

## Kompetensi customer service bank umum konvensional pada kegiatan layanan syariah bank = The competence of customer service for Islamic services bank / Annisaa Prima Astuti

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### Abstrak

#### **ABSTRAK**

Penelitian ini bertujuan menganalisis kompetensi Customer Service (CS) dari Bank Umum Konvensional (BUK) yang bertugas pada kegiatan Layanan Syariah Bank (LSB). Utamanya kompetensi CS terkait pengetahuan dan pemahaman tentang produk dan jasa bank syariah, pemahaman tentang operasional bank syariah, dan pengetahuan tentang prinsip syariah. Penelitian secara survei terhadap 333 responden CS BUK pada tahun 2014 dilakukan dengan metode indeksasi pembobotan (scoring) dengan nilai maksimum 100 poin kepada sejumlah indikator yang dapat mencerminkan tingkat kompetensi CS dari BUK pada kegiatan LSB. Nilai indeks secara industri diperoleh dengan menggabungkan indeks dari masing-masing individu CS BUK melalui perhitungan rata-rata tertimbang. Berdasarkan analisis, indeks kompetensi CS BUK yang melaksanakan kegiatan LSB beserta indeks aspek-aspek kompetensi CS pada kegiatan LSB masuk dalam kriteria memadai (good). Peningkatan kompetensi CS BUK pada kegiatan LSB dapat dilakukan oleh koordinator kegiatan LSB baik di BUK maupun BUS dengan memperbaiki pedoman kerja/standard operating procedure (SOP), dan panduan produk dan jasa yang dinilai belum memadai. Pelatihan tentang perbankan syariah berkala kepada setiap CS BUK pada Kegiatan LSB juga diharapkan meningkatkan kompetensi tentang perbankan syariah. Otoritas Jasa Keuangan selaku otoritas pengawas perbankan syariah dapat melakukan penetapan regulasi untuk meningkatkan komitmen BUK dalam mengembangkan pelayanan kegiatan LSB dengan menetapkan key performance index (KPI) bagi BUK.

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#### **ABSTRACT**

This study aims to analyze the competence of Customer Service (CS) of the Commercial Bank (BUK) who served in the Islamic Bank service activities (LSB). The main competence of CS is considered to associate with knowledge and understanding of the products and services of Islamic banks, understanding of Islamic banks operational, and knowledge of Islamic principles. The thesis conduct a survey and give weight to the number of indicators that can reflect the level of competency of BUK CS on the LSB activities. The final results of the thesis are index of competence of BUK CS on the LSB activities and indices of aspects competence of BUK CS on the LSB activities. The Index is counted by scoring with a maximum score of 100 points and the competence index is obtained by combining of each CS index through the calculation of weighted average of individual bank. Based on the analysis of primary data taken from 333 respondents, the index of BUK CS competence on the LSB activities and index aspects of CS competence on the LSB activities, the index of the Indonesia Islamic banking industry come up with a good criteria. Improving the competence of BUK CS for LSB activities can be carried out by coordination both BUK and BUS in the LSB activities by repairing the standard operating procedure (SOP), and the products and services guidelines. Periodical training on Islamic banking to each CS BUK on the LSB activities are also expected to improving the competence of Islamic banking. Financial Services Authority as an Islamic banking supervisory

authorities can improve the regulatory concerning BUK commitment to developing services LSB activities by establishing Key Performance Index (KPI) for BUK.