

ABSTRAK

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Kata Kunci: Efisiensi, Strategi Peningkatan Efisiensi, *Front Office*

Seiring kemajuan teknologi yang pesat, perbankan syariah menghadapi tantangan dalam meningkatkan efisiensi operasional untuk memenuhi kebutuhan nasabah secara optimal. *Front Office* yang terdiri dari *Teller*, *Customer Service*, dan *Security* berperan penting sebagai garda terdepan pelayanan. Namun, keterbatasan personel menyebabkan antrian panjang dan penurunan kenyamanan nasabah. Penelitian ini bertujuan mengetahui strategi peningkatan efisiensi operasional *Front Office* di Bank Syariah Indonesia KC Tanjung. Pendekatan yang digunakan adalah kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa efisiensi operasional dianalisis melalui tiga aspek: waktu, tenaga kerja, dan alat pendukung. Dari aspek waktu, pegawai telah mematuhi SOP meskipun masih terdapat kendala saat ramai. Dari aspek tenaga kerja, kompetensi sudah memadai, namun beban kerja tinggi pada jam sibuk. Dari aspek alat pendukung, teknologi seperti sistem komputer, mesin antrian, dan layanan digital sangat membantu, meski sesekali terjadi gangguan teknis. Penelitian ini menunjukkan pentingnya strategi yang terencana untuk meningkatkan efisiensi kerja *Front Office* dalam menghadapi tantangan operasional dan tuntutan pelayanan prima.

ABSTRACT

Loviana Yogi Permata Sari. 2025. *Strategies for Improving Operational Efficiency in the Front Office of Bank Syariah Indonesia KC Tanjung.* Thesis, Bachelor of Islamic Banking Study Program, Faculty of Islamic Economics and Business. Supervisor I: H. Haris Faulidi Asnawi, Lc., M.Si. Supervisor II: M. Yulian Ma'mun, Lc., MM.

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With rapid technological advances, Islamic banking faces challenges in improving operational efficiency to optimally meet customer needs. The Front Office, consisting of Tellers, Customer Service, and Security, plays a crucial role as the frontline of service. However, personnel limitations lead to long queues and reduced customer comfort. This study aims to identify strategies for improving operational efficiency in the Front Office at Bank Syariah Indonesia KC Tanjung. The approach used is descriptive qualitative, with data collection techniques including interviews, observations, and documentation. The research findings indicate that operational efficiency is analyzed through three aspects: time, labor, and supporting tools. In terms of time, employees have adhered to Standard Operating Procedures (SOPs) despite challenges during peak hours. In terms of labor, competencies are adequate, but workloads are high during peak hours. Regarding supporting tools, technologies such as computer systems, queue machines, and digital services are highly beneficial, though occasional technical glitches occur. This study highlights the importance of a well-planned strategy to enhance Front Office operational efficiency in addressing operational challenges and the demand for premium service.