

ABSTRAK

ANALISIS PROSES PENAGIHAN UNTUK *CUSTOMER C0* DI DIVISI *COLLECTION* PT FIF GROUP CABANG LAMPUNG

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Penelitian ini bertujuan untuk menganalisis proses penagihan terhadap konsumen kategori C0 di Divisi *Collection* PT FIFGROUP Cabang Lampung, mencakup pelaksanaan, kendala, dan upaya penanganannya. Jenis penelitian ini adalah deskriptif kualitatif. Informan dalam penelitian ini berasal dari internal perusahaan, yaitu dua *Supervisor* C0. Teknik pengumpulan data menggunakan observasi partisipatif, wawancara semi terstruktur, dan studi dokumentasi. Analisis data menggunakan analisis data interaktif, dan teknik keabsahan data menggunakan triangulasi sumber dan teknik. Hasil penelitian menunjukkan bahwa penagihan dilaksanakan melalui kegiatan *desk call*, namun belum berjalan optimal akibat kendala internal berupa ketidakakuratan data kontak, serta kendala eksternal berupa rendahnya respons dan kooperativitas konsumen. Upaya penanganannya meliputi pembaruan data kontak dan pendekatan komunikasi persuasif. Efektivitas penagihan terhadap konsumen C0 sangat dipengaruhi oleh akurasi data kontak yang dimiliki perusahaan dan tingkat kooperativitas konsumen.

Kata Kunci: Efektivitas Penagihan, *Customer C0*, Komunikasi Bisnis, Pelayanan Prima, Penanganan *Customer*.

ABSTRACT

**ANALYSIS OF THE TELEPHONE BILLING PROCESS FOR CUSTOMERS
IN THE COLLECTION DIVISION OF PT FIF GROUP LAMPUNG BRANCH**

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This study aims to analyze the collection process for C0 category consumers in the Collection Division of PT FIFGROUP Lampung Branch, including implementation, obstacles, and handling efforts. This type of research is descriptive qualitative. Informants in this study came from the company's internal, namely two C0 Supervisors. Data collection techniques used participatory observation, semi-structured interviews, and documentation studies. Data analysis used interactive data analysis, and data validity techniques used triangulation of sources and techniques. The results of the study indicate that collection is carried out through desk call activities, but has not run optimally due to internal obstacles in the form of inaccurate contact data, as well as external obstacles in the form of low consumer response and cooperation. Handling efforts include updating contact data and a persuasive communication approach. The effectiveness of collection for C0 consumers is greatly influenced by the accuracy of the company's contact data and the level of consumer cooperation.

Keywords: Billing Effectiveness, Customer C0, Business Communication, Excellent Service, Customer Handling.