

ABSTRACT

Many of remittance activities which are conducted by worker becoming base appear of non-bank money remittance business. PT Telkom is one of the telecommunications companies that develop business in remittance business market with its product, Delima. Competition in remittance business market is very tight which is dominated by Pos Indonesia and Western Union. PT Telkom should be able to provide services of Delima according to customer needs in order to compete in the business market of remittance. Money remittance is kind of activities in sending money which is done by sender to receiver using the media of remittance.

The purpose of this research is to develop services of Delima in PT Telkom using servqual methods, Kano's model, and triangulation techniques by determining the attributes of customer needs for money remittance services. This research was done by identifying 28 attributes of customer needs for money remittance services which are used to measure the existing performance of companies and to categorize the need attributes. After that, the set of need attributes can be prioritized for quality development of Delima services.

Based on the results of performance measurement and the categorization using servqual method and Kano's model, there are 15 attributes of customer needs for Delima services of PT Telkom whose performance was below expectations of customers. Furthermore, through the process of clarifying and deepening using triangulation techniques, it can be seen there are 13 attributes need which must be improved by PT Telkom. Therefore, it needs necessary development of Delima services in PT Telkom.

Formulation of recommendations are intended to develop Delima services in PT Telkom. Recommendations were formulated based on the results of data processing, analysis, brainstorming with the company as well as the relevant benchmark of the company's competitors. The recommendations are existence of partnership to personal agents and minimarket with a 24-hour operating hours, reducing the form of sending and receiving money format, setting the policy that allow transaction cancellation can be done any time, updating information in online media, training for operators agents in initial cooperation, drafting schedule monitoring of cash point, creating a list of customer complaint handling standards, arranging policy that set maximum wait time limit of sms notification for 1x24 hours, determining number of admin and work draft program in online media for 24 hours, creating a list of companies standard compensation, and making lottery promotional program.

Keywords: Needs Analysis, SERVQUAL, Kano Model, Triangulation Technique, Services Development, Money Remittance