

Strategies to Overcome Customer's Satisfaction to Improve the Quality of Services in Accordance with Banking Ethics (Case Study at Bank DKI, Tanah Abang, Central Jakarta)

Helmina Br Ginting

Universitas Tama Jagakarsa
e-mail: ttarigangirsang69@gmail.com

Abstract

Customer service is an approach to customer desired to serve the needs of customers with the aim of increasing customer satisfaction and provide solutions of the unsatisfied customer. What kinds of complaints, and how to cope with customer complaints in improving the quality of service according to service ethics to increase the satisfied of customer. Resulting in satisfaction for bank our customers and make customers become loyal to the bank. Customer service should be in priority in banking activities. Services performed by a bank employee may take the form of learning more about yourself customers. Also good service done by the bank is knowing what is needed and required by the customer. In gain sympathy customers, banks should be able to give satisfaction to customers. But hope and reality sometimes encountered could cause Gap, namely when the expectation is greater than reality means the customer is not satisfied.

Keywords: Services, Complain, Increased Quality.

1. Introduction

In the current digitalization era, the number of Indonesian people until the second quarter of 2020 reached 196.7 million people or 73.7 percent of the population who use the internet. This number increased by about 25.5 million compared to the previous year. This significant increase was partly due to the COVID-19 pandemic that hit the world including Indonesia, which resulted in the government issuing a PPKM (Restriction on Community Activities) policy which requires learning activities and the implementation of office work to be carried out from home via online or by using the internet. This means that most people can get information very quickly and disseminate information, including information regarding customer complaints or dissatisfaction with the Bank's services. The current phenomenon in society or customers can quickly viral their dissatisfaction or complaints on social media, which can have a negative or bad impact on the Bank. Therefore, it is very important for the world of banking that is engaged in financial services to pay attention and continue to improve the quality of service to customers, respond and resolve customer complaints and complaints quickly and accurately, because customer complaints or complaints that seem trivial, if not handled properly and quickly can spread or go viral quickly and can affect the good name and trust of customers in the Bank.

The increasingly fierce competition in the banking industry also encourages each bank to maintain the loyalty of existing customers, and try to add new customers, so that the Bank can achieve its goals, and in order to survive, grow and develop. Addressing customer complaints is one of the important ways that Bank DKI does to achieve its Vision and Mission. Based on this phenomenon, the authors are interested in conducting research on how Bank DKI, especially the Tanah Abang branch, Jakarta, can respond to complaints from customers. Every employee of the Bank and who is involved in the Bank's services, is responsible for service to customers, especially employees in the Front Office, starting from security, Teller, Customer Service and employees who deal directly with customers such as Account Officers (marketing) etc.

Customer service has become more important than in previous periods in banking activities. The services provided by the bank employees can be in the form of knowing and understanding customers better, working professionally by understanding and mastering their work, responding to customer complaints quickly and accurately in accordance with the rules and standards set by the Bank, while maintaining the authority of the officers at the Bank. the.

In obtaining customer sympathy, banks must be able to provide satisfaction to customers. Customers are currently considered as kings whose needs and desires must be met quickly, precisely, and accurately. Advances and the use of technology have made customers smarter and more aware that the bank does need an allocation of public funds. Bank employees must always create a sense of comfort for customers by being polite, friendly and serving wholeheartedly. The layout and facilities provided must be comfortable so that it is not boring for customers waiting for the service process. The bureaucracy must be packaged as easily as possible, so that no more customers find it difficult to carry out every transaction. Getting to know customers further, providing service satisfaction, spatial planning, facilities and easy bureaucracy aimed at supporting the products to be sold. Customer dissatisfaction is usually manifested in the form of complaints to the bank.

Customer satisfaction is an indicator of the success of employees in providing good service to customers. On the other hand, employees must also be provided with comfortable layouts and facilities and support their performance so that these employees can do their jobs well. This can lead to a higher sense of employee loyalty to the bank. The bank should hold a reward program or award for employees whose performance is satisfactory which affects employee loyalty and morale. Customer dissatisfaction occurs because what is expected is not in accordance with what is received, this may occur because the expectation is greater than the service received when transacting or indeed the service provided by the bank is not good and is not in accordance with banking ethics. This dissatisfaction makes customers complain to the bank. In this case, the bank must pay attention to every complaint and immediately find the best solution for the customer himself, thus creating satisfaction for the customer and making the customer loyal to the bank.

There are several ways for customers to complain via telephone, email, suggestion box, and even come directly to the bank. All complaints that come in must be followed up immediately. Usually banks forget about complaints that come in via email or suggestion boxes, because they don't contact directly, the bank often forgets to respond. Banks should answer all existing complaints, so that customers are satisfied with the complaints submitted.

2. Methodology

The main objects in this research are the employees who are in charge of serving the customers of Bank DKI. To find out what causes consumer dissatisfaction that causes customer complaints at PT Bank DKI and how to overcome customer complaints in improving quality according to bank service ethics. The research was carried out by providing a list of questions (questionnaires) related to customer complaints and how to deal with customer complaints to improve service quality according to banking service ethics and presented descriptively.

3. Result and Discussion

DKI Bank Profile

Bank DKI is a Commercial Bank and Regional Owned Enterprise whose share ownership is owned by the DKI Jakarta Provincial Government and PD Pasar Jaya. Bank DKI was first established in Jakarta under the name "PT Bank Pembangunan Daerah Djakarta Raya" as stated in the Deed of Establishment of a Limited Liability Company Company for the Regional Development Bank Djakarta Raya (PT Bank Pembangunan Daerah Djakarta Raya) No. 30 dated April 11, 1961 drawn up by and before Eliza Pondaag S.H., Notary in Jakarta, who has obtained the determination of the Minister of Justice of the Republic of Indonesia with Decree No. J.A.5/31/13 dated April 11, 1961 and has been registered in the register at the Jakarta District Court Office No. 1274 dated June 26, 1961 and has been announced in Supplement No. 206 State Gazette of the Republic of Indonesia No. 41 dated June 1, 1962.

In anticipating changes in economic conditions and facing competition and the rapid development of the banking industry, a careful business plan is needed by strengthening the strategic positioning of PT Bank DKI. As expected by Shareholders and stakeholders, Bank DKI is expected to be able to realize sustainable quality performance. Whereas for good and dynamic business planning, it is necessary to establish a Long-Term Strategic Plan and changes to the Company's Vision and Mission. Therefore, in 2020, based on the Decree of the Board of Directors Number 16/KEP-DIR/XII/2020 concerning the Vision and Mission of PT Bank DKI, a new vision and mission was aligned as the direction and goals to be achieved by the Management and every employee of the Bank. DKI in order to face tough competition, including facing the digitalization era.

Basis for Application of Responsibility to Customers

The implementation of responsibility to customers, especially related to customer protection and disclosure of information regarding products and services refers to the provisions set by the Government and Regulators, including the following:

Law of the Republic of Indonesia No. 8 of 1999 concerning Consumer Protection.

- Financial Services Authority Regulation No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector.
- Financial Services Authority Regulation No. 55 /POJK.03/2016 concerning Implementation of Governance for Commercial Banks (Article 61 – aspects of product transparency).
- Financial Services Authority Regulation No. 76 /POJK.07/2016 concerning Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community.
- Financial Services Authority Circular No. 12/SEOJK.07/2014 concerning Submission of Information in the context of Marketing of Financial Services Products and or Services.

Types and Procedures of PT Bank DKI Customer Complaints

Types of customer complaints can be categorized into four parts:

1. Complaints on Attitude and Service of Bank Officers

Customers feel disappointed with the attitude and way of serving the officers. Officers seem to answer simply and are reluctant to provide explanations for customer questions (passive). Speaks curtly and displays a sour face and lacks patience in serving customers. Serving customers lazily and seeming to look down on customers and tend to discriminate against customers or be discriminatory.

Especially for customers who come from simple families, they will feel very uncomfortable when dealing with service officers like this, they will gradually be abandoned by their customers.

2. Complaints Related to Technology (Mechanical)

Usually, these complaints are submitted by customers because the product they have has problems in part or one part. For example, ATMs, many ATM machines cannot be used for transactions and sometimes the money supply in the ATM machine runs out.

3. Complaints Due to Bad Service

Usually, customer complaints are related to bad service. For example: opening a savings account, both savings, time deposits and current accounts or other transactions, but the officers are slow in their service thus making customers tired of waiting.

4. Unreasonable Complaint

A strange complaint is a customer complaint which in the eyes of the officer is an unreasonable complaint. Customers who complain like this may be psychologically unhappy, lonely, or stressed. Complaints that are conveyed sometimes do not need to find a way out, just listen attentively, because usually people like this only want warm relationships between humans.

Bank DKI's Strategy to Minimize Customer Complaints

The Bank maintains customer comfort for the environment and atmosphere at the Bank, and to avoid complaints from customers, Bank DKI applies a Culture of Environmental Care. Bank DKI is concerned with efforts to preserve the environment, including and continues to improve the integration of environmental aspects in banking operations and services. This is manifested in various efforts, including through increasing employee awareness and concern for the environment. The following are programs carried out by Bank DKI to improve service quality in order to minimize complaints from customers.

Bersinar

Bersinar is a program that aims to increase mutual awareness of maintaining office assets and inventory and the surrounding environment. Shine stands for Clean, Beautiful, Comfortable, Safe and Neat.

Clean Desk

Not only in the office environment, individually, Bank DKI also has a Clean Desk program which aims to improve employee discipline behavior towards the cleanliness and tidiness of each employee's desk.

Towards an Eco-Friendly Office

Gradually, Bank DKI continues to encourage employees to increase awareness of the importance of implementing an environmentally friendly office. This is done in various ways, including by;

- Increase awareness of the importance of efficient use of energy (electricity and fuel) through simple but positive individual behavior such as using energy saving mode, turning off lights when leaving the room and efficient use of electric tools for personal use.
- Minimizing the impact of waste such as efficient use of office stationery and disposing of waste in the provided place where Bank DKI has provided organic and non-organic waste bins and reducing the use of bottled drinking water to minimize the use of plastic

Professional Employees

By placing employees who are professional, who understand and master their field of work well, so that employees can work quickly and precisely in applying the values of Bank DKI's new work culture. Professional employees must also behave and act in a disciplined manner, placing the company's interests above personal interests and initiating corrective actions to achieve the best quality. The Code of Conduct for Bank DKI employees are.

- Work smart, fast, accurate, thorough, passionate and never give up.
- Work together to achieve the best performance.
- Proactive and Innovative and always improve knowledge and self-development.

Behaviors that Bank DKI employees must avoid

- Work perfunctory and delay the completion of work.
- Undisciplined
- Self-centered and indifferent to the environment

4. Conclusion

Based on the description that the author has put forward in the previous section, the author can draw a conclusion, namely as follows: Bank DKI has carried out handling to respond and resolve customer complaints very well, in accordance with banking ethics. Bank DKI has also followed the times to accommodate, respond to and resolve customer complaints or complaints through complaints via call centers and through social media. Bank DKI has done good things to minimize the possibility of complaints from customers such as creating a comfortable and safe environment, and placing professional employees, where these things are in accordance with banking ethics. Customer Service has a function as a receptionist, deksman, salesman, customer relations officer, and communicator.

PT Bank DKI's service standards and procedures are starting from welcoming customers, always ready to help customers, having a sense of care or empathy for customers, exploring customer needs, providing information, providing solutions to problems raised, and closing services. Standards and procedures for serving customer complaints, namely for customers who make verbal complaints, the customer will be handled directly by the employee concerned. Even if it cannot be resolved at that time, the customer will wait a maximum of 2 (two) days after the complaint period and be given a receipt for the complaint. Meanwhile, if the customer makes a complaint by telephone, the customer will write down personal data and what the complaint is in the customer complaint form, and it will be resolved no later than 14 (fourteen) days after the complaint period.

1. How to deal with customer complaints must go through existing procedures and then the employee who handles complaints is the person concerned. The way to deal with each customer's complaint also varies depending on the type of customer. Customer types are divided into 2 (two) namely based on character and gender.

2. The basics of service that a customer service must understand are dressing and looking neat and clean, confident, friendly and full of smiles, greeting gently and trying to name names if you already know them, calm, polite, respectful, and diligent in listening. every conversation, speaking in a good and correct language, passionate in serving customers and showing their abilities, do not interrupt or interrupt the conversation, able to convince customers and provide satisfaction, if unable to handle existing problems, ask for help, and the last if not able to serve , please let me know when it will be served.

3. The customer approach used by the bank to handle customer needs, especially the problems faced is to understand the customer, adapt to the situation.

References

- Kasmir. 2004. *Etika Customer Service*. Jakarta: PT Raja Grafindo
- L. Morgan, Rebecca. 2007. *Winning Back Upset Customer*. PPM: Jakarta
- Mahmoeddin, A.S. 1999. *Etika Pelayanan Bank*. Jakarta: PT Toko Gunung Agung
- Metekohy, Elisabeth Yansye. 2005. *Prinsip-prinsip Pelayanan Nasabah*. Jakarta: Politeknik Negeri Jakarta
- Pandia, Frianto. 2004. *Tesis Hubungan Persepsi Nasabah & Performasi Layanan dengan Loyalitas Nasabah Pada Bank BNI Cabang UI-Depok*. Universitas Muhammadiyah Prof. Dr. Hamka: Jakarta
- Wowuruntu, Bob. 1997. *Dasar-dasar Keterampilan Melayani Nasabah Bank*. Jakarta: PT Gramedia Pustaka Utama
- <http://id.shvoong.com/business-management/1990878-menangani-keluhan-pelanggan/>
- <http://www.bankdki.co.id/index.php?option=com/content&task=view&id=32&itemid=63-74>
- <http://www.bankdki.co.id/index.php?option=com/content&task=view&id=17&itemid=85-89>
- <http://wartawarga.gunadarma.ac.id/2009/10/paket-deregulasi-perbankan-tahun-80an/>
- <https://bankdki.co.id/id/investor-relations/csr/perlindungan-konsumen>.