CUSTOMER SERVICE STRATEGY IN INCREASING THE NUMBER OF CUSTOMERS AT BANK BJB SYARIAH BRAGA BRANCH OFFICE

Hanif Achmad Rasyid Jauhari*, Mujahid Shiroth Rasyid Jauhari

1,2Program Studi Administrasi Publik
3Sekolah Tinggi Ilmu Administrasi Bagasasi

ABSTRACT

Very tight competition in the world of banking services business has forced banking service companies to compete for the hearts of customers. Every company wants to maintain its presence in customers in order to survive and expand market share. To be able to enter the market, the company is required to meet customer needs by improving services. Bank bjb Syariah Braga Branch Office preparing staff employees who are able to handle their customers, which is usually called customer service. Customer service has the main task of providing services and fostering good relations with customers, therefore Bank bjb Syariah Braga Branch Office makes a special strategy so that customers feel comfortable so that it affects the number of customers who come to the office because of the services provided by customer service. The problem in this research is how the strategy of customer service in providing services to customers and the efforts that affect customer service at Bank bjb Syariah Braga Branch Office. The purpose of this research is to determine the strategy of customer service in providing services to customers and the efforts that affect customer service at Bank bjb Syariah Braga Branch Office. In this study the authors used qualitative research by using this research to produce descriptive data. Overall, it can be concluded from this research that it shows that the customer service strategy in providing services to customers, namely, competence (competence), trusted & trust (trust and be trusted), honesty (honesty), service excellent (excellent service), and innovation (change). As well as the efforts made by customer service in increasing the number of customers, the first is seven new accounts in one day, the second is cross selling, the third is roll play and the last is shopper. Thus, based on the results of this study, it is expected that the customer service of Bank bjb Syariah Braga Branch Office can improve good service to customers.

Keywords: Strategy, Service, Customer Service

Copyright © 2022 STIA Bagasasi. All rights reserved.

Corresponding Author:
Hanif Achmad Rasyid Jauhari,
Study Program of Public Administration,
Sekolah Tinggi Ilmu Administrasi Bagasasi,
Email: hanifachmad@gmail.com

How to Cite:
INTRODUCTION

Islamic banking is one of the agents of development in the life of the state, because the main function of banking is as a financial intermediary institution, namely an institution that collects funds from the public in the form of savings and distributes them back to the community in the form of financing and other service providers.

The development of Islamic banks in Islamic countries has an effect on Indonesia. In the early 1980s, discussions about Islamic banking as a pillar of Islamic economics began to take place. The figures involved in the study are Karnea A. Perwataadmaja, M. Dawam Raharjdo, A.M Saefuddin, M. Amien Azis and others. Several trials on a relatively limited scale have been carried out. Among them is Baitut Tamwil-Salman, Bandung, which has grown impressively. In Jakarta, an institution in the form of a cooperative was also formed, namely the Ridho Gusti Cooperative.

However, the more specific initiative to establish an Islamic bank in Indonesia was only carried out in 1990. The Indonesian Ulema Council (MUI) on 18-20 August 1990 held a Banking and Interest Workshop in Cisarua Bogor, West Java. The results of the workshop were discussed in greater depth at the IV MUI National Deliberation which took place at the Sahid Jaya Hotel, Jakarta, August 22-25, 1990. Based on the mandate of the MUI National Conference IV, a working group was formed to establish an Islamic bank in Indonesia. The working group, called the MUI Banking Team, is tasked with approaching and consulting with all relevant parties.

The growth and development of Islamic banking in Indonesia has experienced significant development due to certainty on the regulatory side, namely the existence of Law No. 21 of 2008 concerning Islamic Banking which explicitly recognizes the existence of Islamic banking and distinguishes it from the conventional banking system.

In general, Islamic financial institutions have offered various kinds of products in an effort to increase their market share. Bank bjb Syariah is one of the regional Islamic banks, the establishment of Bank bjb Syariah is to answer the needs of the people of West Java for Islamic banking services. In addition, Bank bjb Syariah was established to support the Bank Indonesia program which requires an increase in the share of Islamic banking.


Until now, Bank bjb Syariah has 8 branch offices, 55 sub-branches, and 2 cash offices throughout West Java, Banten and DKI. One of them is the Braga Branch Office located in the Bandung City area, which has product features wrapped in technology to serve customer transactional needs. Bank bjb Syariah continues to strive to improve its business activities by launching various products.

One of the benchmarks for the success of Islamic banks can be achieved if the bank has a large number of customers because those who use the funds are customers. Currently, bankers are trying hard to meet the needs and desires of customers by offering various types of products. As a result, customers have many choices, the bargaining power of customers is getting bigger, all of these are an important part in encouraging each bank to place its orientation on customer satisfaction as its main goal. The bankers are increasingly convinced that the key to success in winning the competition lies in its ability to provide total customer value that can satisfy customers through the services provided by the bank.

In providing services, the bank certainly requires all employees and personnel in it to provide the best service, especially customer service because customer service is a person...
who receives more complaints from customers. In addition, customer service has more interaction with customers, especially regarding banking products. Thus, customer service must be able to provide the best service, so that customers feel satisfied and comfortable with the services provided.

Almost every company employs customer service officers (customer service) to providing services to customers who come in a good and satisfactory manner, because the role of customer service is very important and is the backbone of operational activities in the banking world. Without the role of customer service, it is very influential on the development of the company. In the banking world, the main task of customer service is to provide services and build relationships with the community. Customer service must also be able to take care of bank customers.

Therefore, banks must be able to maintain the trust of their customers, trust is very important because without trust it is impossible for banks to survive and develop. To maintain and increase the trust of its customers, banks need to maintain a positive image in the eyes of the community. This image can be built through product quality, service quality and security quality. Without a positive image, the trust that is being and will be built will not be effective. A sharia bank should have a work environment that is in line with sharia.

Customer satisfaction and dissatisfaction is the customer's assessment of what he expects. These expectations are compared with customers' perceptions of reality and the expectations they receive from the company. If the reality is less than expected, then the service is said to be of poor quality. If the reality is the same as the expectation, the service is satisfactory, so it requires a strategy in the services provided to customers, especially by customer service.

Etymologically, strategy comes from the word 'stratos' (Ancient Greek), a term often used by soldiers in ancient times. Strategy originates from the military world which refers to the 'general actions' of military organizations. More simply, strategy is the planning and directing of war on a large scale under the command or responsibility of a general. The opinion about this strategy was expressed by Von Clausewitz, a Prussian general who was known as an intellectual in the military field.

At the begin the word 'strategy' was used for military purposes only but later developed into various different fields such as economic strategy, marketing, strategic management and so on. In the management dictionary, the term strategy is a careful plan of activities to achieve specific goals and are interrelated in time and size. In a company, strategy is one of the most important factors so that the company can run well.

According to Prof. DR. A.M Kadarman, strategy is a determinant of the long-term goals and objectives of a company or organization, as well as the selection of ways of acting and allocating the necessary resources to achieve these goals.

Every bank always wants to be considered the best in the eyes of its customers, customers basically want to be given the best service. The service itself, according to the Big Indonesian Dictionary, comes from the word "layan" which means to help prepare (take care of) what someone needs. So the word "service" is: a. regarding or how to serve, b. efforts to serve the needs of others by obtaining rewards, c. facilities provided in connection with the sale and purchase of goods or services.

In general, the definition of customer service is an activity that is intended or shown to provide customer satisfaction, through quality services that can meet customer wants and needs. This customer service adds to the perceived value of the product and will encourage customers to return to the company when they need to replace it or when they need another product within the company.

For the services provided to running well, the interaction between customers and customer service must run well. This interaction is communication between customer service
and customers including, what they say, how they can make customers feel happy and appreciated, so that customers will come back again and continue their business relationship with the company. Then will tell the satisfaction and goodness of service obtained to other colleagues. This can affect the company's growth and additional opportunities or opportunities for customer service.

Therefore, to increase customer trust and understanding in customer service, it becomes interesting to conduct research with the title: "Customer Service Strategy in Increasing the Number of Customers at Bank bjb Syariah Braga Branch Office".

Based on the background that has been stated above, the problem in this research is formulated as follows:

1. What is the customer service strategy in increasing the number of customers at Bank bjb Syariah Braga Branch Office?
2. What are the customer service efforts in increasing the number of customers at Bank bjb Syariah Braga Branch Office?

Based on the existing problems, the objectives of this research are:

1. To find out and analyze how the customer service strategy is to increase the number of customers at Bank bjb Syariah Braga Branch Office.
2. To find out and analyze what customer service efforts are in increasing the number of customers at Bank bjb Syariah Braga Branch Office.

The benefits expected from this research are as follows:

1. Theoretical benefits, namely as additional references and insights in the development of knowledge for Bank bjb Syariah customer service
2. Practical benefits, namely as a useful contribution to the customer service of Bank bjb Syariah in providing services to its customers.
3. To add knowledge and insight for writers about the role of customer service
4. As input or consideration for Bank bjb Syariah Braga Branch Office
5. As input and add insight for readers in terms of understanding the role of customer service

METHOD

In this study, the author uses a qualitative approach, namely by conducting research with direct observations that are interactive and describe according to the data obtained. According to Bogdan and Taylor, qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior of an individual, group, community, or organization in a particular setting that is studied from a different point of view. whole, comprehensive and holistic.

The qualitative research process in order to produce truly useful findings requires serious attention to various things that are deemed necessary, in discussing the qualitative research process there are at least 3 things that need to be considered, namely the position of theory, research methodology and qualitative research design.

The author uses a descriptive qualitative approach, namely by collecting, compiling, and describing various documents, actual information data that aims to describe a situation under scrutiny. With the data obtained, it will be interpreted and analyzed so that the authors can provide conclusions in this study.

This research was conducted at Bank bjb Syariah Braga Branch Office with the address at Jalan Braga No 135 Bandung, Indonesia, Telpon. (022) 4711987. The author's research time was carried out from October to November 2021. Data sources are very
important things to be used in research to explain whether or not a research is real. In this case, the authors divide into two categories, namely:

a. Primary data
Primary data is the main data obtained directly from data sources or from the results of field research. Sources of data obtained through existing documents and interviews conducted by the author to customer service at Bank bjb Syariah Braga Branch Office.

b. Secondary Data
Data sources that do not directly provide data to data collection are as supporting data. Secondary data is obtained from books, journals, magazines, newspapers, internet, and previous research as well as other written sources related to the discussion of this scientific journal.

c. Research Subjects and Objects
The subject of this research is Bank bjb Syariah Braga Branch Office, while the object under study is the customer service service strategy carried out by Bank bjb Syariah Braga Branch Office itself.

The author conducts an analysis after all the necessary data is collected. In the technique of analyzing the data, the writer uses descriptive analysis method, which is a data technique where the writer first describes the data obtained from the observations systematically and then analyzed according to the formulation of the problem and research objectives, to be further presented in the form of a scientific report. The data collection method is the researcher's way to get the data that is being needed in research. To obtain data and collect data, the authors use data collection instruments, namely:

a. Observation
Observation is a method through direct observation in the field of the object of research. The author conducts research by observing directly everything related to the problem to be studied, either directly or indirectly. In this case, the researcher went directly and made observations to the Bank bjb Syariah Braga Branch Office to find out how the customer service strategy was carried out by the bank.

b. Interview
Interview is a data collection technique by way of oral question and answer between two or more people directly with the respondent. In this case the authors interviewed customer service staff at Bank bjb Syariah Braga Branch Office.

c. Documentation
Documentation is the process of collecting data and taking data based on writing in the form of notes, books, documents or archives belonging to the institution under study. The researcher asks for data that is in accordance with the needs of the institution under study, namely Bank bjb Syariah Braga Branch Office.

RESULTS AND DISCUSSION

Strategy of Customer Service Service at Bank bjb Syariah Braga Branch Office. Customer service plays a very important role as the spearhead of the bank in dealing with customers. With this, customer service must show services that are truly the company's mainstay. Optimal service will ultimately be able to improve the company's image so that the company's image in the eyes of customers continues to increase as well. By having a better image, everything the company does will be considered good too. Providing services is not an easy job, but if the work can be done well then the company concerned will be able to achieve great benefits. Customer service means officers who are ready to serve customers in the form of complaints or problems faced or prospective customers who come to open a
new account. The basic service strategy carried out by customer service at Bank bjb Syariah is as follows:

1. Be Friendly, each customer service must serve its customers with a friendly attitude so that these customers feel comfortable when carrying out banking-related activities such as opening new accounts, consulting about products, complaints and others. And start communication by giving warm greetings to customers in accordance with the Standard Operating Procedures (SOP) of bank bjb sharia. (2) Communicative, Customer Service must have expertise in the field of communication, this expertise is one of the skills that must be considered because employees in the field of customer service deal directly with customers who have different characteristics. In addition, it is also important to pay attention to a clear and directed communication style so that misunderstandings do not arise. (3) Name Tags that Always Pay Attention. In this section it is a small thing but has a big enough impact on the services provided. The purpose of a customer service is to pay attention to identity cards in the form of name tags so that customers can identify the employee.

Among the three basic strategies, there are 5 (five) main strategies to improve service to customers carried out by customer service at Bank bjb Syariah Braga Branch Office including:

1. Competence: Every customer service employee is required to improve their skills according to the assigned tasks and the demands of the banker profession.
2. Trusted & Trust (Trust and Trust): Develop behavior that can be trusted by customers and trusts customers. All information provided to customers must be up to date so that customers can trust them to make transactions.
3. Honesty: behavior that must be instilled by all employees in the company and applied in the world of work. Bank bjb Syariah forbids FRAUD or corruption committed by its employees.
4. Excellent Service: provide the best service to exceed customer expectations and provide satisfaction and get a good rating from customers.
5. Innovation (Change): Develop processes, services, and products to exceed customer expectations.

Customer Service Efforts in Increasing the Number of Customers at Bank bjb Syariah Braga Branch Offices The interviews that the author has submitted have resulted in several points of effort, including:

1. Seven new accounts in one day: This is a target that has been set by Bank bjb Syariah. Target is something that has been set to be achieved together.
2. Cross Selling (Cross Selling): The concept of cross selling is basically a very interesting selling art. Because with this technique, it is possible to resale after it happened in the first sale. Customer service employees must master all products of the Bank bjb Syariah company in order to carry out cross selling to customers who come to the customer service desk.
3. Roll Play: A form of evaluation that aims to improve a service provided to customers, starting to greet, talk, introduce Bank bjb Syariah products. In addition, this roll play aims to keep Customer Service on the SOP path that has been determined. This activity is carried out once a week on Thursday mornings with trial customers from Bank bjb Syariah employees.
4. Shopper: Shopper is a spy from the Central Sharia Bank bjb assigned to assess service performance at branch offices and sub-branch offices. A Shopper pretends to be a customer who makes transactions, complaints or opening new accounts. All activities
carried out by the shopper to test the responsiveness, speed, knowledge of a customer service.

CONCLUSION

From the results of research that has been carried out by the author, several conclusions can be put forward based on the results of research observations, data processing and analysis that have been carried out and described in previous chapters. However, in general, the conclusions that can be drawn are as follows:

1. The customer service strategy of the Bank bjb Syariah Braga Branch Office in providing services there are two categories including the basic service strategy which includes employees who work in the customer service department, must be friendly, communicative, and always show name tags. While the main service strategies include competence, trust and be trusted, honesty, excellent service, and finally innovation.

2. The efforts made by customer service Bank bjb Syariah Braga Branch Office in increasing the number of customers are first targeting one day seven new account openings, second doing cross selling to customers, third evaluation in the form of roll play conducted with trial customers by a number of employees others, and fourth doing shopper to customer service.

ACKNOWLEDGEMENTS

After the author conducted research on Bank bjb Syariah Braga Branch Office, there were several suggestions regarding the services provided by customer service, namely:

1. More speed and accuracy in serving customers when there are many customers arriving, thereby reducing customer waiting time.

2. Continue to maintain the service elements implemented by customer service which include friendliness, communicativeness, and neatness in dress because it is one of the factors supporting success in the services provided to customers.

REFERENCES


Kurniawan, Muhammad, *Bank dan Lembaga Keuangan Syariah (Teori dan Aplikasi)*, Indramayu: Penerbit Adab, 2021


