

Intisari

Penelitian ini bertujuan untuk membahas mengenai teknik komunikasi persuasif yang digunakan oleh PT Federal International Finance Yoyakarta dalam penanganan kredit bermasalah. Berdasarkan data OJK selama 2016 OJK DIY menerima 168 pengaduan terkait dengan lembaga pembiayaan dari masyarakat, Jumlah tersebut meningkat drastis dari 2015 yang hanya mencapai 91 buah. Pengaduan tersebut sebagian besar merupakan penagihan kredit bermasalah kendaraan bermotor secara paksa oleh *debt collector* atas perintah perusahaan pembiayaan sehingga sering membuat resah debitur. Mengatasi permasalahan tersebut, PT Federal International Finance memulai cara baru untuk melakukan aktifitas penagihan dengan tidak menggunakan jasa *debt collector*, tetapi melakukan suatu pendekatan dengan menggunakan teknik komunikasi yang persuasif. Penelitian ini berdasarkan pada sepuluh teknik komunikasi persuasif yaitu (1) *The yes-respons technique*, (2) *Putting it up to you*, (3) *Simulated disinterest*, (4) *Transfer*, (5) *Bandwagon technique*, (6) *Say it with flower*, (7) *Don't ask if, ask which*, (8) *The swap technique*, (9) *Reassurance*, dan (10) *Technique of irritation*. Teknik komunikasi persuasif merupakan teknik yang dianggap efektif dalam penanganan kredit bermasalah oleh PT Federal International Finance Yoyakarta, meninggalkan teknik lama yaitu menggunakan *debt collector* yang bersifat koersif. Penelitian yang dilaksanakan di Kantor PT Federal International Finance Yogyakarta ini menggunakan metode kualitatif dengan pendekatan studi kasus. Data penelitian dikumpulkan melalui berbagai teknik seperti wawancara, observasi dan dokumentasi kepada sejumlah narasumber terkait. Penelitian ini menemukan bahwa teknik komunikasi persuasif digunakan secara bersamaan atau digunakan dengan saling mendukung satu sama lain. Sangat jarang teknik digunakan secara terpisah atau secara tersendiri. PT Federal International Finance Yogyakarta menggunakan sembilan dari sepuluh teknik komunikasi persuasif dan dari kesembilan teknik yang digunakan oleh PT Federal International Finance Yogyakarta terdapat kecenderungan teknik yang digunakan, yaitu *don't ask if but ask wich*, *putting it up to you*, *simulated disinterest* dan *technique of irritation*

Kata kunci: Komunikasi, Teknik Komunikasi, Komunikasi Persuasif, Teknik Komunikasi Persuasif, Studi Kasus.

Abstract

This research aims to discuss the persuasive communication techniques that used by PT Federal International Finance Yogyakarta in handling non-performing loans. Based on OJK data's during 2016, OJK DIY received 168 complaints related to community financing institutions, the number increased dramatically from 2015 which only 91 complaints. Most of the complaints are about forced collection of non-performing loans by debt collectors on the orders of finance companies so that they often make the debtor feels harmed. Overcoming these problems, PT Federal International Finance began a new way to conduct collection activities by not using debt collector services, but did an approach by using a persuasive communication technique. This research is also based on ten persuasive communication techniques namely (1) The yes-response technique, (2) Putting it up to you, (3) Simulated disinterest, (4) Transfer, (5) Bandwagon technique, (6) Say it with flower, (7) Don't ask if, ask which, (8) The swap technique, (9) Reassurance, and (10) Technique of irritation. Persuasive communication technique is a technique that is considered effective in handling non-performing loans by PT Federal International Finance Yoyakarta leaving the old technique of using a *debt collector*. The research wich was held in PT Federal International Finance Yogyakarta, is using a qualitative method with case study approach. Data were collected through various techniques such as interviews, observations and documented to a number of related sources. This research found that persuasive communication techniques are used simultaneously or used by supporting one another. Very rarely techniques are used separately or individually. PT Federal International Finance Yogyakarta uses nine out of ten persuasive communication techniques and from the nine techniques used by PT Federal International Finance Yogyakarta there is a tendency to use the technique, namely ask if but ask wich, simulated disinterest, putting it up to you and technique of irritation

Keywords: Communication, Techniques of Communication, Persuasive Communication, Persuasive Communication Techniques, Case Studies.