

Analisis manajemen kualitas pada layanan berbasis kartu dengan menggunakan pendekatan total quality management di Bank XYZ = Analysis of quality management in card based transaction using total quality management approach at Bank XYZ

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Abstrak

[Penyediaan Layanan Transaksi Berbasis Kartu menjadi salah satu perhatian Bank seiring dengan perkembangan kebutuhan transaksi perbankan yang mengharuskan tersedianya layanan kartu yang terhubung dengan pihak lain seperti bank lain, penjual produk atau jasa maupun biller (penyedia layanan penagihan) secara online. Penyediaan fitur layanan menjadi sarana bagi bank untuk mempertahankan nasabahnya. Selain itu Layanan Transaksi Berbasis Kartu juga menjadi salah satu sumber pendapatan bagi bank dengan adanya Pendapatan melalui Biaya Transaksi (Fee-Based Income). Tesis ini membahas tentang manajemen kualitas layanan pada Transaksi Berbasis Kartu dengan menggunakan Total Quality Manajemen. Analisis dilakukan pada Proses Bisnis untuk penyediaan layanan, Tingkat Ketersediaan Layanan (Availability Rate) dan Tingkat Kesuksesan Transaksi (Approval Rate). Analisis dengan menggunakan beberapa tool pada manajemen kualitas yaitu Diagram Pareto, Flow Chart, Control Limit dan Failure Mode and Effect Analysis (FMEA). Dari analisis diketahui seberapa besar faktor-faktor penyebab berkontribusi terhadap terjadinya ketidakterediaan layanan dan kegagalan transaksi. Analisis FMEA menunjukkan proses apa saja yang memiliki resiko yang tinggi dari keseluruhan proses yang terjadi untuk penyediaan layanan ini.To provide Card-Based Transaction Service should be one of the Bank's concerns, due to growth in needs of the cards transactions that require the availability of the service to be connected with other parties such as other banks, sellers of products or services and biller service provider. The provision of service features is needed to retain customers. Moreover, Card-Based Transaction Services also become a source of income for banks which is by revenue through transaction fee (Fee-Based Income). This thesis discusses the management of service quality on Card-Based Transactions using Total Quality Management. Analysis is done on Business Processes for the provision of services, level of Services Availability (Availability Rate) and Transactions Failure Rate (Approval Rate). Analysis is using some of tools in quality management they are Pareto Diagram, Flow Chart, Control Limit and Failure Mode and Effect Analysis (FMEA). Analysis define how much of the causal factors contribute to the occurrence of non-availability of the services and transaction failure. FMEA Analysis showed high risk processes in the provision of these services. To provide Card-Based Transaction Service should be one of the Bank's concerns, due to growth in needs of the cards transactions that require the availability of the service to be connected with other parties such as other banks, sellers of products or services and biller service provider. The provision of service features is needed to retain customers. Moreover, Card-Based Transaction Services also become a source of income for banks which is by revenue through transaction fee (Fee-Based Income). This thesis discusses the management of service quality on Card-Based Transactions using Total Quality Management. Analysis is done on Business Processes for the provision of services, level

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