## **ABSTRACT**

In the globalization era as today, the banking business faces a very tight competition. The competitive situation is signified by the fast development of global economy that encourages the development of services business. But, it should be said that the big influence of global economy had created a new challenge for the market of banking business, either from the public company bank or the private bank. This challenge should be a point of departure for the development in the next few years. Bank XYZ is one of the public state bank that focuses on efforts to service the lower class groups in society. Aside of providing a good infrastructure, a good service also could be recognized from the performance of the officers and staffs in doing the relation customers, particularly when they are in duty of money transaction.

One of the most obvious is the performance of the teller as the direct party who give the service to customers. To understand the problem of customer service that been faced by Bank XYZ, we could do Quality Function Development Method. This method is a one of the approaches to translate or to identity the need of customers in the characteristic of the customer service and also to consider the ability of the company to fulfill the need. By doing this method, this research also wish to contribute in improving the quality of the service and to fix the problem of service that has been fit to the need of the customer.

In identifying the requirements of the data, so we can get the voice of customer, this research will do a direct interview to customers of Bank XYZ. The next step is to deliver questionnaire to 98 customers to understand the value of the need and satisfy of 21 need attributes in the service of Bank XYZ. In the level of data analysis, would be provided a technical characteristic from the first level of QFD, that has been prioritized in the development process, such as the knowledge of the teller, time to give service, the accuracy of the teller, the period of queuing, the speed of the teller when welcoming customers, the skill to read the need of customers, and the tolerated time to rest in working hours. This priority is not only valued by the highest point, but also become a target for Bank XYZ.

For the next level is the second level of the QFD, that is part deployment. This process is the direct implication of the previous technical characteristic. In this second level, we get the priority of the development as the application of knowledge management system, routine workshops, socialization, the kind of queuing system, the period of transaction time and the sophisticated complaint system. To overcome the problem of Bank XYZ, we would deliver recommendations that could contribute to the improvisation of the service of the company. Those recommendations are the making of information system to be used as the support of the KMS, Routine workshops for the staffs, the increasing of the socialization, the changing of the queuing system from number queue configuration with multiserver, and the creation of teller express for the short period transactions.

Keyword: Performance, Service, Quality Function Deployment