

IMPLEMENTATION OF EXCELLENT SERVICE CULTURE TOWARDS CUSTOMERS AT BANK CENTRAL ASIA MAIN BRANCH MOJOKERTO

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Abstract

Banking as a financial institution trusted by the community that has an important role in the economy. In 1827 the economic structure of Indonesia was still dominated by a colonial structure whose profits from bank transactions were more for their country, so that in this condition it gave rise to the desire of the community to establish a bank. Bank Central Asia began operating on February 21, 1957 and is headquartered in Jakarta in the transaction process the banking party will provide services to meet the needs of customer demand. Service in the bank is an important part because in the process it is related to customers. Excellent Service is a service that meets quality standards. Customer service or commonly called customer service where the work is always related to customers and maintaining good relationships, in order to maintain the image of the bank so that quality services are created. Service quality is used as a benchmark whether the service is in accordance with customer expectations and the level of service makes customers feel satisfied. By using a qualitative method with a case study approach, namely collecting from other sources or interviews, literature studies and documentaries. The purpose of this scientific paper can be concluded that the application of excellent service is to avoid customer switching caused by errors in providing services in serving customers.

Keywords: Banking, Excellent Service, Customer Service, Service Quality, Customers

Introduction

The first bank appeared in world history in 1690 in England in the form of a firm, which was established to fund the construction of a navy to compete with the French navy. This banking business then expanded to Europe, West Asia, Asia, Africa, and America. In 1945, the World Bank was established based on an international agreement as part of the UN, at the height of World War II which caused great destruction in Europe and the United States, and had an impact on Africa and Asia. After the war ended, an economic crisis hit many countries, which encouraged efforts to improve the global economy. In Indonesia, banking began to develop after 1827, although initially it was still dominated by a colonial structure that benefited the colonizing country. After independence, banking established by the Indonesian people grew rapidly. One example of a well-known bank is Bank Central Asia (BCA), which was established on February 21, 1957 and functions as a fund collector, fund distributor, and service provider.

Services in banks are important things that involve interaction with customers. Good service quality, such as excellent service, is very necessary to meet customer expectations and support the success of business (Sukoco & Krisnaesanti, 2024). Customer service, or better known as customer service, has a major role in maintaining good relationships with customers to protect the bank's reputation and image. Customer service needs to have the skills to provide the right service according to the standards set by the bank, including effective communication skills to ensure customer satisfaction. According to Butarbutar Novita et al. (2019), customer satisfaction is a real result when the quality of service provided meets their expectations. In providing services, customer service at Bank Central Asia must implement principles such as smiles, initiative, communication skills, thoroughness, accuracy, empathy, enthusiasm, and friendly greetings both at the beginning and end of the interaction. In addition, in serving customers, customer service officers must master the products offered by the company in order to provide services according to expectations, although there are some officers who have not fully mastered the products and implemented all of these principles.

With the large number of banks in Indonesia, customers will be able to assess the services at each bank, therefore Bank Central Asia implements a virtual service culture in order to remain the main bank of choice for the community.

The purpose of this scientific work is to determine the attitude of implementing excellent service culture at Bank Central Asia Main Branch, Mojokerto, in addition to determining the values of excellent service applied at Bank Central Asia Main Branch, Mojokerto.

Methods

This study uses a qualitative approach with a case study. According to Bognan and Taylor (2014), qualitative research is a research process that produces data obtained through written documents, interviews, and direct observation. Based on this definition, it can be concluded that qualitative research with a case study approach aims to understand and explore the environment or object observed through words or language. In collecting information, researchers also obtain data from other sources such as interviews, literature studies, and documentation.

1. Interview method
The method is carried out through direct questions and answers with the resource person, namely staff working at Bank Central Asia Main Branch Mojokerto according to the data needed to obtain clearer research results.
2. Library Study
This method is obtained from library books, Bank Central Asia service standard implementation guidebooks, laws and other sources, both through printed writing and trusted digital formats as references in writing Scientific Papers related to the topics discussed.
3. Documentation
This method is obtained from documents, archives or forms of activities related to the topic of Scientific Work that are in accordance with the field of service or title.

Results and Discussions

Definition and concept of excellent service according to KBBI (2019), there are two related terms, namely "serving" and "service." Serving means participating in providing something that someone needs, while service refers to efforts to meet the needs of others.

Gummersson (2016) states that services are something that can be bought and sold, but cannot be felt physically or with the senses.

Kotler and Keller (2016) explain that services are actions offered by service providers to customers that are intangible and do not involve ownership of an item. In other words, service can be interpreted as an intangible offering that is exchanged through buying and selling, without resulting in ownership of something.

Daryanto (2015) explains the basic concept of excellent service as follows:

1. Excellent service based on attitude
2. Customer service based on appearance: It is important to pay attention to appearance while serving customers, such as ensuring that you are neat, wearing clothes and accessories according to company standards, and showing good personality and facial expressions
3. Serving customers with a positive attitude: Avoid prejudice against customers, do not focus on their weaknesses, and always serve with respect.
4. Serving customers with an attitude of appreciation: Treat all customers in a friendly manner and use polite language, without discrimination.
5. Serving customers with attention: Focus on meeting customer needs by listening to and paying attention to their complaints and desires, to build and maintain good relationships.

Definition of Service Quality

According to Lewis and Booms (2016), service quality is used as a reference to assess whether the service provided meets customer expectations and whether the level of service is able to make customers feel satisfied.

Tjiptono and Chandra (2016) stated that service quality functions as a measure to assess the perfection of a service that is set, which includes its quality requirements or specifications.

Zaitamhl (2018) stated that the concept of service quality is based on customer perception, namely the extent to which there is a difference between customer expectations and the reality they experience. Based on this explanation, it can be concluded that service quality is a comparison between the perception or experience felt by customers with their hopes or expectations.

Function of Excellent Service

According to Mukarom (2015), the function of excellent service is to provide services to customers with a friendly attitude, meet their needs, and be fast and responsive in providing services. This aims to build customer trust in the service provider company.

Purpose of Excellent Service

According to Daryanto (2014), some of the objectives of excellent service are as follows:

1. Provide high-quality services that exceed customer expectations.
2. Build customer trust in the products or services offered by the company through good communication from the service provider.
3. Avoid claims from customers in the future against the producer.
4. Achieving customer satisfaction levels.
5. Making customers feel cared for by service providers.

It can be concluded that the purpose of implementing excellent service is to prevent customers from turning away due to errors in providing services.

Benefits of Excellent Service

According to Mukarom (2015), excellent service is useful for improving the quality of company services to customers and as a basis for preparing service standards. According to Daryanto (2014), the implementation of excellent service can provide customer satisfaction with the following benefits:

1. Maintaining good and close communication between the company and customers.
2. Generating a sense of sympathy and loyalty from service providers to customers.
3. Creating a positive perception in the community, which will benefit the company.
4. Encouraging increased company profits.
5. Maintaining positive relationships with customers.

Customers

According to Daryanto (2015), customers are individuals who are involved in buying and selling transactions as buyers or who will use products from the company. There are three types of customers, namely internal customers, intermediary customers, and external customers:

1. Internal customers are users of services or products that are within the company and have a role in the progress of the company, such as co-workers or superiors.
2. Intermediary customers are individuals or parties involved in product distribution, such as companies on a smaller scale, for example shops or agents that market products without being direct users.
3. External customers are individuals or parties who use products or services issued by the company, namely people outside the company whose services depend on the company.

Customer conditions vary when they come to the bank, for example:

1. Normal Customer Condition
2. Customer Condition in a Hurry
3. Emotional Customer Condition

If there is a customer in an emotional condition, what a customer service needs to do is build empathy and adjust to the customer's emotional condition. Show an open attitude or position yourself as a customer, listen and let customers express their emotions, be neutral and avoid statements that corner customers.

Excellent Service is implemented at Bank Central Asia to meet customer expectations and needs in accordance with the latest service standards in the banking industry. This service must be carried out by all employees in the organization as a shared responsibility to achieve the goals and success of the bank's business. In addition, professional and caring human resources are needed in providing services, as well as quality products and services that are in accordance with the needs and desires of customers. The bank must also have a reliable information technology system to facilitate services to customers. In excellent service, it is important to pay attention to the attitude, behavior, appearance, and skills of employees needed to build good relationships with customers.

The Bank Central Asia Service Motto is "SMART SOLUTION"

- S : Sigap
- M : Menarik
- A : Antusias
- R : Ramah
- T : Teliti
- S : Simak
- O : Open mind
- L : Lengkap

U : Utamakan Nasabah
T : Telling Solution
I : Inisiatif
ON : ON Time Follow Up

Conclusion

Implementation of Service Culture or Bank Central Asia Service Motto is very important to be a benchmark for customer assessment or satisfaction in order to establish sustainable business relationships. As a front-liner or Customer Service, master the product more so that when customers ask questions, they can apply the Bank Central Asia service motto

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