

SOEGANDA PRIYATNA

Image Building in Banking Service through Customer Relations Activity/ Customer Service (Survey at Bank Angkasa)

Introduction

As an industry categorized as public service industry, banks need to develop trust, good image, sense of security and profit in their customers by providing satisfactory service. Customers are the primary supporters for the existence of a bank and are assets for its sustainability and growth. Customers use banking service and are entitled to service and guarantee of the security of the fund entrusted to the bank.

Banking business is trust business

Muchtar Riyadi a banking expert asserts that “banking business is a truly trust business” (Pikiran Rakyat, 2 April 1989). Customers have to see that their bank is the institution that they trust, not based on what the heads/staff consider to be good, but on what the customers believe to be good. Efforts that can be performed by banks to maintain or increase the number of their customers include providing as good service as they can and creating good image in the perspective of the customers. This effort can be analogized to the effort in increasing sales and the frequency of purchase of our products. Along with it, the banks will also attempt to attract new customers or maintain their old customers by giving attractive scheme of interest, offering bonuses or other gifts for every deposit made to the bank. To credit customers, the banks can also attempt

to offer facilities such as that regarding guarantee, the speed of credit liquidation or lower rate of interest.

As we all know, bank customers can be categorized into three types namely :

1. Credit customers, who are provided with bank credit
2. Deposit customers, who deposit their money in the banks both in the form of time deposit, giro or saving account.
3. General customers, who may deposit money for transfer, receive transfer, or cash their cheque without being bound as permanent customers.

Service Excellence

Bank Angkasa is one of non-foreign exchange private general banks, which in its development has gone through times of difficulty in liquidity, has overcome the competition against other banks in its effort to attract new customers or maintain its old customers and improve its service through a certain type of activity called customer service/customer relations. The service provided by Bank Angkasa is relatively similar to products offered by other banks. In terms of 'class', Bank Angkasa can be grouped into lower middle class, taking into account the number of branch offices and sub-branch offices, the fund collected, and the level of its management. The strategy that Bank Angkasa employs in maintaining or increasing the number of its customers is by conducting approach and providing good service as well as creating good image to the customers. This program is handled specifically in the form of customer service focusing on the core of the activity called *service excellence*.

Problem Identification

Taking into consideration the above background, problems are identified as follows:

1. To what extent the activity of Customer Relations/Customer Service of Bank Angkasa can provide satisfaction and trust as well as create good image to the bank's customers.

2. If the image built through the strategy of approach and service in the customer relations/customer service activity can maintain or increase the number of customers.

Objectives of Research

The objective of this research is to find out if customer relations activity of Bank Angkasa can build good image in the perspective of the customers identified through the satisfaction and trust in Bank Angkasa.

Method of Research

This research employs descriptive analytic method, which is a method "that delienates a certain situation or events without seeking or explaining the relations, proving a hypothesis, or making predictions" (Jalaludin Rakhmat, 1986: 34). Descriptive study "aims at explaining characteristics (natures) of a certain situation at a certain time" (Supranto, 1993: 36).

Population and Sampling

Population : The total number of Bank Angkasa deposit customers at the main office of Bank Angkasa in Jakarta is 996.

Sampling : taken by employing 'simple random sampling'. By using the formula of minimum sample measurement, the followings are found out:

Known:

N = 996
d = 0.10
t = 1.96
p;q = (0.50 ; 0.50)

Asked:

Representative minimal sample measurement; n=?

$$n_0 = \frac{(1.96)^2 \cdot (0.25)}{(0.10)^2}$$
$$= 96$$

$$n = 96 / (1 + 96 / 996)$$
$$= 87.8$$
$$\sim 88$$

Minimal sample measurement is known as $n = 88$, however, due to the consideration of the possibility in the field, the researcher adds to that measurement by 10% so that the sample measurement becomes $n = 97$.

Result and Discussion

The result of the research is to find out if customer relations/customer service activity can provide a sense of satisfaction and trust as well as can build good image for the Bank Angkasa's customers. Also, the research is intended to find out if customer relations/customer service can result in the customers' attitude to always use the service of Bank Angkasa. By distributing questionnaires to respondents in accordance with the sample required, data can be obtained for analysis. Data analysis is performed descriptively, which is a way of explaining the answers given by the respondents to the questions in the questionnaire. The description of the research is discussed in the form of tables and its explanations. The data is divided into two categories, namely:

1. respondents' data
2. research's data

Respondents' data

Respondents in this research is the deposit customers of Bank Angkasa. The following is the description of the customers based on the occupation and the length of their customership.

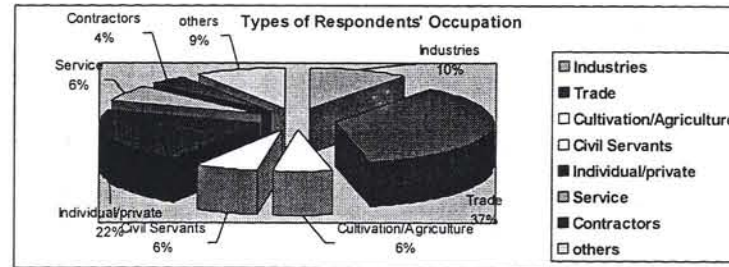


TABLE 1.
Occupation of Respondents

The occupations of the respondents vary as seen in this table. Due to its location, which is in Blok M, which is a commercial and office as well as residential area, it is logical that those involved in industries and trade and individuals make up 66% of the customers, which is the highest percentage of Bank Angkasa's customer.

The distribution of length of customership can be seen in table 2 as follows:

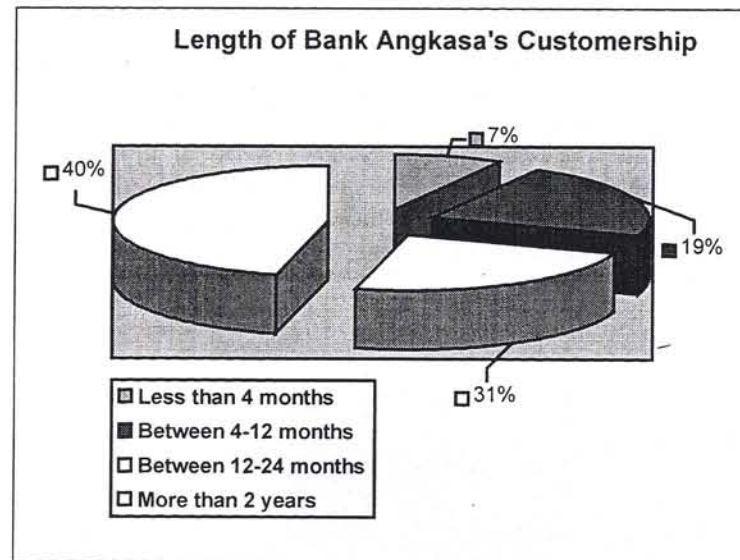


TABLE 2
The length of Bank Angkasa's Customership

From this table it can be seen that this bank is growing and developing because the new customers of less than 2 years constitutes 57% of the whole customers.

Research Data

This table shows clearly that the information from business partners is a significant factor, even compared to that through the mass media. Therefore, the willingness of the customers to continue the information regarding the good image of the bank becomes a matter that needs to be paid attention to.

TABLE 3
Source of
Information on
Bank Angkasa

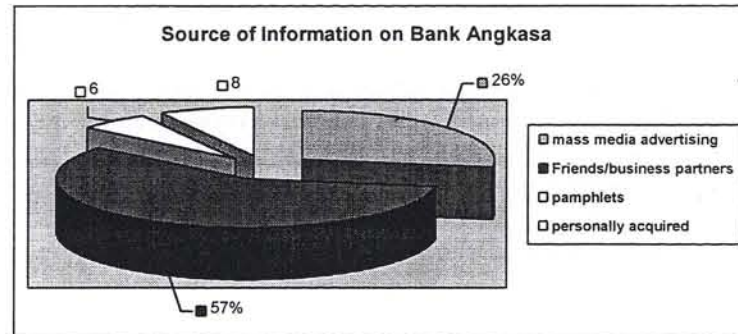
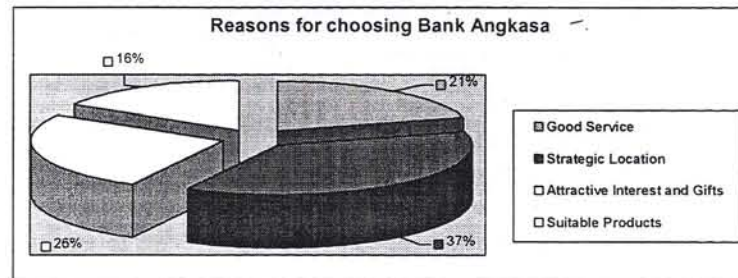


Table 4, present the reasons why respondents choose Bank Angkasa in fulfilling their needs for banking service. Interest and gifts can become strong reasons for respondents to choose a certain bank. However, strategic location proves to be a stronger urge for the customers to decide to use Bank Angkasa. Along with good service, the three factors complement each other in attracting potential customers to choose Bank Angkasa.

TABLE 4
The Reasons
for Choosing
Bank Angkasa



No.	Respondent's Impression	Yes		No		Total Σ
		f	%	f	%	
1.	Clean and comfortable office.	89	91.75	8	8.25	97
2.	Sufficient seats and waiting room.	83	85.56	14	14.44	97
3.	Arrangement/interior that makes it easy for doing banking.	79	81.44	18	18.56	97
4.	Luxurious-looking office building.	75	77.31	22	22.69	97

TABLE 5
Respondents' Impression to the Facilities of Bank Angkasa

The comfort of the office rooms or buildings can be the prospects for the continuity of a business. Location, facilities, and physical condition of a bank can influence the choice of prospective customers.

No.	Staff's Attitude	Yes		No		Total Σ
		f	%	f	%	
1.	Welcoming customers in friendly and polite manners.	73	75.25	24	24.75	97
2.	Paying careful attention to customers.	89	91.75	8	8.25	97
3.	Offering banking service and assistance fast, skillfully and accurately.	80	82.47	17	17.53	97

TABLE 6
Staff's Attitude in Providing the Service

Bank Angkasa's staff are aware that providing the best service they can offer is their primary obligation. They have been given *training service excellence*. Good service will result in satisfaction and sympathy, which in turn will help build continued good relationship between customers and the bank.

No.	Staff's Skills	Yes		No		Total Σ
		f	%	f	%	
1.	Giving clear information	91	93.81	6	6.19	97
2.	Giving information as expected.	92	94.84	5	5.16	97
3.	Conveying message and information systematically and easy to understand	89	91.75	8	8.25	97
4.	Having thorough knowledge of the banking information needed.	80	82.47	17	17.53	97

TABLE 7
The Staff's Ability in Providing Information

Table 7 shows that the ability of the staff is very good, in terms of information distribution, answering expectation and needs, and understanding of problems conveyed, which also includes the ability to explain clearly and systematically. Through this ability, it is expected that there can be developed understanding, goodwill and cooperation.

TABLE 8
The
Understanding
of the
Respondents
Regarding
the Facilities
and the Service
of Bank
Angkasa

No.	Facilities and Service	Yes		No		Total Σ
		f	%	f	%	
1.	Thorough knowledge of all banking products and services.	81	83.50	16	16.50	97
2.	Thorough knowledge of the procedures necessary to obtain product services or banking services.	89	91.75	8	8.25	97
3.	Knowledge of the obligations and rights of bank customers.	86	88.65	11	11.35	97
4.	Knowledge of the bank's locations for customers' easy access to banking service.	81	83.50	16	16.50	97

This table reinforces the impression that from the communication perspective, the customer relation activity has cognitively met the target.

TABLE 9
Respondents'
Opinion on the
Credibility of
Bank Angkasa

No.	Credibility	Yes		No		Total Σ
		f	%	f	%	
1.	Bank Angkasa is credible for the fulfillment of banking services.	85	87.62	12	12.38	97
2.	Bank Angkasa can guarantee the fulfillment of customers' banking service needs.	66	68.04	31	31.96	97
3.	Bank Angkasa provides facilities to support customers' business.	88	90.72	9	9.28	97

Credibility is very important for companies because it can determine the growth and development of the concerned company. This goes along with the objectives of customer relations, namely to develop trust and credibility from the public.

No.	Satisfaction	f	%
1.	Pleased and satisfied with the facilities and services that fulfill the needs of banking services.	80	82.47
2.	Dissatisfied by the inadequate facilities and services.	17	17.53
	Total	97	100

TABLE 10
Respondents' Satisfaction to the Service and Facilities of Bank Angkasa

As much as 80% of respondents express their satisfaction in the service provided that meet their expectation and needs. This is a very good result of an attempt to influence the perception of customers' attitude and behavior.

No.	Respondent's Willingness	f	%
1.	Willing to continue the costumership due to the fulfillment of banking service by Bank Angkasa	47	48.45
2.	Needing reconsideration in concerns with needs and dynamics.	50	52.55
	Total	97	100

TABLE 11
The Willingness of Respondents to Continue their Customership

The willingness of respondents to continue their customership can be regarded as an indicator of the bonding of customers to the bank. In this table, it can be seen that 47% respondents express their commitment to continue using the banking service of Bank Angkasa because it is considered to have met their banking needs. However, it is interesting to analyze that 50% of the respondents express that they need to consider beforehand their needs and the business dynamics.

In the case of respondents that state their needs to reconsider, it can be assumed that there is still doubt in relation to the institutional development of Bank Angkasa itself, or because there is still gap in terms of the facilities and service provided by Bank Angkasa with the customers' needs. Business dynamics that may draw the companies away from the Bank Angkasa's location, or technical difficulties which can always happen due to the urban development, or other problem that may arise, can also trigger the need to reconsider the customership.

From the above data, it can be analyzed that the commitment to continue customership depends on the motivation that goes

along with the needs and wants. The higher the level of fulfillment of the customer's needs, the higher is the number of customers. This reality shows that although customer service has successfully met the image of the company, unfulfilled needs and wants may cause otherwise.

The 50% position is very critical because it means that in case the customers find fulfillment in any other banks, they will easily transfer their customership. Considering that, it can be concluded that service, satisfaction, and trust in a bank do not always go along with loyalty in order to be a customer of a certain bank.

Conclusion

1. The aspects of banking service and facilities, which are developed in the activity of customer relations can develop customers' trust in the bank.
2. Effective communication media for the activity of customer relations is *face to face communication*.
3. Customer Relation activity can balance the consideration for the continuation of customership.
4. The commitment of the respondents to continue their Bank Angkasa customership is influenced not only by their knowledge and the experience in interacting with Bank Angkasa, but also by the needs and wants in accordance with the business dynamics and the growth of the bank. This research shows that although the customer service has appropriately met the image desired of the bank, there are always needs and wants that require to be explored and fulfilled. It can also be concluded that service, satisfaction, and trust may not always go hand in hand with the loyalty and commitment of customership.

Suggestions

1. Good service, friendliness, welcoming gesture and good handling of customers need to be maintained and improved.
2. Active and pro-active attitudes are encouraged to be developed in order to monitor the wants, needs and the interests of the customers.
3. Non-mass communication media such as leaflets and the like are important to be developed to support the *face to face communication*.

Soeganda Priyatna is a lecturer at the Faculty of Communication Universitas Padjadjaran, Bandung, Indonesia.

Author

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