

Analysis of the Role of Customer Service in Improving Service Quality at Bank Rakyat Indonesia Takalala Unit Soppeng District

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ABSTRACT

Improving the service quality of Bank Rakyat Indonesia Takalala Unit, Soppeng Regency is one way for banks to remain competitive in the banking market share. Customer service plays an important role in improving the quality of service in a bank because the quality of service provided by customer service determines the bank's image. The problem that then arises is what is the role of customer service and the determinant factors that influence the quality of service at that location. To achieve this goal, data collection techniques are used through observation, interviews, and documentation. Data is processed using descriptive qualitative. The results showed that the role of customer service in improving service quality includes paying attention to the completeness of facilities, completing customer needs, handling customer requests and complaints, establishing good relations, and maintaining the confidentiality of customer data. Furthermore, the determinant factors that affect service quality are service quality, cooperation network, customer convenience, alternative transactions, good relations, customer empowerment, socialization and technology assistance, service consistency, and alternative socialization.

Keywords: The Role of Customer Service, Determinant Factors

INTRODUCTION

Financial institutions serve as a means of collecting money from the public and giving it back to the community to be used in the business sector. In addition, banks also have the duty to provide direct financial services such as storage, payments, and loans or credit. Therefore, banks must be able to maintain the trust of their customers because the key for a bank to survive and develop is public trust.

BRI prepares front office personnel who are able to provide services in handling the wants and needs of its customers. Personnel who are expected to provide services to customers are often called Customer Service. In providing services, customer service has a Standard Operating Procedure (SOP), namely the basics of service or guidelines that

must be used as a reference in providing services to support the achievement of a maximum service. (Fahmi, 2014)

Bank Rakyat Indonesia Takalala Unit is located close to a shopping center. So do not be surprised if the number of customers who come every day is very dense. On normal days, the customer service queue can reach ± 40 customers, especially if during busy times, Monday, Tuesday and Friday, the queue can reach +70 customers.

Bank Rakyat Indonesia Takalala Unit has 2 customer services that are ready to provide the best service to ± 40 customers every day. Customer service that is able to solve and resolve customer problems in a short time. Of course, a customer service that is trained and reliable in his work. (Wahjono, 2010)

The customer acceptance system at Bank Rakyat Indonesia Takalala Unit has been designed in a simple way by taking a queue number. Queuing machines are used to manage services and make it easier for customers to feel comfortable in obtaining their rights and to facilitate customer service in serving customers so as to create quality service. Taking queue numbers is directly supervised by a bank security guard. Security guards not only have security duties, a banking security guard is also required to participate in customer service such as welcoming customers, taking queue numbers and providing information to customers. (Sinyalkarir.com)

Ideally a customer service in providing their services is required to always be friendly to every customer in accordance with the SOP set by the bank. However, what happens is that sometimes customer service is not friendly so that customers give a bad impression of the services provided. This is due to the lack of professional customer service where they do not uniform their attitude towards customers they know and customers they do not know. (Seppa et al., 2021)

Quality service can only be understood from the customer's point of view. Customers must understand that they are also responsible for overseeing the implementation of public services (Rivai & Baharuddin, 2021). All forms of customer complaints regarding services that are running are not supposed to be a form of evaluation so that in the future it can be improved and further maximized. These complaints can be used as evaluation material to improve future performance. (Kasmita et al., 2019)

The way customer service serves customers reflects the attitude of the bank in providing services to its customers. Customer service must be able to see existing problems, then analyze why these complaints can occur and draw conclusions as a solution to solve these problems. That way in improving the quality of service, it is customer service that has an important role. (Rizal & Siraj, 2019)

RESEARCH METHODS

This research uses the type of research fields research. The focus of research is the subject matter that is the center of attention or objectives in research. In this study, the

focus of the study is improving the quality of service at the Bank Rakyat Indonesia Takalala Unit, Soppeng Regency. Activities in qualitative data analysis are carried out interactively and continuously until complete and until the data is fulfilled (Miles & Huberman, 2014). There are 3 stages in the qualitative data analysis: Data Condensation, Data Display, Conclusion Drawing/Verification. This research also develops a SWOT analysis to find out what factors can affect the quality of service at Bank Rakyat Indonesia Takalala Unit, Soppeng Regency. With this SWOT analysis, customer service can find out the situation they are facing. This analysis is based on logic that can maximize strength and opportunity, while simultaneously minimizing weakness and threat. (Rangkuti, 2015)

RESULTS AND DISCUSSION

Service quality is defined as a measure of how well the level of service provided is able to meet the expectations or expectations of customers. Quality of service is the ability of a company in terms of providing services that have a direct impact on customer satisfaction according to their needs and desires. (Kasmir, 2017)

The research results were obtained from interviews with informants and other documents that support this research. The results of interviews conducted with Bank Rakyat Indonesia Unit Takalala informants are as follows:

1. The Role of Customer Service in Improving Service Quality

This study uses the concept of service quality (Lupiyoadi, 2006) which consists of five dimensions of service, as follows:

a. Tangible

Tangible relates to physical facilities, materials and equipment used at Bank Rakyat Indonesia Takalala Unit. The arrangement of physical evidence in the form of office locations, building appearance, and waiting room facilities is a point of great concern.

Such as the procurement of the Bank Rakyat Indonesia Unit Takalala building which is quite spacious, as well as other supporting facilities such as a large parking area which is very adequate for customers to park their vehicles, so that customers feel safe when using these facilities. Facilities in the building such as the procurement of ATM machines and queuing machines that make it easier for customers to be orderly when given services, the condition of a spacious and cool waiting room to ensure customer comfort.

Based on the discussion above, it can be stated that good physical evidence in providing reliable appearance and capabilities of physical banking facilities and infrastructure is clear evidence of the services provided by Bank Rakyat Indonesia Takalala Unit. This physical evidence will be seen directly by customers, so that the Bank

needs to pay attention to these facilities to remain modern and attractive. Especially for customer service to maintain the completeness of equipment in providing services to customers so as to create quality service.

b. Reliability

Reliability, namely the ability of customer service to provide services quickly, accurately without making mistakes, and satisfying customer desires. Customer service certainly has received training related to service procedures provided to customers. In serving customers, customer service always tries to solve customer needs quickly so that customers don't feel bored. Even though they are fast, they also pay attention to the accuracy of the services provided so that there are no complaints from customers in the future. (Kasmir, 2017)

Customers always ask for things that can make them feel satisfied, sometimes even what they want is not in accordance with existing procedures. So this is where the ability of customer service is tested in solving this. Furthermore, when the customer knows that the customer service that serves him is someone who can be relied upon (fast and precise) in the banking transaction process, the customer will feel safe. Reliability of customer service in providing services with the aim of satisfying customers needs to be maintained.

Based on the discussion above, it can be stated that providing the best service to customers is not an easy thing considering the many obstacles they face. The essence of service quality is the reliability of the customer service itself, because every direct and open service provided will be the subject of customer evaluation when given service. The ease of customer service in solving customer needs quickly and precisely will instill a sense of empathy in customers.

c. Responsiveness

Responsiveness emphasizes attention and speed in dealing with customer requests, statements, complaints and difficulties. Customers of Bank Rakyat Indonesia Takalala Unit have been satisfied with the services provided regarding the accuracy and speed of customer service in handling customer complaints.

To avoid disappointment from customers, customer service needs to continue to improve responsive responses to customer needs, help customers who have difficulty filling in data and customers who experience difficulties in other matters, increase speed in handling customer complaints, and continue to be consistent in providing services for convenience. customers. (Wood, 2009)

The readiness of customer service in taking the time to respond to customer requests and the ability of customer service to respond to problems experienced by customers appropriately gives a positive perception of customers regarding the services provided by Bank Rakyat Indonesia Takalala Unit customer service.

Based on the discussion above, it can be stated that customer service is likened to the front face of a bank. This means that the way customer service provides services describes how the actual attitude of the bank is in providing services to customers. Good

or bad customer service actions when dealing with customer complaints have an effect on customer perceptions and loyalty to the bank. Customer service not only takes care of old customers but also increases customer satisfaction and loyalty so that there are opportunities to get new customers.

d. Empaty

Empathy is a form of sympathy and individual attention given by customer service to customers. Bank Rakyat Indonesia Unit Takalala's customer service in providing empathy to customers needs to be improved again. Customers need the same attention and service as other customers, so customer service needs to be consistent in serving customers.

Maintaining a good relationship with customers also means maintaining the bank's image. Customer service and customers will communicate directly or face to face. Here there is an exchange of messages between customer service and customers. The task of customer service here is to listen well and respond appropriately so that a close relationship is established.

Customer service should be able to improve services that make it easier for customers and be able to establish good relationships with customers in order to attract customers to remain loyal to the bank. This empathy is a form of personal attention from bank customer service to customers. Customer service must be able to be consistent in providing services and respond quickly to what customers want. Customer service is required to understand and understand the needs, desires of customers and various complaints experienced by customers. (Kasmir, 2008)

Based on the discussion above, it can be stated that the attitude of customer service is paying attention by establishing good relations so that customers feel valued and feel close to customer service. This attitude will show that Bank Rakyat Indonesia Takalala Unit views customers not only as part of the target of achieving or obtaining bank profits but also prioritizing good relations with customers so that the presence of customer comfort through the quality of service provided by customer service.

e. Assurance

Assurance refers to the ability of banks to foster and maintain customer trust. Confidentiality of customer data is one of the principles in the financial system, in which banks are obliged to keep confidential all matters related to information about customers and customer deposits. In this case the Bank Rakyat Indonesia Takalala Unit related to the confidentiality of customer data has been guaranteed with the aim of fostering customer trust in the Bank. It can be said that the confidentiality of customer data is a form of legal protection for customers.

Based on the discussion above, it can be stated that the principle of confidentiality is very important in maintaining customer trust so that the bank continues to grow and develop. In banking services, customers certainly want security guarantees for

transactions carried out. So that customer service plays an important role in maintaining confidentiality because it is customer service that deals directly with customers.

2. Determinant Factors Affecting Service Quality

The determinant factors can be identified using SWOT analysis by looking at internal factors (strengths and weaknesses) and external factors (opportunities and threats) owned by Bank Rakyat Indonesia Takalala Unit as follows:

a. Internal Factors

Based on the analysis of the bank's internal environment, several strengths and weaknesses of Bank Rakyat Indonesia Takalala Unit were obtained, namely:

- 1) Strength
 - a) The location of the bank is strategic, the location of the Bank Rakyat Indonesia Takalala Unit is currently able to seize opportunities, namely on the Soppeng - Maros axis road and is in a shopping center (Takalala Central Market) and other offices/companies. This location provides convenience to customers in accessing the bank to facilitate the customer's economic activities.
 - b) The completeness of physical facilities is one of the determining factors in improving service quality. This means that the more complete the facilities provided, the greater the opportunity to achieve quality service. Bank Rakyat Indonesia Takalala Unit has provided very complete facilities for smooth service and convenience for customers and employees when providing services.
 - c) The adequacy of the quantity and quality of human resources is very influential in providing services to customers. Bank Rakyat Indonesia Takalala Unit has two customer services that have attended training and work experience of more than two years, so the quality of customer service is not in doubt.
 - d) Confidentiality guarantee, in principle the bank always maintains the confidentiality of customer data because it is tantamount to maintaining the confidentiality of bank data. In this case, Bank Rakyat Indonesia Takalala Unit has guaranteed the confidentiality and security of customer data to gain customer trust in the bank.
- 1) Weakness
 - a) Lack of good relations with customers, customer service must be able to establish comfortable communication so that customers feel familiar. This attitude will show that the Bank views customers not only as part of the target of achieving or obtaining bank profits but also prioritizing good relations with customers so that the presence of customer comfort through the quality of service provided by customer service.
 - b) Scarcity of Automatic Teller Machine (ATM) cards, due to the decreasing number of transactions using ATM cards with massive digitization and changing patterns of society. (Damara, 2022)

b. Eksternal Factory

Based on the analysis of the bank's external environment, several strengths and weaknesses of Bank Rakyat Indonesia Takalala Unit were obtained, namely:

1) Opportunities

- a) There are no competing banks, competition between banks could occur due to the struggle for productive resources. There are no other banks in the area, making BRI the only bank without worrying about customers switching to other banks. This is an opportunity that really helps the progress and development of the bank.

<div style="text-align: center;"> Faktor Internal Faktor Eksternal </div>	Kekuatan (Strength)	Kelemahan (Weakness)
	1. Lokasi yang strategis 2. Kecukupan kuantitas dan kualitas SDM 3. Kelengkapan fasilitas fisik 4. Jaminan kerahasiaan	1. Kurangnya hubungan baik dengan nasabah 2. Kelangkaan Kartu ATM
Peluang (Opportunities)	Strategi SO	Strategi WO
1. Tidak ada bank kompetitor 2. Kerjasama Instansi lain 3. Promosi mouth to mouth	1. Mempertahankan kualitas pelayanan yang diberikan SDM 2. Mempertahankan dan memperluas jaringan kerjasama dengan Instansi lainnya. 3. Tetap memberikan kemudahan nasabah dengan akses lokasi dan kelengkapan fasilitas perbankan.	1. Meningkatkan kepercayaan nasabah dengan meningkatkan keakraban dengan nasabah. 2. Memberikan alternatif dalam kemudahan nasabah bertransaksi.
Ancaman (Threats)	Strategi ST	Strategi WT
1. Rendahnya tingkat pengetahuan nasabah 2. Perkembangan teknologi	1. Memperdayakan SDM dalam memperdayakan nasabah 2. Mengadakan sosialisasi dan pendampingan sebagai ajang pembelajaran teknologi	1. Meningkatkan konsistensi SDM dalam memberikan pelayanan. 2. Mengadakan sosialisasi alternatif pengganti kartu ATM dengan penggunaan aplikasi BRIMO

Mouth to mouth promotion, the promotion in question is how the bank gets new customers. To get new customers, the role of Bank Rakyat Indonesia Unit Takalala customer service is very much needed in providing services in order

- b) to create a positive perspective and loyalty from customers so that these customers tell and invite other customers to become Bank BRI customers..
- c) Collaboration with other agencies, with the cooperation of both parties will get convenience in achieving their respective goals. Bank Rakyat Indonesia Takalala Unit itself has carried out several collaborations with other private institutions/ companies in the region.
- 2) Threats
- a) Technological developments, technology that is growing rapidly makes banks have to keep abreast of existing developments. One of the problems resulting from

technological developments is the lack of production of ATM cards due to digitization and changes in people's behavior which have reduced cash transactions and switched to digital payments. However, most customers still really need this ATM card because not all customers understand technology.

- b) The low level of public knowledge, one of the things that hinders banks in creating service quality is the low level of public/customer knowledge regarding banks and the technology provided. This can also cause banks to be constrained in following technological developments.

Based on the discussion above, to find out the development that can be done to improve the quality of service at Bank Rakyat Indonesia Takalala Unit SWOT Matrix Analysis is used as follows:

Based on the table, it is known that the development that can be carried out from the results of the SWOT Matrix analysis at Bank Rakyat Indonesia Takalala Unit, is as followst:

a. SO Strategy (*Strength Opportunities*)

The strategy based on the strengths and opportunities of the Bank Rakyat Indonesia Takalala Unit, namely:

- 1) Maintaining service quality, rationally if customer service is not of good quality it will affect the quality of service provided.
- 2) Expanding cooperation, the cooperation network that has been carried out by Bank Rakyat Indonesia Takalala Unit with other agencies related to finance needs to be maintained.
- 3) Providing customer convenience, such as location access and banking facilities is the most important support in the smooth running of a service.

b. WO Strategy (*Weakness Opportunities*)

The strategy is based on the opportunities that the Bank Rakyat Indonesia Takalala Unit has by minimizing weaknesses, namely:

- 1) Good relations with customers are opportunities that must be used properly so that customers provide a good perspective and increase customer loyalty to the Bank.
- 2) Alternative Transactions, convenience provided by Bank Rakyat Indonesia Takalala Unit to customers in the form of providing ATM machines and the BRIMO application to make transactions without going to the bank.

c. ST Strategy (*Strength Threats*)

Strategies based on the strengths of Bank Rakyat Indonesia Takalala Unit to overcome threats, namely:

- 1) Customer empowerment, intended to use customer service understanding in providing knowledge to customers related to banking.
- 2) Conduct socialization and technology assistance so that it does not become an obstacle for banks in keeping abreast of technological developments.

d. WT Strategy (*Weakness Threats*)

The strategy based on the weaknesses and threats of the Bank Rakyat Indonesia Takalala Unit, namely:

- 1) Service consistency, customer service should be able to provide the same service to customers so that there is no jealousy which results in the emergence of a negative perspective of customers towards the bank.
- 2) Alternative Socialization, the intended alternative strategy is the provision of socialization related to alternatives that can be used if one of the facilities provided by the bank experiences problems.

Based on the SWOT matrix analysis of service quality at Bank Rakyat Indonesia above, it is known the strategies that can be used by customer service to improve service. So that it is known that the determinant factors that affect the quality of service at Bank Rakyat Indonesia Takalala Unit based on the above strategies are service quality, cooperation network, customer convenience, alternative transactions, good relations with customers, customer empowerment, socialization and technology assistance, service consistency, and outreach alternative.

CONCLUSION

Based on the results of the research and discussion in the previous chapter regarding the role of Bank Rakyat Indonesia Takalala Unit customer service including paying attention to the completeness of facilities to support service delivery, solving customer needs quickly and accurately, dealing with customer requests or complaints, establishing good relations with customers, and maintaining data confidentiality customers. Then the determinant factors that influence service quality at Bank Rakyat Indonesia Takalala Unit are service quality, cooperation network, customer convenience, alternative transactions, good relations with customers, customer empowerment, socialization and technology assistance, service consistency, and alternative socialization.

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