

ABSTRAK

Rindiani, 2026. Analisis Kualitas Pelayanan Nasabah Pada Pt Bank Tabungan Negara (Persero) Tbk Kcp Ketintang Surabaya Menggunakan Analisis Swot. Tugas Akhir. Program Studi D3 Entrepreneurship. Fakultas Ekonomi dan Bisnis. Universitas Trunodjoyo Madura. Pembimbing Aprilina Susandini, S.E., M.SM.

Kualitas pelayanan merupakan faktor penting dalam meningkatkan kepuasan dan loyalitas nasabah di tengah persaingan industri perbankan yang semakin ketat. PT Bank Tabungan Negara (Persero) Tbk KCP Ketintang Surabaya dituntut untuk memberikan pelayanan yang cepat, tepat, dan berkualitas agar mampu memenuhi kebutuhan serta harapan nasabah. Meskipun berbagai upaya telah dilakukan, masih terdapat beberapa kendala, seperti ketidakkonsistenan penyampaian informasi, waktu tunggu pelayanan pada jam sibuk, dan optimalisasi layanan digital. Kondisi tersebut menunjukkan perlunya strategi yang tepat untuk meningkatkan kualitas pelayanan. Penelitian ini bertujuan mengidentifikasi faktor *Strengths*, *Weaknesses*, *Opportunities*, dan *Threats* (SWOT) yang memengaruhi kualitas pelayanan nasabah serta merumuskan strategi peningkatan pelayanan berdasarkan hasil analisis SWOT. Penelitian menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Data dianalisis menggunakan matriks SWOT untuk mengidentifikasi faktor internal dan eksternal organisasi. Hasil penelitian diharapkan memberikan rekomendasi strategi yang dapat diterapkan dalam meningkatkan kualitas pelayanan nasabah serta menjadi bahan evaluasi bagi perusahaan dan referensi bagi penelitian selanjutnya mengenai kualitas pelayanan di sektor perbankan.

Kata Kunci: Analisis SWOT, kualitas pelayanan, nasabah, Bank BTN.

ABSTRACT

Rindiani, 2026. Customer Service Quality Analysis At Pt Bank Negara Tabungan (Persero) Tbk Kcp Ketintang Surabaya Using Swot Analysis. Final Assignment. D3 Entrepreneurship Study Program. Faculty of Economics and Business. Trunodjoyo Madura University. Mentor Aprilina Susandini, S.E., M.S.M.

Quality of service is an important factor in increasing customer satisfaction and loyalty amid the increasingly competitive banking industry. PT Bank Negara Tabungan (Persero) Tbk KCP Ketintang Surabaya is required to provide prompt, appropriate and quality service in order to meet the needs and expectations of customers. While various efforts have been made, there are still some hurdles, such as inconsistency in the delivery of information, rush hour wait times and digital service optimization. The condition indicates the need for appropriate strategies to improve service quality. This research aims to identify the Strengths, Weaknesses, Opportunities and Threats (SWOT) factors that affect the quality of customer service as well as formulate a strategy for improving services based on SWOT analysis results. The research used a descriptive qualitative approach with data collection techniques through observation, interview and documentation. The data is analyzed using a SWOT matrix to identify internal and external factors of the organization. The results of the research are expected to provide recommendations for strategies that can be implemented in improving the quality of customer service as well as being an evaluation material for companies and a reference for further research on the quality of services in the banking sector.

Keywords: *SWOT analysis, quality of service, customer, BTN Bank.*