

## Analysis of Customer Service Strategy for Bank Syariah Indonesia KCP Medan Sukaramai in Improving Excellent Service to Customers

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### Abstract

This study aims to analyze the customer service strategy of Bank Syariah Indonesia KCP Medan Sukaramai in improving excellent service to customers. This study uses a qualitative approach and SWOT data analysis techniques, namely strengths, weaknesses, opportunities, and threats. This research shows that BSI KCP Medan Sukaramai's customer service improving excellent service must pay attention to strategic factors. Strategic factors in terms of strengths (strengths) are using polite language, performing services quickly and precisely, and the ability to remember. Meanwhile, in terms of weaknesses, the network, banking system, and bank image are only intended for the Muslim community. So this strength must be utilized to be able to reach the opportunities that exist, namely that the bank is in an area that is easily accessible by the public because it is passed by public transportation and also Sharia business principles which do not limit customers based on their religion. Weaknesses must be minimized to avoid threats, which the BSI KCP Medan Sukaramai office is close to a private bank, namely Bank Muamalat, which has the potential to be a choice for the community if the service received at BSI KCP Medan Sukaramai is not as expected and people's habits are still frequent. transactions in conventional banks are also a further threat.

**Keywords:** *Strategy, Customer service, and Excellent Service*

### Abstrak

Penelitian ini bertujuan untuk menganalisis strategi customer service Bank Syariah Indonesia KCP Medan Sukaramai dalam meningkatkan pelayanan prima terhadap nasabah. Penelitian ini menggunakan pendekatan kualitatif dan teknik analisis data SWOT yaitu kekuatan (strengths), kelemahan (weaknesses), peluang (opportunities) dan ancaman (threats). Penelitian ini menunjukkan bahwa customer service BSI KCP Medan Sukaramai dalam meningkatkan pelayanan prima harus memperhatikan faktor-faktor strategis. Faktor strategis dari segi kekuatan (strengths) adalah menggunakan bahasa yang sopan, melakukan pelayanan dengan cepat dan tepat, dan kemampuan mengingat. Sedangkan dari segi kelemahan adalah jaringan, system bank dan image bank yang hanya diperuntukkan untuk masyarakat muslim saja. Maka kekuatan ini harus dimanfaatkan untuk dapat menggapai peluang (opportunities) yang ada yaitu bahwa bank berada di kawasan yang mudah dijangkau oleh masyarakat karena dilewati oleh angkutan umum dan juga prinsip usaha syariah yang tidak membatasi nasabah berdasarkan agamanya. Kelemahan harus diminimalisir untuk menghindari ancaman (threats) yang mana pada kenyataannya kantor BSI KCP Medan Sukaramai dekat dengan bank swasta yaitu Bank Muamalat yang berpotensi sebagai alternatif pilihan masyarakat jika pelayanan yang diterima di BSI KCP Medan Sukaramai tidak sesuai yang diharapkan dan kebiasaan masyarakat yang masih sering bertransaksi di bank konvensional juga menjadi ancaman selanjutnya.

**Kata-kunci:** Strategi, Cutomer service, dan Pelayanan Prima

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## INTRODUCTION

A service strategy is an activity in the regulatory process of implementing a company strategy so that complaints can be resolved and can meet the quality standards expected by the company. In this case, the bank must continue to improve bank operational compliance. So customer service must be able to pay attention to the services provided so that they are following bank operations (Lutfiatin. et.al., 2022: 133). Customer service is required to provide excellent service. To make this happen, customer service must understand the basics of service, especially regarding the products offered by the bank. The quality of service provided by customer service must be following the Standard Operating Procedures (SOP) that have been determined by the bank. Standard Operating Procedures (SOP) are standard stages of activities carried out when carrying out services as a whole.

The purpose of this SOP is to create excellent service according to the right standards. Standard Operational Procedures for excellent service by KCP Medan Sukaramai customer service are: (1). Be friendly, smile cheaply, and don't forget to say hello. (2). Standard customer service time must meet the target time except when the BSI KCP Medan Sukaramai is busy, the service adjusts. (3). Customer service must master all stages of the transaction process and be able to complete it quickly (Jannah, 2022).

Bank Syariah Indonesia targets to be able to hold the Life With BSI Expo 2023 in several

big cities. Currently, the city of Medan is the opener for the LWB Expo 2023. Meanwhile, after Medan, BSI will hold similar events in the cities of Semarang, Jakarta, Bandung, and Banjarmasin. So in this case the Indonesian Sharia Bank Medan Sukaramai, which is located at Jl. A.R Hakim No. 70 C – 70 D, Ex. Sukaramai I, Kec. Medan Area, Medan City, North Sumatra must be able to create a good image of the bank first so that people are interested in saving at BSI KCP Medan Sukaramai where customer service is the front guard and directly deals with all customer incomprehension related to bank transactions because the purpose of Life activities With BSI, this is bringing BSI closer to the community and increasing brand awareness of BSI banking services in the city of Medan by providing various special promos. BSI KCP Medan Sukaramai in this case is expected to participate in this activity to improve bank performance (Hasin and Rokan, 2022).

Based on a review conducted by researchers with Bank Syariah Indonesia KCP Medan Sukaramai customer service banks must work by existing regulations, where banks must provide excellent service with sharia principles, then they are also required to serve customers or prospective customers well, politely, friendly, and trustworthy (Afin and Aminuddin, 2022). This is intended so that customers continue to carry out transactions at Bank Syariah Indonesia KCP Medan Sukaramai and prospective customers who visit become interested in financing or saving at the bank, and attract new prospective customers to make transactions at

Bank Syariah Indonesia KCP Medan Sukaramai with products offered and services provided (Lutfiatin, 2022).

According to Kasmir, (2005) the better the quality of service provided by the bank to customers through customer service, the better the response given by customers to the bank. If the quality of service provided by the bank is not good, it will be more likely that the customer will move to another bank, which will have an increasingly bad influence on the bank and can affect the bank's image in the surrounding community. To avoid this, a good and appropriate strategy is needed from the bank through customer service as the most important part that deals directly with customers (Marlina, 2019).

Apart from the understanding above, this research is also based on previous research. In research conducted by Febrina, (2022) she stated that the implementation of excellent service can facilitate the handling of complaints from customers which affects the level of customer satisfaction. Likewise, the results of Wardani's research, (2019) stated that excellent service strategies and customer satisfaction are closely related, service encourages customers to experience a strong bond with the company. According to Fauziyah, (2020) one of the main objectives of this excellent service is to create customer satisfaction. So, when customers visit a bank for the first time they will meet customer service who will serve to meet customer needs such as opening up to handle complaints. From here, customers can place an assessment related

to their satisfaction when visiting a bank, with optimal service provided by customer service, customers will feel satisfied, and with good service, it can also foster a good image of the bank.

Customer service is part of an organizational unit or bank, which is in the Front Office section, and functions as a source of information and intermediary for banks and customers who wish to obtain bank services and products (Amalna & Ardyansyah, 2023). Form of customer service is not only in providing information to customers, but also in receiving complaints from customers, finding solutions to any problems faced by customers in a friendly, polite manner, not interrupting customer conversations, asking questions after finishing talking, and being willing to listen to every customer complaints with empathy (Frimayasa, 2017).

As a customer service, of course, the functions and tasks that must be carried out have been determined. The functions and duties of customer service must be thoroughly understood so that they can carry out their duties properly. Customer service has a very important role in bank performance. In the world of banking, the main task of customer service is to provide services and foster close relationships with the community (Rangkali, 2017). According to Mildiana and Rahardi, (2020), Customer service in serving customers must have and be friendly and polite to be able to give confidence to customers and prospective customers to remain loyal to the bank in question. In general,

the role of customer service is as a liaison between the bank and the customer

Excellent service is the best service that meets SOPs and service quality standards so that it can meet the needs and satisfy customers. Excellent service is closely related to customer satisfaction to minimize the occurrence of customer complaints. To achieve good service, it is necessary to fulfill the concept of excellent service (Puspitasari, 2019). Excellent service can get customer loyalty, especially in service companies. Service companies are very important, therefore companies usually have good customer service so that they can increase customer satisfaction because customer service can handle customer complaints with the right solutions (Nur, 2017).

Service quality is an important factor and root that can provide satisfaction for its customers related to the results of word-of-mouth behavior such as complaints, recommendations, and exchanges or transfers. Customer satisfaction is also part of marketing and plays an important role in the market. Marketing strategy is oriented toward Customers making companies must understand behavior and meet customer needs to achieve customer satisfaction. Service quality is an effort to create comfort for customers so that customers feel they get more value than expected. Customer expectations are an important factor, service quality that is closer to customer satisfaction will provide the opposite expectation (Sulistyawati, 2019).

According to Yuningsih, (2017) states that the concept of excellent service has six aspects, namely attitude, ability, attention, action, accountability, and appearance. Attention is a form of employee concern for customers that fulfills the needs and desires of customers and understands criticism and suggestions from customers. Employees must move quickly and focus on paying attention to customers in providing special and excellent customer service when customers show signs of identity that they need help and services from officers (Simamolah, 2014).

Conversely, if the service provided is not good and unsatisfactory, then the company is also considered not of good quality because getting the best quality service is what every human being wants. So efforts to improve service quality must be continued to maximize customer satisfaction because of service quality. effect on consumer satisfaction In giving attention, it must be accompanied by action or action, namely by ensuring that the customer's needs and desires are met with polite speech. Recording can be done in the form provided when a customer requests various transactions. If the customer's needs and desires have been served, then say thank you and ask if there is anything else that can be helped by clasping your hands together as a sign of respect and appreciation (Nafi'uddin et. al., 2023).

The previous research above encouraged researchers to find out how the customer service strategy of Bank Syariah Indonesia KCP Medan Sukaramai has a strategy in improving excellent

service for customer satisfaction and how to handle customer complaints faced by Bank Syariah Indonesia KCP Medan Sukaramai customer service in improving excellent service and what kind of excellent service desired by the customers of Bank Syariah Indonesia KCP Medan Sukaramai in increasing the level of customer satisfaction.

## **RESEARCH METHOD**

Types and approaches in this study using a qualitative approach. This type of research is field research or field research, namely research conducted directly in the field or at the research site meeting directly with respondents. This research will produce research in which the data is expressed in verbal form and analyzed without statistical techniques. The author took the location at the Indonesian Sharia Bank Medan Sukaramai Jl. A.R Hakim No. 70 C – 70 D, Ex. Sukaramai I, Kec. Medan Area, Medan City, North Sumatra. The primary data used in this study is data regarding the customer service strategy of Bank Syariah Indonesia KCP Medan Sukaramai. The data source for this research is the employees of Bank Syariah Indonesia KCP Medan Sukaramai.

In this study, the secondary data used was the profile of Bank Syariah Indonesia KCP Medan Sukaramai, the vision and mission, and the products of Bank Syariah Indonesia KCP Medan Sukaramai. Besides that, the use of books and journals related to strategy and excellent service as the theoretical foundation in this research makes it easier for researchers to conduct research based on existing theories and

allows for development after research. Sources of previous research, namely journals, and theses, are relevant to show the novelty of this research.

The data analysis technique used in this study is a SWOT analysis technique with a qualitative approach, which consists of strengths, weaknesses, opportunities, and threats. According to Rangkuti (2001), SWOT analysis is a systematic identification of strategic factors to formulate a strategy. SWOT analysis aims to maximize strengths and opportunities called opportunities to minimize weaknesses and threats.

In this study, researchers conducted interviews with customer service at Bank Syariah Indonesia KCP Medan Sukaramai. Interviews are a common and effective method of expressing or understanding wants and needs. Documentation is one of the procedures used in accumulating information in qualitative research. Documentation is a registered memo containing a recorded statement made by a person or entity in the form of proof of an incident.

## **RESULT DAN DISCUSSION**

### **SWOT Analysis of Customer Service Strategy for Bank Syariah Indonesia KCP Medan Sukaramai**

To analyze the customer service strategy of Bank Syariah Indonesia KCP Medan Sukaramai in improving excellent service to customers using analysis techniques with the first SWOT analysis of strengths (strengths). In general, customer service always uses polite

language. The ability to remember that customer service is quite strong. Customer service serves quickly and accurately. Second, analyzes weaknesses (weaknesses) covering the bank's network which often has errors. Bank systems such as computers are often damaged. Image in the community of BSI as a bank that is only intended for the Islamic community. Opportunities include easy access to banks because they are passed by public transportation. Close to community housing and residents. Threats include Islamic banks that are competitors around the BSI KCP Medan Sukaramai. The habits of people who often use conventional banks (Basuki and Husain, 2018).

IFAS Strategy and EFAS Customer Service Bank Syariah Indonesia KCP Medan Sukaramai

The steps for preparing the SWOT table in this study include the strengths, weaknesses,

opportunities, and threats of customer service. Then give weight to each strategic factor with a scale of 1.0 (very strong) and a scale of 0.0 (not strong). The total weight is not more than 1.0. Then give a rating for each factor. Ratings are given a scale ranging from 4 (very strong) to 1 (weak). Positive factors are included in the category of strengths and opportunities and are given a rating from 1 to 4, if the strengths and opportunities are great, then they are given a rating of 4 and if the strengths and opportunities are low, the rating is 1. Meanwhile, negative factors are included in the category of weaknesses and threats. If the weaknesses and threats are very large then it is given a rating of 1 and if the weaknesses and threats are low it is given a rating of 4. The total score is the result of multiplying the weight by the rating.

**Table 1. Internal Factor Analysis Summary (IFAS)**

Faktor Internal	Weight	Ratings	Score
<b>Strengths (S)</b>			
Polite language	0.24	4	0.96
Memory Ability	0.18	3	0.54
Speed and Accuracy	0.24	4	0.96
Sub -Total	0.66	2.46	
<b>Weaknesses (W)</b>			
Network	0.09	1.5	0.14
System Bank	0.12	2	0.24
Image Bank in Society	0.12	2	0.24
Sub- Total	0.33	0.62	
Total	1.00	16.5	3.08

Source: Processed data, 2023

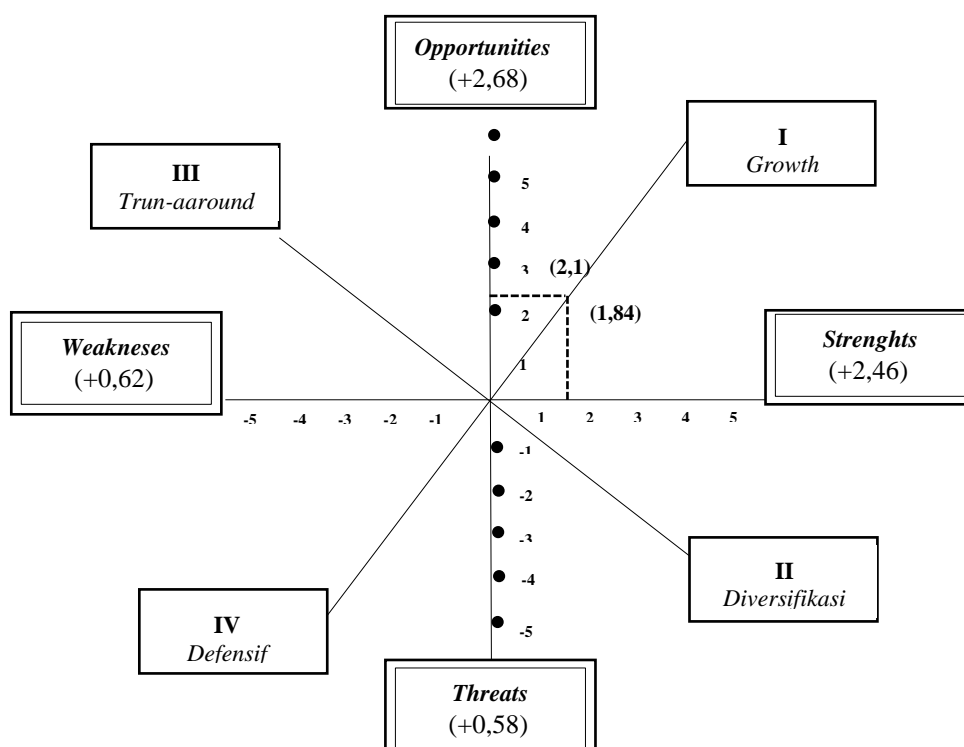
**Table 2. External Factor Analysis Summary (EFAS)**

External Factors	Weight	Ratings	Score
<b>Opportunities (O)</b>			
Easy access because it is passed by public transportation	0.2	3	0.6
Close to residential areas	0.26	4	1.04
Sharia business principles do not limit customers based on religion	0.26	4	1.04
Sub- Total	0.72	2.68	
<b>Threats (I)</b>			
Close to Islamic Bank as a competitor	0.1	1.5	0.15
Community habits	0.17	2.5	0.43
Sub Total	0.27	0.58	
Total	1.00	3.26	

Source: Processed data, 2023

Based on the table above, it can be seen that the strength factor has a score of 2.46. While the factors of weakness (weaknesses) have a score of 0.62. So based on these results, it can be understood that BSI KCP Medan Sukaramai's customer service has higher strengths compared to weaknesses in determining customer service

strategies. Then in Table 2, it can be seen that the opportunity factor has a score of 2.68. Whereas the threat factor has a score of 0.58, so it can be understood that the opportunities that customer service has in improving excellent service are greater than the existing threats.



**Figure 1. EFAS/IFAS SWOT Analysis Diagram**

To determine a strategy that is more specific than the value included in the strategy choice diagram, because the results in the table show that the score leads to a growth strategy. The score in the table shows that the opportunity (O) is greater than the strength (S). Quadrant I is a situation that can be profitable because it has strengths and opportunities that can be utilized in a more developed direction. The right strategy to apply in this situation is to support an aggressive strategy (growth). While quadrant II is a condition where there is a threat but still has the strength to avoid the threat.

Furthermore, quadrant III is a situation that has great opportunities but on the other hand, also has several weaknesses internally. And finally, quadrant IV is an unfavorable situation because it has various threats and internal weaknesses. From Figure 1 and Table 3, it can be seen that the opportunities that are owned are greater than the strengths, which is the strategy undertaken by BSI KCP Medan Sukaramai customer service in improving excellent service leading to a growth strategy situation where this strategy is intended to achieve good growth in the form of sales, as well as profits.

SWOT matrix analysis at Bank Syariah Indonesia Customer Service KCP Medan Sukaramai. Based on the results of the analysis above, it can be illustrated that the BSI KCP Medan Sukaramai customer service strategy in improving excellent service uses a strengths and opportunities (S-O) strategy, namely by utilizing strengths to get existing opportunities using.

Customer service should pay more attention when there are customers who are not Muslim to maintain the bank's good image so they don't feel there is a difference in treatment between Muslim and non-Muslim customers. Adjusting the language used by customer service in serving customers with customer situations and conditions (Batubara et.al., 2023).

Strengths and Threats (S-T) strategy, utilizing strengths to deal with threats by way of customer service as the front line of the bank in creating a good image must be able to maintain bank customers to always transact at BSI by providing good service that affects customer loyalty. Introducing products and contracts at the bank in easy-to-understand language and explaining BSI's advantages over conventional banks or other Islamic private banks for customers who are just starting transactions using Islamic banks. Weakness strategy and opportunity factor (W-O) namely minimizing weaknesses to get opportunities, namely by frequently saying sorry when customers find it difficult to transact.

Be a good listener when customers share their complaints and problems. Providing and finding alternative solutions to all problems faced by customers. Weaknesses and threats (W-T) strategy, namely minimizing weaknesses to deal with threats by Maintaining customer loyalty by making customers comfortable when explaining their problems and complaints. Explain in detail the causes of problems faced by



customers so that there is no miscommunication or any form of misunderstanding.

### **Obstacles to Customer Service of Bank Syariah Indonesia KCP Medan Sukaramai in Improving Excellent Service**

Customer service is part of an organizational unit or bank, which is in the Front Office section, which functions as a source of information and intermediary for banks and customers who wish to obtain bank services and products (Sari et al., 2023). Form of customer service is not only in providing information to customers, but also in receiving complaints from customers, finding solutions to any problems faced by customers in a friendly, polite manner, not interrupting customer conversations, asking questions after finishing talking, and being willing to listen to every customer complaints with empathy (Ismanto, 2014).

As a customer service, of course, the functions and tasks that must be carried out have been determined. The functions and duties of customer service must be thoroughly understood so that they can carry out their duties properly. Customer service has a very important role in bank performance. In the world of banking, the main task of customer service is to provide services and build relationships with the public. Customer service in serving customers must be friendly and polite and must be able to convince customers and prospective customers to remain loyal to the bank concerned. In general, the role of customer service is as a

liaison between the bank and the customer (Maddi, 2009).

Excellent service is the best service that meets SOPs and service quality standards so that it can meet the needs and provide satisfaction to customers. Excellent service is closely related to customer satisfaction minimizing the occurrence of customer complaints. To achieve good service, it is necessary to fulfill the concept of excellent service. Excellent service can get customer loyalty, especially for service companies. For service companies it is very important, therefore companies usually have good customer service so that they can increase customer satisfaction because customer service can handle customer complaints with the right solutions (Cahyawati, 2017).

The concept of excellent service has six aspects, namely attitude, ability, attention, action, accountability, and appearance. The company's image originates from the impression given by the company's employees, especially the front liners or employees who handle outsiders of the company either directly or indirectly. Employees of the company must have a friendly and sympathetic attitude and have high professionalism towards the company. Employees must have basic skills to carry out excellent service programs such as effective communication. Has knowledge in the field of work undertaken? Understand and carry out basic SOPs so that you can handle customers properly. Understand what things must be kept confidential and what may be disclosed. Being able to motivate yourself so that you can provide

good and professional service does not bring personal problems at work (Usman et.al., 2021).

Attention is a form of employee concern for customers that fulfills the needs and desires of customers and understands criticism and suggestions from customers. Employees must move quickly and pay attention to serve customers immediately when customers show signs that they need help or service (Firdausi & Ardyansyah, 2023). Giving attention must be accompanied by action, namely by ensuring that the customer's needs and desires are met with polite speech. Recording can be done in the form provided when customer requests regarding transactions are quite diverse. If the customer's needs have been served, say thank you and ask if there is anything else that can be helped by clasping your hands together as a sign of respect and appreciation (Mursal et. al., 2021).

Accountability or responsibility is an attitude of partisanship of employees towards customers as a sense of empathy and concern that is carried out wholeheartedly to maximize customer satisfaction. Appearance of employees both physically and non-physically so that it can reflect the credibility of the company. Employees must apply and understand the performance standards set by the company. Based on the results of an interview with Mrs. Raihana in customer service, she said that when carrying out her duties and responsibilities she faced various obstacles. Like customers who are elderly and not accompanied by other families, customer service must provide appropriate and fast service.

Older customers will need more information and attention than younger customers. In this case, customer service is expected to be more patient and wiser in choosing the right words so that the customer can clearly understand what is meant by customer service. Apart from that, the problem that customers often complain about at Bank Syariah Indonesia KCP Medan Sukaramai is that there are not many ATM networks, so with this, customers have to come to the office to make transactions or have to withdraw ATMs at other banks. In dealing with all complaints from customers, the first thing BSI KCP Medan Sukaramai customer service does is to be a good listener by looking the customer in the eye with courtesy and good body gestures, after that re-conclude the essence of the problem that occurred. Then if the core of the problem experienced by the customer has been found, explain in detail the cause of the problem. Next is to apologize sincerely for what has happened, remain humble and also smile by clasping both hands, and so on, what must be done is to provide an appropriate alternative solution. with company policy and explain in detail the stages of solving the problems experienced, and explain in detail the cause of the problem. Next is to apologize sincerely for what has happened, remain humble and also smile by clasping your hands together. Then what must be done is to provide alternative solutions following company policy and explain in detail the stages of solving the problems experienced.

## **CONCLUSION**

The customer service strategy for Bank Syariah Indonesia KCP Medan Sukaramai to improve excellent service is to use polite language, clearly remember and understand the products offered by the bank, and serve and handle customer complaints quickly and precisely to maintain customer comfort which affects customer loyalty. Customer service must be able to take advantage of the strengths they have to get opportunities, be able to take advantage of strengths in dealing with threats, be able to minimize weaknesses to get opportunities that exist, and be able to minimize weaknesses in facing threats.

The obstacle most often complained of by customers at BSI KCP Medan Sukaramai is that there are not many ATM networks, so with this, customers have to come to the office to make transactions or have to withdraw ATMs at other banks. In dealing with all complaints from customers, the first thing BSI KCP Medan Sukaramai customer service does is to be a good listener by looking into the customer's eyes politely and with good body gestures, after that.

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