

INTISARI

Salah satu BPD di Indonesia merupakan PT. Bank Pembangunan Daerah Papua. Salah satu strategi yang dilakukan bank Papua untuk mencapai sasaran adalah dengan menggunakan *Core Banking System (CBS)*. Dalam mengimplementasikan *Core Banking System (CBS)*, bank Papua mendapatkan kendala yang apabila hal ini tidak diperbaiki akan menimbulkan dampak umum terhadap perusahaan dan operasional perusahaan. Tujuan penelitian ini yaitu memetakan kualitas pelayanan pada *Core Bank s ystem* di PT. Bank Pembangunan Daerah Papua dan memetakan faktor yang menyebabkan kendala pada *Core Bank System* di PT. Bank Pembangunan Daerah Papua.

Metode penelitian menggunakan kuantitatif dengan instrument penelitian kuesioner. Teknik pengambilan sampling menggunakan purposive sampling dengan 53 responden. Metode analisis data menggunakan *Importance Performance Analysis (IPA)* dan *fishbone*. Hasil penelitian penelitian ini menunjukkan bahwa kualitas pelayanan di Bank Papua Cabang Pusat belum sepenuhnya sesuai dengan ekspektasi nasabah. Hal ini terlihat dari adanya perbedaan yang cukup signifikan antara harapan pelanggan dan persepsi mereka terhadap pelayanan yang diterima, khususnya pada aspek keandalan (*reliability*), ketanggapan (*responsiveness*), dan empati (*empathy*). Melalui pendekatan *Importance Performance Analysis (IPA)*, sejumlah indikator layanan berada pada Kuadran I, yang mengindikasikan pentingnya perhatian manajemen terhadap aspek-aspek yang dinilai krusial oleh nasabah, namun belum disertai dengan kinerja yang optimal.

Kata kunci: *bank, Importance Performance Analysis (IPA), fishbone.*

ABSTRACT

PT. Bank Pembangunan Daerah Papua (Bank Papua) is one of Indonesia's Regional Development Banks (BPD). To improve operations and achieve service goals, Bank Papua uses a Core Banking System (CBS). However, the implementation of CBS has faced several challenges that, if not addressed, could negatively impact the bank's performance and operations. This study aims to assess the quality of service provided through the CBS and to identify the main factors causing these challenges. The research uses a quantitative approach with a questionnaire distributed to 53 selected respondents using purposive sampling. Data is analyzed using Importance Performance Analysis (IPA) and the Fishbone Diagram.

Findings show that service quality at Bank Papua's Head Office has not fully met customer expectations. There are clear gaps between what customers expect and what they experience, especially in terms of reliability, responsiveness, and empathy. Based on the IPA method, several service indicators fall into Quadrant I, which highlights areas that are important to customers but are currently underperforming. This suggests the need for management to improve these critical aspects. The Fishbone analysis reveals five main causes of poor responsiveness: People (Man); Employees lack proper training, workloads are not balanced, and motivation is low, Methods; Unclear Standard Operating Procedures (SOPs) and overly bureaucratic processes, Measurement; No Key Performance Indicators (KPIs) to measure service speed, and no regular evaluations, Materials; Limited equipment and resources like computers, printers, and forms, Environment; An unproductive work environment and a company culture that does not support responsive service. In conclusion, improvements are needed in human resources, systems, and infrastructure to enhance the performance of Bank Papua's Core Banking System. Keywords: core banking, Importance Performance Analysis (IPA), Fishbone

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