



CUSTOMER SERVICE PROCEDURES FOR OPENING A SAVINGS ACCOUNT AT PT. BANK PEREKONOMIAN RAKYAT LENGAYANG, SURANTIH BRANCH

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ABSTRACT

This study aims to analyze the customer service procedures in opening savings accounts at PT. Bank BPR Lengayang Surantih Branch and to identify the obstacles faced during the service process. The research method used is a descriptive method with data collection techniques through observation, interviews, and documentation studies. The results show that the savings account opening procedure begins with providing product information to prospective customers, filling out the account opening form, verifying identity documents, entering customer data into the banking system, issuing a savings book, and making an initial deposit through the teller. These procedures are carried out in accordance with the standard operating procedures (SOP) established by the bank. However, several obstacles were identified in the implementation process, such as customers' limited understanding of administrative requirements, incomplete identity documents, and technical issues within the operational system. Overall, the customer service procedures for opening savings accounts have been implemented properly, but improvements in service quality are still needed to enhance customer satisfaction..

Keywords: *customer service, service procedures, savings account opening.*

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INTRODUCTION

The development of the banking industry in Indonesia requires every financial institution to continuously improve the quality of service provided to customers. Banks function not only as financial intermediaries but also as service providers that prioritize customer satisfaction and trust. One of the key factors influencing a bank's success in retaining existing customers and attracting new ones is service quality, particularly the service provided by customer service (CS). Empirical research shows that the quality of bank service has a significant effect on customer satisfaction, which in turn influences customer

loyalty and decisions regarding the use of banking products, including opening savings accounts at banks. Therefore, it is important for banks to continuously evaluate and improve their service to meet customer expectations and increase their loyalty (Sup, DFA 2024).

Customer service plays a strategic role as the frontline of a bank's operational activities, particularly in the savings account opening process. According to Kasmir (2017), customer service is responsible for providing product information, assisting customers with administrative processes, and ensuring that all service procedures are carried out in accordance with applicable regulations. In the context of modern service, the quality of information and the speed of service provided by customer service directly influence customer satisfaction with the account opening process, whether through conventional or digital channels (Kurniasih, E., Thantawi, T. R., & Anwar, M. 2023).

The service procedures for opening a savings account consist of a series of activities that must be carried out systematically and in accordance with standard operating procedures (SOPs). Clear service standards are necessary to ensure that the account opening process runs effectively, efficiently, and in accordance with the principles of banking prudence (Indonesian Bankers Association, 2018). These procedures cover the stages of customer reception, identity verification, form completion, and the issuance of passbooks and ATM cards. This aligns with study findings that improving service quality—including a thorough understanding of operational procedures—can enhance customer satisfaction in direct interactions with banking services (Kezia Greatania & Sudarmadi, 2024).

In addition, customer service must also ensure compliance with banking regulations. The Financial Services Authority (OJK) emphasizes that banks are required to implement the Know Your Customer (KYC) principle in every account opening to prevent money laundering and terrorist financing (Nuraini, R. W., Hasanah, C. A., & Yasmin, A. Z. 2024). Therefore, meticulousness and professionalism in customer service are essential when carrying out the savings account opening procedure to ensure that all administrative and regulatory requirements are met (Dalimunthe, A. A. 2022).

The title “Customer Service Procedures in Opening Savings Accounts at PT. Bank BPR Lengayang, Surantiah Branch” was chosen based on the importance of the customer service role as the frontline in building customer satisfaction and trust. The savings account opening process is the initial stage of the relationship between the bank and the customer; thus, the quality of service at this stage significantly determines the bank's image and the sustainability of the customer relationship.

In addition, the procedures for opening savings accounts must be carried out in accordance with standard operating procedures (SOPs) and banking regulations, particularly the principle of prudence and the implementation of Know Your Customer (KYC). Therefore, an assessment of the implementation of customer service procedures is relevant for evaluating the compliance of service practices with applicable standards and regulations.

PT. Bank BPR Lengayang Surantiah Branch was selected as the research subject because it plays a strategic role in serving the community, particularly in rural areas and among micro-entrepreneurs. This study is expected to provide an academic contribution and serve as an evaluation tool for the bank to improve the quality of its customer service.

PT. Bank BPR Lengayang Surantiah Branch, as a Rural Credit Bank, plays a vital role in providing banking services to the public, particularly in rural areas and to micro-entrepreneurs. In the face of competition among financial institutions, Rural Credit Banks



are required to provide optimal service to enhance customer trust and loyalty (Lastu et al., 2020). Good customer service during the savings account opening process is expected to provide convenience, comfort, and a sense of security for customers. Based on this description, it is important to conduct a study on customer service procedures for opening savings accounts at PT. Bank BPR Lengayang, Surantiah Branch. This study is expected to provide an overview of the implementation of the service procedures applied, their compliance with banking standards and regulations, and the role of customer service in improving the quality of service to customers.

Bank

According to Article 1, Paragraph 2 of Law of the Republic of Indonesia No. 10 of 1998, a bank is a business entity that collects funds from the public in the form of deposits and channels them back to the public in the form of loans or other forms, with the aim of improving the standard of living of the general public (President of the Republic of Indonesia, 1998).

This definition emphasizes that the function of a bank is not merely as a financial intermediary but also as a provider of fundamental financial services within the national economy. The role of banks further encompasses the provision of services that meet customer needs within the context of service delivery, including customer service, which serves as the frontline in direct interaction with customers (Alam, S., Naninsih, N., & Indriasari, D. P., 2023). Empirical research indicates that service quality, particularly the dimensions of reliability, responsiveness, assurance, empathy, and tangibility in banking services, significantly influences customers' perceptions of overall banking service quality, which in turn impacts customer satisfaction and loyalty (Alam, S., Naninsih, N., & Indriasari, D. P., 2023).

Functions of Banks

Broadly speaking, a bank is defined as a financial institution that plays a crucial role in a nation's economic structure. The primary functions of a bank include mobilizing funds from the public and distributing them to entities that need them, as well as providing various financial services that support the smooth operation of economic activities. Banks collect funds from the public in the form of deposits such as savings, checking accounts, and time deposits, and then channel them back to the public through loans and financing to individuals, businesses, and the government. In this regard, banks act as intermediaries bridging entities with surplus funds and those with a deficit of funds, thereby making the allocation of financial resources more efficient and fostering economic growth (Mendari & Widayati (2011).

In addition to its role as an intermediary institution, banks also provide a variety of financial services, such as payment services, inter-account fund transfers, debit and credit card facilities, and electronic banking services that facilitate customers' daily transactions. This function positions banks not only as collectors and distributors of funds but also as centers for financial services that support the economic mobility of modern society.

The banking sector also plays a vital role in supporting the national payment system and monetary stability through efficient transaction facilities, thereby facilitating the smooth operation of economic activities across various sectors. In practice, the functions of banks are inseparable from the application of the principle of prudence and compliance with

banking rules and regulations established by authorities such as the Financial Services Authority (OJK). The success of banks in carrying out these tasks is also determined by the quality of service and the ability of banking institutions to respond to customer needs and the ever-evolving dynamics of the economy (Mas, I. Gusti Ayu Made Agung, et al (2025).

Customer Service

Customer service is the department within a bank responsible for providing services to customers and prospective customers regarding information, administrative matters, and the resolution of banking issues. Customer service serves as the frontline of the bank's service operations because it interacts directly with customers.

According to the Financial Services Authority, banking services are activities carried out by banks to meet customer needs through prompt, accurate, friendly, and professional service.

Savings Account

A savings account is a savings product offered by banks to the public as a safe and convenient way to save money. Customers use savings accounts to deposit funds that can be withdrawn at any time in accordance with the terms and conditions set by the bank. In banking, savings accounts are the most widely used product because, in addition to serving as a place to store money, they also make it easier for customers to conduct various financial transactions such as transfers, payments, cash withdrawals, and other digital transactions.

Savings play a crucial role in fostering the public's habit of saving money and managing finances more systematically. With a savings account, people can store funds securely rather than keeping cash at home. Additionally, funds deposited in a savings account may earn interest or specific returns based on each bank's policies.

With the current advancements in banking technology, savings accounts are no longer used solely for storing money but have also become a key tool supporting various modern banking services such as ATMs, mobile banking, internet banking, and electronic payments. As a result, savings accounts have become an essential tool for the public in conducting their daily economic activities.

According to Bank Indonesia, a savings account is a deposit from which withdrawals can only be made under specific agreed-upon terms and cannot be withdrawn using checks or money orders. This definition indicates that savings accounts have specific rules regarding the withdrawal of funds, making them distinct from checking accounts, which can be accessed via checks or money orders. Thus, savings accounts are banking products that offer convenience, security, and ease for the public in saving and managing their funds.

Types of Savings Accounts

Savings accounts at this bank require a minimum initial deposit of Rp. 25,000 with an annual interest rate of 0.5%. Withdrawals can be made at any time during business hours, except for the first withdrawal, which must be held for one month. Deposits and withdrawals can be made directly at the PT BPR Lengayang office. Types of savings accounts at PT BPR Lengayang Surantih Branch.



a. TAMI (Our Savings)

A savings account intended for the general public and students, whether for individuals or for institutions or groups. The minimum deposit for the general public and for groups or institutions is Rp. 25,000, with an administrative fee of Rp. 2,500. Withdrawals can be made at any time without restriction by the BPR, but a minimum balance of Rp. 3,000 must be maintained.

b. Puro Nagari Savings

This is a community savings account denominated in Indonesian rupiah managed by PT. BPR Lengayang Surantih Branch, with a minimum deposit of Rp. 25,000 and an administrative fee of Rp. 2,500 (every three months). this fee is only charged for balances exceeding Rp. 100,000, and specifically at the end of December, the administrative fee increases to Rp.5,000. Interest is calculated at 2% based on the balance.

RESEARCH METHODS

Data Collection Methods.

a. Field Research

The author goes directly into the field to obtain the necessary data. One method used is conducting interviews with parties associated with the institution in question, ensuring that the information obtained is more relevant.

b. Library Research

The researcher visits the library to search for information and review and read books or references related to the topic under discussion.

Data Analysis Method

The data analysis method used in this study is descriptive analysis. Descriptive analysis aims to accurately describe the facts and characteristics of the research subject. In the context of this study, descriptive analysis is used to explain in detail the customer service procedures for opening a savings account at PT. Bank BPR Lengayang, Surantiah Branch.

RESULTS AND DISCUSSION

The Role of Procedures in Customer Service

Customer service in the banking context refers to the entire series of interactions between bank employees (particularly customer service representatives) and customers in providing banking products and services. This service encompasses not only responding to customer requests but also fulfilling needs, providing guidance, and resolving issues that arise during the service process. Effective customer service has a direct impact on increasing customer satisfaction and loyalty, as well as the image of a banking institution as professional and responsive to customer needs. Research shows that the role of customer service in ensuring the quality of customer service is essential, ultimately influencing customers' overall perception of the bank (Fajar, R., & Atika, A. 2023).

Customer Service Procedures for Opening Savings Accounts at PT. BANK BPR Lengayang, Surantih Branch

Based on observations and interviews, the customer service team at PT. Bank BPR Lengayang, Surantih Branch, plays a key role in serving prospective customers who wish to open a savings account. Customer service acts as the first point of contact, interacting directly with customers from the initial reception through to the completion of the account opening process.

The services provided by customer service are carried out in accordance with standard operating procedures (SOPs) established by the bank. These SOPs are designed to ensure that all stages of service are conducted in an orderly and consistent manner, while adhering to relevant banking regulations.

Procedure for Opening a Savings Account at PT. Bank BPR Lengayang, Surantih Branch

1. The procedure for opening a savings account at PT. Bank BPR Lengayang, Surantih Branch, is carried out through several steps. Customer service representatives provide an explanation of the savings products available at PT. Bank BPR Lengayang, Surantih Branch, along with the procedures and requirements necessary to open an account.
2. If the prospective customer meets the requirements to open an account at PT. Bank BPR Lengayang Surantih Branch, the customer service representative will then provide the account opening form to the prospective customer.
3. The steps to be taken by the prospective customer are as follows:
 - 1) Complete and sign the savings account opening form.
 - 2) Prepare a KCTT (Signature Sample Card) for the prospective customer.
 - 3) Complete the account opening documents, such as a photocopy of an ID card, driver's license, or other form of identification.
4. The customer service representative will review the completeness of the account opening form and the customer data form.
5. Once the account opening form and customer data have been completed, the customer service representative will enter the prospective customer's data by generating an account opening report.
6. The customer service representative opens a savings account using the available system. This means the representative assists the prospective customer throughout the account opening process and registers the data into the designated banking system.
7. Approval of the savings passbook is divided into two types, namely:
 - 1) Applying a stamp issued by the customer service representative
 - 2) The customer service representative requires authorization from a Supervisor, which is indicated by a signature on the savings passbook.
8. The customer service representative prepares the initial deposit form (two copies) for the customer.
9. The customer service representative submits the following documents:
 - 1) The validated savings book.
 - 2) The initial savings deposit slip.
10. The customer service representative retains the account opening form and reports the customer's identification information.



11. Initial steps that customers can take include:
 - 1) The customer fills out a deposit slip in duplicate
 - 2) Submits the funds for the initial deposit along with the passbook.
12. The teller receives, checks, and counts the customer's initial deposit. Deposit
13. The teller verifies the deposit slip and then prints the passbook (adding an initial and a date stamp).
14. The teller hands the passbook and the copy of the deposit slip to the customer; the original slip is retained by the teller.

Documents Required for Opening an Account at PT. BPR Lengayang, Surantih Branch

Bank documents include records and evidence generated and received by banking institutions during their operations, whether in printed or digital format. One type of document that is crucial for banks to manage and maintain is documentation related to account opening.

The following are the documents required for the account opening process at PT. Bank BPR Lengayang Surantih Branch:

1. Completing the account opening form:
 - 1) Individuals
The following details the customer's identity, including specific information such as full name, current address, beneficiary details, and occupational category.
 - 2) Non-Individual
This is a set of data listing the name of the relevant corporate or organizational entity, along with contact information, location details, and information regarding the authorized management or representatives.
2. Provide the documents required for the account opening process, namely:
 - 1) Proof of identity in the form of an Identity Card (KTP)
 - 2) Taxpayer Identification Number (NPWP)
 - 3) Family Identity Card (Family Card/KK)
 - 4) Making an initial deposit for the purpose of opening the account
 - 5) Proof of initial deposit slip

Challenges and Obstacles Faced by Customer Service in Serving Customers

At PT. Bank BPR Lengayang Surantiah Branch, a customer service representative is tasked with providing satisfactory service in accordance with the operational standards in effect at PT. Bank BPR Lengayang Surantiah Branch when serving customers.

The obstacles faced by customer service representatives include:

Challenges Originating from Customers

Customer service often faces customers' limited understanding of the procedures and requirements for opening a savings account. Many customers have not completed the necessary administrative documents, such as providing identification that is still invalid or does not meet the requirements, causing delays in the account opening process. Additionally, some customers have low financial literacy, requiring repeated explanations regarding savings products, administrative fees, and customer rights and obligations.

Administrative and Operational Challenges

Another common challenge relates to internal administrative processes. Banking information systems experiencing technical glitches, network limitations, or delays in data entry can hinder the smooth operation of account opening services. In certain situations, a shortage of customer service staff can also lead to long lines, thereby impacting service quality and customer satisfaction.

Regulatory and Compliance Challenges

Customer Service must comply with various regulatory requirements, such as the implementation of Know Your Customer (KYC) and Anti-Money Laundering (AML) principles. Strict customer data verification processes often take longer, especially if there are data discrepancies or indications of specific risks. This can create a negative perception among customers who view the account opening process as overly complicated and cumbersome.

Communication Challenges

Differences in social, educational, and cultural backgrounds between customers and customer service representatives can also lead to communication challenges. Unclear information or misunderstandings when explaining savings products can potentially cause customer dissatisfaction, or even lead to customers deciding not to open an account.

Human Resource Challenges

Internally, limitations in the competence or experience of Customer Service representatives—particularly regarding product knowledge and the latest regulations—can impact service effectiveness. A lack of ongoing training may also lead to procedural errors during the savings account opening process.

Discussion Findings

Based on the discussion I have conducted, the account opening procedure is in line with the standard operating procedures (SOPs) applicable in the banking industry. The service stages include receiving the customer, providing details about savings products, filling out the account opening application form, verifying the completeness of required documents, entering data into the system, and completing the account activation.

CONCLUSION

Based on an evaluation of the customer service steps involved in the savings account opening process at PT. Bank BPR Lembang, Surantih Branch, it was concluded that the implementation of these procedures aligns with the standard operating procedures (SOPs) commonly adopted in the banking industry, particularly at Rural Credit Banks (BPR).

The service process begins with a greeting to the customer by a customer service representative, followed by an explanation of the savings product details, an overview of administrative requirements, the completion of the account opening form, identity verification, data entry into the banking system, and the issuance of the savings passbook.



Each step is carried out in a structured manner to ensure the completeness of documents and the validity of customer information.

In practice, customer service staff play a crucial role as the first point of contact in providing informative, communicative, and professional service. The quality of service provided encompasses not only administrative aspects but also efforts to foster customer trust and satisfaction. Overall, the implemented procedures have operated smoothly, although there are still some technical or administrative obstacles that can reduce service efficiency. Therefore, the savings account opening procedure at PT. Bank BPR Lengayang, Surantih Branch, has met the principles of excellent service, although it still requires periodic evaluation and improvement to enhance the effectiveness and quality of service to customers.

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