

PENERAPAN *SERVICE ENCOUNTER* PADA PT BPRS MADINA MANDIRI SEJAHTERA YOGYAKARTA

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Abstrak

Penelitian ini bertujuan untuk menganalisis aspek pemasaran pada penerapan *service encounter* pada PT BPRS Madina Mandiri Sejahtera Yogyakarta. Pemasaran adalah suatu upaya untuk memenuhi kebutuhan dan keinginan konsumen. Penelitian ini menggunakan pendekatan kuantitatif dengan menyebarkan kuesioner kepada nasabah. Indikator *service encounter* terdiri dari tiga indikator, yaitu: *remote encounter*, *phone encounter*, dan *face to face encounter*. Data dianalisis menggunakan uji validitas, reliabilitas, analisis deskriptif, dan analisis rata-rata hitung dengan bantuan *software* SPSS. Hasil penelitian menunjukkan bahwa item kuesioner sudah lolos uji validitas dan reliabilitas. Secara umum penerapan *service encounter* pada PT BPRS Madina Mandiri Sejahtera sudah tergolong baik, dibuktikan dari hasil hitung rata-rata pada penilaian responden dari indikator *remote encounter* (3,83), *phone encounter* (3,75) dan *face to face encounter* (3,70). Namun dilihat nilai indikator *face to face encounter* mendapat nilai rata-rata terendah (3,70), yang menunjukkan perlunya peningkatan kualitas dari karyawan pada pelayanan secara langsung karena rawan terjadi ketidakpuasan nasabah dalam mendapatkan layanan dari para karyawan.

Kata Kunci: *Pemasaran, Remote Encounter, Phone Encounter, Face-to-Face Encounter.*

09/13/20


APPLYING SERVICE ENCOUNTER AT PT BPRS MADINA MANDIRI SEJAHTERA YOGYAKARTA

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Abstract

This research aims to analyze the marketing aspects of service encounter implementation at PT BPRS Madina Mandiri Sejahtera in Yogyakarta. Marketing is an effort to meet the needs and wants of consumers. This study employs a quantitative approach by distributing questionnaires to customers. The indicators of service encounters consist of three categories: remote encounters, phone encounters, and face-to-face encounters. The data were analyzed using validity tests, reliability tests, descriptive analysis, and average calculation analysis, with the assistance of SPSS software. The results of the study indicate that the questionnaire items have successfully passed both the validity and reliability tests. In general, the implementation of the service encounter at PT BPRS Madina Mandiri Sejahtera is classified as good. The average score, which evidences this result, is based on the responses from respondents regarding the remote encounter indicator (3.83), phone encounter (3.75), and face-to-face encounter (3.70). However, the face-to-face encounter indicator scored the lowest average (3.70), indicating the need for improvement in the quality of employees in direct services, as there is a risk of customer dissatisfaction in receiving services from employees.

Keywords: *Marketing, Remote Encounter, Phone Encounter, Face-to-Face Encounter.*