

**PELAKSANAAN PROSEDUR PELAYANAN NASABAH PRIORITAS
PADA BJB KANTOR CABANG SUMBERSARI BANDUNG**

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ABSTRAK

Persaingan dalam industri perbankan mendorong setiap bank untuk meningkatkan kualitas pelayanannya, terutama kepada segmen nasabah prioritas. Penelitian ini bertujuan untuk mengetahui bagaimana pelaksanaan prosedur pelayanan nasabah prioritas di Bank Bjb Kantor Cabang Sumbersari, mengetahui kriteria dan syarat untuk menjadi nasabah prioritas, serta kendala yang dihadapi dalam pelaksanaannya. Metode penelitian yang digunakan adalah metode deskriptif dengan pendekatan kualitatif, yang didukung oleh teknik pengumpulan data melalui observasi langsung ke tempat, wawancara dengan petugas terkait, dan studi pustaka. Hasil penelitian menunjukkan bahwa Bank Bjb Kantor Cabang Sumbersari memiliki kriteria tertentu dalam menetapkan status nasabah prioritas, di antaranya kepemilikan dana minimal Rp500.000.000, loyalitas terhadap bank, serta keaktifan dalam bertransaksi. Prosedur pelayanan nasabah prioritas mencakup penyambutan di ruang khusus, pemberian layanan personal oleh *Priority Banking Officer* (PBO), hingga fleksibilitas waktu dan tempat layanan, termasuk layanan di luar kantor. Meskipun demikian, masih terdapat beberapa kendala, seperti ketidaksesuaian jadwal janji temu serta keterbatasan jumlah petugas layanan prioritas.

Dengan adanya penelitian ini diharapkan dapat menjadi referensi bagi pihak bank dalam mengevaluasi dan meningkatkan kualitas pelayanan nasabah prioritas serta menjadi sumber informasi bagi pembaca terkait pelaksanaan prosedur pelayanan di sektor perbankan.

Kata Kunci: Pelayanan, Prioritas, Eksklusif

**IMPLEMENTATION OF PRIORITY CUSTOMER SERVICE PROCEDURES
AT BANK BJB SUMBERSARI BRANCH BANDUNG**

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ABSTRACT

Competition in the banking industry encourages each bank to improve the quality of its services, particularly for the priority customer segment. This study aims to examine the implementation of service procedures for priority customers at Bank Bjb Sumbersari Branch, to identify the criteria and requirements for becoming a priority customer, and to explore the challenges faced in its implementation.

The research method used is a descriptive method with a qualitative approach, supported by data collection techniques such as direct observation, interviews with relevant officers, and literature review. The findings show that Bank Bjb Sumbersari Branch has specific criteria for determining priority customer status, including a minimum fund ownership of IDR 500,000,000, loyalty to the bank, and active transaction history. The service procedures for priority customers include a welcome in a dedicated lounge, personalized service by a Priority Banking Officer (PBO), and flexibility in service time and location, including off-site services. However, there are still some obstacles, such as mismatched appointment schedules and a limited number of priority service staff.

This research is expected to serve as a reference for the bank in evaluating and improving the quality of its priority customer services, and to provide information for readers regarding the implementation of service procedures in the banking sector.

Keywords: Service, Priority, Exclusive