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Pengembangan Layanan Universal Banker Pada Proses Bisnis Bank Dengan Menggunakan Quality Function Deployment
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INTISARI

Transformasi digital perbankan telah mengubah perilaku nasabah dalam menggunakan layanan perbankan. Meskipun sebagian besar transaksi telah beralih ke kanal digital, kantor cabang masih dibutuhkan untuk berbagai layanan yang memerlukan interaksi langsung dengan petugas bank. Oleh karena itu, diperlukan pengembangan model layanan yang lebih terintegrasi untuk meningkatkan kualitas pelayanan dan efisiensi operasional cabang. Penelitian ini bertujuan untuk mengidentifikasi kebutuhan dan harapan nasabah terhadap layanan *frontliner* cabang, menerjemahkan kebutuhan tersebut ke dalam respon operasional Bank Panin menggunakan *Quality Function Deployment*, serta menyusun rancangan *Universal Banker* melalui *Product Development Stages*. Penelitian menggunakan pendekatan studi kasus deskriptif dengan dukungan data kuantitatif yang diperoleh melalui wawancara, kuesioner, Diagram Afinitas, Diagram Pohon, dan House of Quality. Hasil penelitian menunjukkan bahwa kebutuhan utama nasabah meliputi kecepatan layanan, kemudahan proses layanan, kompetensi petugas, kenyamanan layanan, dan layanan terintegrasi. Analisis HoQ menunjukkan bahwa layanan terintegrasi menjadi kebutuhan yang paling diprioritaskan oleh nasabah. Prioritas pengembangan yang dihasilkan meliputi penerapan *one stop service*, integrasi fungsi *Teller* dan *Customer Service*, penyederhanaan proses layanan, pengembangan kompetensi *frontliner*, serta penyesuaian sistem operasional pendukung. Berdasarkan hasil tersebut disusun rancangan *Universal Banker* yang diharapkan mampu meningkatkan kualitas pelayanan dan efisiensi operasional kantor cabang Bank Panin.

Kata Kunci: *Universal Banker, Quality Function Deployment, House of Quality, Product Development Stages*, Pelayanan Perbankan.

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ABSTRACT

The digital transformation of banking has changed customer behavior in using banking services. Although most transactions have shifted to digital channels, branch offices are still needed for various services that require direct interaction with bank officers. Therefore, the development of a more integrated service model is needed to improve service quality and branch operational efficiency. This study aims to identify customer needs and expectations for branch frontline services, translate these needs into operational responses at Panin Bank using Quality Function Deployment, and develop a Universal Banker design through Product Development Stages. The study uses a descriptive case study approach supported by quantitative data obtained through interviews, questionnaires, Affinity Diagrams, Tree Diagrams, and the House of Quality. The results show that the main customer needs include service speed, ease of service processes, officer competence, service convenience, and integrated services. HoQ analysis shows that integrated services are the most prioritized need by customers. The resulting development priorities include the implementation of one-stop service, integration of Teller and Customer Service functions, simplification of service processes, development of frontline competencies, and adjustments to supporting operational systems. Based on these results, a Universal Banker design is developed which is expected to improve service quality and operational efficiency at Panin Bank branch offices.

Keywords: Universal Banker, Quality Function Deployment, House of Quality, Product Development Stages, banking services.