



THE ROLE OF CUSTOMER SERVICE IN CUSTOMER SERVICE AT PT. BNI BANK UNAND SUB-BRANCH OFFICE FIELD

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ABSTRACT

This research aims to determine the role of customer service in customer service at PT. Bank Negara Indonesia Unand Padang Sub-Branch Office. The method used is a descriptive method. The research results show that the role of customer service in customer service has been carried out by PT. Bank Negara Indonesia Unand Padang Sub-Branch Office with good response and responses from 51 customers. where in terms of reality the answer is 44.41% strongly agree, 52.33% agree, 3.18% are unsure.

Keywords: *Customer Service, Service*

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INTRODUCTION

The development of the business world, especially banking in Padang City has made rapid progress in recent years, this development is related to the development of the national economy and the existence of different tools provided by the government that create an atmosphere, which is better for business development in the banking sector in Indonesia, even the number of newly opened bank branches in Padang.

The large number of banks in Indonesia today makes competition increasingly difficult and the fight for the first position is in front of people's eyes, especially in Padang City. Therefore, a strategy is needed at once from each bank to increase profits and good quality. One of the right ways for banks is the role of customers. *Cusotmer service* (CS) to improve customer service at banks or other agencies because high-quality *customer service* is the key to success and the basis of company success. Almost all companies employ customer service representatives, provide good service to customers who come satisfactorily because customer service plays a very important role, and rightly so Framework of operational activities in the banking field. Without any role, *customer service* has a great impact on business development.

Banks according to the State Law of the Republic of Indonesia Number 10 dated November 10, 1998 concerning banking are business entities that collect funds from the public in the form of deposits and distribute them to the public in the form of credit or other forms in order to improve the standard of living of many people.

Banks are intermediaries and social trust institutions with the ability to protect and manage customer funds. In order for banks to maintain and convince their customers that they

are trustworthy institutions in the business of collecting public funds (deposits), it is necessary for banks to provide the best service to their customers. Therefore, banks must work hard to improve their services so that they can meet customer needs or desires, and sometimes customer expectations can change so that their services must also be adjusted (Yuvendri & Susanto, 2019).

In general, *customer service* is defined as any activity that aims to provide customer satisfaction by meeting customer wants and needs through quality service (Fernandes & Marlius, 2018). In order for the services provided to run smoothly, the interaction between customers and *customer service* must run smoothly. In providing services, banks must always be able to meet the needs of their customers without violating self-esteem or ethics. Good service makes customers happy and appreciated, so they will come back again and continue their business relationship with the company. Then you will share your satisfaction and good service with other colleagues. This can have an impact on company growth and increase opportunities or opportunities in *customer service* (Gusriniwati & Afriyeni, 2019).

Customer service is the main weapon in winning the competition, as many banking companies have the same service to show to prospective customers. Quality *customer service* only prospective customers can assess it, namely a customer gives more assessment of the level of service provided to prospective customers, for example covering procedures and systems that have been arranged to deliver products and services and how a service provider uses attitudes, behaviors, speaking skills and how to interact with customers (Wijayanti, n.d.).

In providing *customer service*, *customers* are required to always provide the best service in order to satisfy customers without violating self-esteem and ethics with these services, customers will feel happy and satisfied and appreciated, so that customers will return again to cooperate with the company (Fernos, 2019).

Customer service is a service performed by bank employees to their customers by serving well and meekly so that these customers feel comfortable and trust in a company. The basics of service that must be understood by bank employees are Dressed and look neat and clean, confident, familiar, and full of smiles, greet gently and try to say names if you know, calm, polite, respectful and diligent in listening to every conversation, speaking in good and correct language, being able to trust customers and provide satisfaction, and If unable to handle existing problems, ask for help.

Customer service is any activity that someone satisfies. Services provided include receiving complaints / problems faced. A *customer service* must be able to find solutions to solve the problems faced by the customer.

RESEARCH METHODS

In this research method, the author uses the *Library Research method*, Research is carried out by reading and studying *literature* related to the problem that is the object of research and *Field Research* is a data collection technique through questionnaires and described statistically. In this case, the author also conducts interviews with related parties to find the information needed.

RESULTS AND DISCUSSION

The term "bank" comes from the Italian word "Banca," which indicates a place of currency exchange. In essence, a bank represents a financial intermediary institution established for the purpose of accepting deposits, lending money, and issuing banknotes. In general, banks are financial intermediation institutions established to receive deposits and borrow money, and banknotes (Fernandes & Marlius, 2018).

Banks function as financial institutions that provide a wide range of financial services,
The Role Of...(dona, azmi)



including credit, savings, payment services, and the proficient execution of other financial functions. A bank's prosperity depends on its ability to discern people's demand for financial services and deliver those services effectively and efficiently.

It can be concluded that a bank is a financial institution that collects and distributes funds to the community, in the activity of raising funds, banks use *customer service* services in serving customers well in depositing funds or customers who want to save at the bank (Fernandes & Marlius, 2018).

Understanding Customer Service

Understanding *customer service* is any activity carried out to provide customer satisfaction, through quality service to meet customer wants and needs. In order for the services provided to run well, the interaction between customers and *customer service* must run well (Fernandes & Marlius, 2018).

In the context of customer service, various roles are performed such as receptionist, deskman, salesman, *Customer Relations Officer*, and communicator. In banking, attitudes and behaviors have significance. The attitudes and behaviors expected of customer service personnel include traits such as honesty in actions and attitudes, diligence, punctuality, absence of laziness, constant display of positive and friendly faces, gentleness, politeness, and respect. In addition, customer service personnel must show a sense of responsibility and have a tendency to help customers (Putri & Tanjung, 2019).

Customer Service Functions and Tasks

For many customers, *customer service* is still the center of information, although banking services are also offered there. To be considered for this position, several criteria must be met, including: in-depth knowledge of banking, proactive knowledge of all externally emerging information, wisdom, responsiveness, loyalty and friendliness to all customers (Pane, 2021). *Customer Service* must be able to improve the quality of service or the quality of service provided to customers. Customer service attitudes toward customers are sometimes based on their own instincts. Customer habits make it easier for us to interact directly. Similarly, customer service has become easier to get to know customers we already know better.

In practice, customer service roles consist of *Receptionist*, *Deksman* or Secretary, *Salesman*, *Customer Relations Officer*, communicator.

Customer Understanding

According to the Law of the Republic of Indonesia No. 10 of 1998 concerning banking contained the types and understanding of customers, in article 1 number 17 it is stated that the understanding of customers is the party who uses bank services. According to the banking dictionary, a customer is a person or entity that has a deposit or loan account at a bank. From the above understanding, it can be concluded that customers are people who often deal with or become bank customers (in financial terms), people who are dependents of insurance, the comparison of each particular customer really expects satisfaction from any bank he makes transactions, customer satisfaction is an interest factor to be shown by the company, because customers / consumers are the main target of a company / banking institution (Fernandes & Marlius, 2018).

Definition of Service

Service is an activity provided by producers to consumers, such as *customer service* to their customers. Good service will produce a comfort for its customers who will make loyalty

to the bank and want to become permanent customers at the bank (Natasya & Marlius, 2021).

Understanding Service Quality

The concept of quality is characterized by its dynamic nature, as it deals with various aspects such as products, services, individuals, procedures, and the environment, all of which aim to meet and exceed expectations (Dona, 2018). Emphasizing the importance of service quality, it is essential in fostering a harmonious relationship between the customer and the company, thus enabling a comprehensive understanding of customer needs and wants by both parties involved. The provision of exceptional quality services can prove advantageous for financial institutions, aligned with the desired objectives, while ensuring customer satisfaction with the services offered.

Service Quality Dimensions

Quality of service consists of human actions towards other parties by presenting products or services in accordance with consumer preferences, expectations and needs. The company can provide services according to consumer demand, so that the quality of the company's service is good. The following are 5 dimensions of service quality, namely responsiveness, assurance and certainty, physical evidence, attention, reliability.

The role of Customer Service in improving service to customers at PT. Bank Negara Indonesia Kcp.Unand Padang.

The importance of *Customer Service* in improving service provision to clients at PT. Bank Negara Indonesia Kcp.Unand can be observed i.e. it is very important to consistently concentrate on the various products and services available at PT. Bank Negara Indonesia Kcp.Unand Padang, it is very important to maintain the bank's reputation to ensure customer loyalty and maintain a strong relationship with PT. Bank Negara Indonesia Kcp.Unand Padang by fostering close relations, assistance should be provided for opening and closing accounts at PT. Bank Negara Indonesia Kcp.Unand Padang, it is very important to understand the specific needs of customers and effectively communicate them thoroughly and articulately, efforts should be made to build a new and reputable reputation by using various approaches and informing customers about the high quality products offered by PT. Bank Negara Indonesia Kcp.Unand Padang.

Customer Service Function at PT. Bank Negara Indonesia Kcp.Unand Padang.

As customer service at PT. Bank Negara Indonesia Kcp Unand Padang has determined the functions and tasks that must be carried out by the customer service. In practice, the customer service function at PT. Bank Negara Indonesia Kcp Unand Padang is as a *receptionist*, as a *deksman*, as a *salesman*, as a *customer relations officer*, as a *communicator*.

Quality of Service Carried Out Customer Service at PT. Bank Negara Indonesia Kcp.Unand Padang.

The quality of service provided by Bank BNI is a customer assessment of the excellence of the product or service as a whole. The quality of service always depends on the quality of the bank itself. The better the level of performance, the higher the quality of the bank and vice versa. Bank Negara Indonesia can maximize the quality of its services.

Here are five ways of quality provided by PT. Bank Negara Indonesia Kcp Unand Padang to satisfy customers, namely responsiveness, guarantees and certainty, physical evidence, attention, reliability.

The Role Of...(dona, azmi)



CONCLUSION

Based on the results of research that has been discussed in the previous chapter regarding the Role of *Customer Service* to Customer Service at PT. Bank Negara Indonesia can be concluded as follows:

Customer Service is a department located at the forefront of the organization, whose main objective is to ensure customer satisfaction by providing services that are aligned with customer wants and requirements. In the context of *Customer Service*, various roles are performed such as receptionist, deskman, salesman, *Customer Relations Officer*, and communicator.

The quality of service always depends on the quality of the bank itself. The better the level of performance, the higher the quality of the bank and vice versa. Bank Negara Indonesia can maximize the quality of its services. Service quality can be seen from several dimensions, namely responsiveness (*Responsiveness*), assurance and certainty (*Assurance*), physical evidence (*Tangible*), attention (*Empathy*), and reliability (*Reliability*).

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