

Kepuasan bank-banbk anggota ATM bersama atas pelaksanaan manajemen komplain PT Artajasa pembayaran elektronik

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Abstrak

Almost every bank in Indonesia now has automatic teller machine (ATM). Banks also obliged its client for having ATM card, despite of whether the ATM card is used. The increasing amounts of ATM consumer depend on the increasing amounts of ATM and the increasing amount of banks affiliated in the ATM network. ATM BERSAMA managed by the PT Artajasa Pembayaran Elektronik has started operating in the early year of 1990. The Number of its ATM is 13.000 units. Now 62 banks has become the member in this chain.

Problem that is often occurred in ATM Bersama network like : the client of Bank A makes a cash withdraw in the ATM of Bank B, the money doesn't come out but the client account have been debited, money doesn't come out as according to the desirable amount but client account have been debited. Client of Bank A makes a transfer transaction to the account of bank B, the client?s account have been debited, but the objective account has not been credited.

PT. Artajasa Pembayaran Elektronik as the organizer of ATM Bersama in handling of its customer complain i.e. the bank members of ATM Bersama issued a Sistem Prosedur Pengoperasian (SPP) consist of information about the regulation for all members of ATM Bersama and the procedures in how to put a complain as well as the process and the time in solving the complain.

The purpose of this research was to analyze the satisfaction of the bank members of ATM Bersama to the management complain executed by PT. Artajasa Pembayaran Elektronik. This research uses a quantitative research method by distributing questioners to 62 bank member of ATM Bersama officers which usually implements the client complain of ATM Bersama. After the data was collected, writer carry out a data processing by Likert scale where the satisfaction of bank members of ATM Bersama is obtained based on the range of scale.

From the result of the research, the writer makes a conclusion that in general the bank members of ATM Bersama feel satisfied with the management complain executed by PT. Artajasa Pembayaran Elektronik. The Writer also suggest that PT. Artajasa Pembayaran Elektronik is paying more attention to the bank members, and arrange more meeting with the bank members.