

Penelitian ini dilakukan untuk mengidentifikasi atribut produk atau solusi BNI eCollection yang dapat menjadi nilai tambah produk tersebut sesuai persepsi dan ekspektasi nasabah serta merancang alternatif pengembangan solusi produk BNI eCollection yang dibutuhkan oleh nasabah korporasi & komersial. Proses penelitian dilakukan melalui proses pengolahan data dan analisa yang dilakukan dengan menggunakan integrasi model SERVQUAL dan model KANO. Hal ini ditujukan untuk mengukur tingkat kepentingan perbaikan atribut mutu layanan berdasarkan tingkat kepuasan nasabah dan kategori KANO dari atribut mutu tersebut. Dari penelitian ini didapatkan simpulan berupa prioritas 5 dari 20 atribut yang diharapkan nasabah untuk ada dalam BNI eCollection yaitu dapat transaksikan dari channel non bank (indomart, alfamart, pulsa, dll), tersedia menu khusus pembayaran bagi end user, layanan dan fitur sesuai kebutuhan, dapat ditransaksikan dari semua channel bank, serta live sesuai waktu yang dijanjikan. Selain itu, penelitian ini menghasilkan rekomendasi pengembangan produk yang meliputi 6 respon teknis antara lain pengembangan kapabilitas channel transaksi inhouse, peningkatan kompetensi dan keahlian petugas, pengembangan kapabilitas channel transaksi kerjasama mitra switching, pembuatan menu khusus pembayaran BNI eCollection, penambahan jumlah pegawai petugas operasional melalui outsourcing, serta pembuatan menu onboarding online nasabah pengguna.

Kata Kunci – model KANO, model SERVQUAL, BNI eCollection, Pengembangan Produk dan Jasa

This study was performed to identify BNI eCollection service or product attribute that could be value added for the product based on perception and expectation of customers, and to design alternative BNI eCollection product and service development that needed by corporate & commercial customer. Research process performed with data processing and analyzing using integration of SERVQUAL and KANO model. This method purposed to measure importance level of attribute of service quality based on satisfaction level of customer and KANO category from each attribute quality service. This research is producing result that 5 priority attribute from 20 attribute to be expected by customer to be implemented in BNI eCollection, those are could be performed from non-bank channel (indomart, alfamart, telephone bills, etc), specified menu available for payment by end-user, features and services that meet the needs of customer, could be performed in all of bank channels, and live implemented as promised to customers. Therefore, this research producing recommendation of product development that including 6 technical responses : development of inhouse channel transaction capability, competencies and skills improvement of officers, development of transaction channel through partnership with switching vendors, development specified menu payment of BNI eCollection, adding the human resources for operational purposes through outsourcing, and development of onboarding online menu for customers.

Key Words – KANO model, SERVQUAL model, BNI eCollection, Product and Service Development