

ABSTRACT

*ANALYSIS OF SERVICE EXCELLENCE IMPLEMENTATION BY
FRONTLINERS IN SERVING CUSTOMERS AT PT. BANK NEGARA
INDONESIA BRANCH OFFICE OF SILIWANGI UNIVERSITY,
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This study aims to examine the implementation of Service Excellence by frontliners at PT. Bank Negara Indonesia (Persero) Tbk., KCP Universitas Siliwangi Tasikmalaya, focusing on the attitude, appearance, communication skills, and responsibilities of Customer Service, Tellers, and Security staff. The issue arises because service quality assessments were largely conducted by interns rather than customers, which may cause bias. A descriptive qualitative method was applied through observation, interviews, and documentation, involving frontliners, supervisors, interns, and several customers as informants. Data were analyzed using an interactive model consisting of data collection, reduction, presentation, and conclusion drawing. The findings indicate that Service Excellence standards have been implemented, reflected in friendly service, professional appearance, and customer care. Training, role play, and participation in PEKSA events further enhanced frontliners' skills. However, challenges remain, including limited human resources, customer adaptation to digital services, and evaluation validity due to assessments conducted partly by interns. In conclusion, Service Excellence at BNI KCP Universitas Siliwangi has been carried out effectively but requires improvement in human resources, digital literacy, and evaluation methods based on direct customer feedback.

Keywords: *Service Excellence, Frontliner, Service Quality, Customer Satisfaction, Banking.*

ABSTRAK

ANALISIS PENERAPAN *SERVICE EXCELLENCE* OLEH *FRONTLINER* DALAM MELAYANI NASABAH DI PT. BANK NEGARA INDONESIA KANTOR CABANG PEMBANTU UNIVERSITAS SILIWANGI KOTA TASIKMALAYA

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Penelitian ini bertujuan menelaah penerapan *Service Excellence* oleh *frontliner* di PT. Bank Negara Indonesia (Persero) Tbk. KCP Universitas Siliwangi Tasikmalaya, dengan fokus pada sikap, penampilan, komunikasi, dan tanggung jawab *Customer Service*, *Teller*, serta *Security*. Permasalahan muncul karena penilaian mutu layanan lebih banyak dilakukan mahasiswa magang, bukan nasabah, sehingga berisiko menimbulkan bias. Metode penelitian menggunakan deskriptif kualitatif melalui observasi, wawancara, dan dokumentasi, dengan informan meliputi *frontliner*, *supervisor*, mahasiswa magang, dan beberapa nasabah. Data dianalisis menggunakan model interaktif melalui tahap pengumpulan, reduksi, penyajian, dan penarikan kesimpulan. Hasil menunjukkan bahwa standar *Service Excellence* telah diterapkan melalui sikap ramah, penampilan rapi, serta kepedulian terhadap nasabah. Pelatihan, *role play*, dan ajang PEKSA turut meningkatkan keterampilan *frontliner*. Kendala yang dihadapi meliputi keterbatasan SDM, adaptasi layanan digital, serta penilaian yang kurang representatif karena sebagian dilakukan oleh mahasiswa magang. Disimpulkan bahwa penerapan *Service Excellence* di BNI KCP Universitas Siliwangi sudah berjalan baik, namun masih perlu ditingkatkan pada aspek sumber daya manusia, literasi digital, dan evaluasi berbasis umpan balik nasabah.

Kata kunci: *Service Excellence*, *Frontliner*, Kualitas Layanan, Kepuasan Nasabah, Perbankan.