

ABSTRAK

Jaya, Belinda Sylvia (2026), Pengaruh *Product Knowledge*, *Workload*, dan *Work-Life Balance* terhadap Performa Pelayanan *Frontliner* PT Bank Tabungan Negara (Persero) Tbk Wilayah Bali. Tesis, Ilmu Manajemen, Program Pascasarjana, Universitas Pendidikan Ganesha.

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Kata-kata kunci: *product knowledge*, *workload*, *work-life balance*, performa pelayanan *frontliner*.

Penelitian ini bertujuan untuk menganalisis pengaruh beberapa variabel yaitu: (1) *product knowledge*, (2) *workload*, dan (3) *work-life balance* terhadap performa pelayanan *frontliner* PT Bank Tabungan Negara (Persero) Tbk Wilayah Bali. Latar belakang penelitian ini didasarkan pada fenomena pencapaian *Service Quality Index* (SQI) PT Bank Tabungan Negara (Persero) Tbk Wilayah Bali masih berada di bawah target perusahaan, sehingga diperlukan kajian mengenai faktor-faktor yang memengaruhi performa pelayanan *frontliner*, khususnya *product knowledge*, *workload*, dan *work-life balance*. Populasi dalam penelitian ini adalah seluruh *frontliner* PT Bank Tabungan Negara (Persero) Tbk Wilayah Bali yang berjumlah 68 orang. Penentuan sampel pada penelitian ini menggunakan teknik sampling jenuh (sensus), data primer dikumpulkan menggunakan kuesioner skala Likert dan dianalisis menggunakan regresi linier berganda melalui program SPSS 29. Analisis meliputi uji validitas, uji reliabilitas, uji asumsi klasik, uji parsial, uji simultan, dan koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa *product knowledge* berpengaruh positif dan signifikan terhadap performa pelayanan *frontliner*. *Workload* berpengaruh negatif dan signifikan terhadap performa pelayanan *frontliner*, *Work-life balance* berpengaruh positif dan signifikan terhadap performa pelayanan *frontliner*. Secara simultan, *product knowledge*, *workload*, dan *work-life balance* memberikan kontribusi sebesar 65,6% yang berpengaruh terhadap performa pelayanan *frontliner* PT Bank Tabungan Negara (Persero) Tbk Wilayah Bali. Berdasarkan hasil penelitian, disarankan agar manajemen PT Bank Tabungan Negara (Persero) Tbk meningkatkan program pengembangan *product knowledge* secara berkelanjutan, mengelola beban kerja secara lebih proporsional, serta menerapkan kebijakan yang mendukung *work-life balance* guna meningkatkan performa pelayanan *frontliner*.

ABSTRACT

Jaya, Belinda Sylvia (2026), The Influence of Product Knowledge, Workload, and Work-Life Balance on the Service Performance of Frontliners at PT Bank Tabungan Negara (Persero) Tbk, Bali Region. Thesis, Management Science, Postgraduate Program, Ganesha University of Education.

This thesis has been approved and reviewed by Supervisor I: Trianasari, M.M., Ph.D., CHE, and Supervisor II: Dr. I Nengah Suarmanayasa, S.E., M.Si.

Keywords: product knowledge, workload, work-life balance, frontliner service performance.

This study aims to analyze the influence of several variables—namely (1) product knowledge, (2) workload, and (3) work-life balance—on the service performance of frontliners at PT Bank Tabungan Negara (Persero) Tbk, Bali Region. The study is motivated by the phenomenon that the Service Quality Index (SQI) achievement for PT Bank Tabungan Negara (Persero) Tbk, Bali Region, remains below the company's target; thus, an examination of the factors influencing frontliner service performance—specifically product knowledge, workload, and work-life balance—is required. The population for this study consists of all 68 frontliners at PT Bank Tabungan Negara (Persero) Tbk, Bali Region. A saturated sampling technique (census) was employed to determine the sample; primary data were collected using Likert-scale questionnaires and analyzed via multiple linear regression using the SPSS 29 program. The analysis encompassed validity tests, reliability tests, classical assumption tests, partial test, simultaneous tests, and the coefficient of determination (R^2). The results indicate that product knowledge has a positive and significant influence on frontliner service performance. Workload has a negative and significant influence on frontliner service performance, while work-life balance has a positive and significant influence on frontliner service performance. Collectively, product knowledge, workload, and work-life balance contribute 65.6% to the service performance of frontliner at PT Bank Tabungan Negara (Persero) Tbk, Bali Region. Based on the research findings, it is recommended that the management of PT Bank Tabungan Negara (Persero) Tbk enhance continuous product knowledge development programs, manage workloads more proportionately, and implement policies that support work-life balance in order to improve the service performance of frontliner staff.