

The role of Akulaku customer service interpersonal communication on customer emotions

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ABSTRACT

Keywords

Interpersonal communication
Customer service
E-commerce

This study aims to determine the role of Akulaku customer service interpersonal communication on customer emotional attitudes. This research uses descriptive qualitative methods using qualitative data collected from observations and interviews. Interpersonal communication in Akulaku's customer service activities is very important to communicate with customers by using verbal communication messages as a means of interpersonal communication, namely by verbal form over the phone or writing on the application's live chat. In dealing with customers' positive and negative emotions, Akulaku's customer service uses an emotional approach. The emotional aspect is considered a key strategy in improving the quality of interactions and supporting the company's goal of building long-term relationships with customers.

1. Introduction

Communication is a process in which meaning and understanding can emerge in different ways and be made understandable by one party and the other parties involved in a communication network. Communication has various functions and structures, by communicating it will feel the benefits, inequality can be harmonised, problems can be avoided and can even be straightened out so as to reach common ground and solutions. So that by communicating, various obscurities and uncertainties can be removed, replaced with clarity (Milyane et al., 2022).

In this case, communication is present not only to convey information from one person to another, but also a means of coordinating efforts that cover various activities that take place in a company. Therefore, good and optimal communication is necessary to achieve company goals.

Communication skills are essential in any professional environment, especially in customer service roles, where effective communication is critical to maintaining customer satisfaction. To achieve effective communication, there are many ways to build a bridge that brings customers closer to the company so as to create a good relationship that can benefit the company. This bridge can be formed by providing services in the form of customer service or commonly called Customer Service.

Customer service is an activity that aims to increase customer satisfaction through the services provided by someone so as to fulfil customer wants and needs (Kasmir, 2014). Customer service is required to provide satisfying service to customers, so that customer wants and needs can be met and maintain good relations with customers. Because maintaining good relations with customers also means maintaining the company's image or reputation in order to survive or improve in the eyes of customers. Therefore, customer service plays an important role in the company, so the ability to serve customers well and quickly and good communication skills are needed.

Akulaku is a leading financial e-commerce digital platform in Southeast Asia that provides various conveniences for online shopping with various payment methods, one of which is instalments or paylater and allows users to apply for flexible cash loans.

Akulaku is licensed and registered with the Financial Services Authority (OJK) and the Indonesian Joint Funding Fintech Association (AFPI), so it can be used as an option for credit cardless instalment payment method services in e-commerce. In addition, the interesting thing about Akulaku e-commerce is that customers are given the convenience of making installments by applying tenors ranging from 1, 3, 6, 9 to 12 months by offering online shopping platforms for MSMEs and also well-known brands in various categories such as Fashion, Gadgets & Electronics, Household Needs, & Beauty.

As one of the largest e-commerce and cash loan service providers in Indonesia, Akulaku is in the public spotlight if there are complaints or complaints. The most significant factors against Akulaku that cause many complaints on its services such as items purchased do not match what is sold on the platform, goods do not arrive, loan funds that have not been disbursed to customer accounts, or being contacted by the Akulaku billing team because they are used as emergency contacts even though they do not know who lists them as emergency contacts.

Therefore, customer service is one of the most important pillars of a business in terms of customer satisfaction. Through customer service, businesses can create a positive impression on customers. Through customer service, companies can also learn what customers expect through interpersonal communication methods. Customer service is a direct factor that connects customers and companies. It can be said that customer service plays an important role for a company. So in this case the researcher is interested in taking this research because of the form of communication approach taken by Akulaku's customer service in increasing customer satisfaction with interpersonal communication styles.

2. Method

This research uses descriptive qualitative methods, namely data collected in the form of words, pictures, not numbers. Qualitative research is a research method that produces descriptive data about people and observed behaviour in the form of written or spoken words (Moleong, 2000). Researchers use qualitative research methods that are descriptive because the information and data obtained are based on the results of interviews and observations.

The objective is to ascertain the veracity of the information in its entirety. In order to ascertain discrepancies, researchers may conduct interviews and examine relevant documentation. Furthermore, researchers may also employ informants to ascertain the veracity of information through the examination of disparate perspectives or the acquisition of insights that are proximal to the truth (Sugiyono & Lestari, 2021).

The subject of this research is Akulaku's customer service, which is commonly referred to as an agent. In the course of preparing this research, the researchers conducted data collection with the objective of obtaining information and analysing it in a way that would provide insights for the research project. The data was obtained by the researchers through observations conducted at the Akulaku call centre office.

Akulaku customer service personnel are invariably confronted with interpersonal communication scenarios and the emotional states of customers. Consequently, observations and interviews with participants, namely customer service agents, were conducted and subsequently analysed using descriptive methods in order to reflect the results obtained.

3. Result and Discussion

In 2016, Akulaku was established with the objective of providing innovative and accessible solutions to the wider community. The company's mission is to enhance the quality of life of its partners and consumers by offering a comprehensive and dependable financial ecosystem.

Akulaku operates under two distinct legal entities: PT Akulaku Silver Indonesia, which serves as an e-commerce platform, and PT Akulaku Finance Indonesia, which provides a paylater payment

service. In the case of cash loans, Akulaku has formed a collaboration with Asetku (PT. Pintar Inovasi Digital) and Bank Neo Commerce, which is also a sister company, in order to secure funding.

The Akulaku application is distinctive in that transactions can be conducted without the need for face-to-face interaction. By simply clicking through the application, consumers can order the desired items with an instalment payment system. Furthermore, it is possible to borrow cash without providing any collateral. The application also offers additional features such as purchasing credit, tokens, paying BPJS, and others. These services or products are paid for using a limit, and after the product or service is used, it is mandatory to pay in full before the agreed maturity date.

Akulaku's notable advancement has prompted a surge in customer interest and registration with the Akulaku application. However, customer satisfaction is contingent upon trust, and Akulaku does not offer assurances, which has resulted in a considerable number of customers expressing dissatisfaction or lodging complaints. To address these concerns, Akulaku provides a dedicated customer service helpline, accessible via telephone at 1500920, and through the Akulaku application's live chat feature, which operates 24 hours a day.

3.1. Results

The findings are based on the results of interviews and observations conducted with informants. The personnel responsible for customer service at Akulaku, who are commonly referred to as "agents," are tasked with receiving incoming communications from customers.

In the event of a customer contacting the company by telephone, the agent on duty is required to adhere to the Standard Operating Procedure (SOP), which dictates that they should commence the interaction with an opening greeting of "Akulaku good morning/afternoon/evening, with (agent name) can I help you?" Subsequently, the agent is required to provide information services and address any complaints that the customer may have, in accordance with the predetermined script. In the case of complaints submitted via live chat, a pre-established template is in use, and agents are expected to be able to convey the nature of the customer's issue in a clear and concise manner.

In addition to the obligation to provide optimal service, agents are expected to demonstrate professionalism in the execution of their duties. For instance, agents are expected to adhere to a dress code that is consistent with the standards of neatness and professionalism, with the exception of Saturdays and Sundays. Furthermore, a standardised language is employed in verbal communication. This is done to ensure that the agent's demeanor is also formal and professional in carrying out their role.

The primary objective of Akulaku customer service agents is to facilitate the attainment of goals and agreements with customers through the provision of accurate information pertaining to services and solutions to any complaints or grievances that may arise. Furthermore, customer service agents are required to provide high-quality service to customers and, most crucially, to cultivate long-term relationships with them in order to foster positive outcomes.

Customer complaints constitute a highly valuable source of information for the evaluation of potential improvements to a company's performance, encompassing both human resources and products. The prompt resolution of customer complaints and grievances allows companies to address issues as they arise, thereby facilitating more efficient and effective service delivery. Consequently, organisations are able to devise concepts for product innovation, marketing, service enhancement and product development (Suchaeri, 2012).

Two-way communication between customer service and customers allows for the effective resolution of problems, with the customer service department subsequently able to provide solutions to customer problems. Effective communication between customer service and customers is contingent upon mutual comprehension of the message to be conveyed.

In their interactions with customers, Akulaku customer service agents are confronted with a range of emotional attitudes, encompassing both positive and negative sentiments. In order to effectively manage positive emotions, it is essential for customer service agents to possess emotional intelligence and the ability to comprehend the emotional states of customers. The provision of positive emotions to customers is contingent upon the fulfilment of their expectations. In addition, the role of customer service entails the formulation of a favourable response to the sentiments expressed by customers. In

addition, Akulaku customer service personnel must possess emotional intelligence in order to comprehend customer expectations and to offer apologies and solutions that will satisfy those expectations.

In an interview with Fajar Septian, the key to resolving customer complaints is to promptly acknowledge and listen to the customer's concerns. It is essential to gain an understanding of the customer's perspective and analyse the complaint in depth. The customer service representative should then swiftly identify the most effective solution and convey apologies while maintaining patience. Subsequently, the customer service representative ensures that the customer is satisfied with the service provided.

In the course of their duties, customer service agents are expected to employ an informative approach to interpersonal communication. This entails conveying information to customers, emphasizing the importance of paying attention to telephone numbers other than the official call centre number (1500920) and refraining from disclosing one-time passwords (OTPs) or account information to third parties. This informative approach pertains to common occurrences that frequently transpire with the objective of circumventing all forms of fraud.

3.2. Discussion

The findings of the study indicate that the interpersonal communication role of Akulaku's customer service personnel is to position themselves as active listeners and recipients of customer messages, and vice versa. In such interactions, customers who have articulated their problems will demonstrate active listening to the responses provided by the customer service personnel.

The results of the interviews conducted demonstrate the pivotal role that interpersonal communication plays in the realm of customer service. It is essential that customer service agents possess effective interpersonal communication skills in order to provide customers with the information they require to resolve any issues they may have, and to deliver an excellent standard of service when interacting with customers.

Verbal communication represents a primary mode of interpersonal communication employed by Akulaku customer service personnel. Verbal communication may be defined as the process of conveying messages through the medium of words and spoken language. Verbal communication enables individuals to exchange information, engage in dialogue, convey ideas and foster mutual understanding (Hendrayady et al., 2023).

Verbal communication is employed by Akulaku customer service personnel when interacting with customers via telephone or the live chat application. This facilitates the expeditious and accurate completion of the interpersonal communication process. The use of low-toned intonation in telephone calls serves to prevent misunderstandings in the interpersonal communication process with customers and demonstrates to customers that customer service officers are genuinely appreciative of their business.

In addition, interpersonal communication in Akulaku's customer service can be divided into three elements:

Empathy and Personal Approach. The customer service personnel at Akulaku are trained to adopt an empathetic and personalised approach to each customer. They are able to listen effectively in order to comprehend the customer's issues and offer suitable resolutions.

Availability and Responsiveness. Responsiveness in communication is crucial for addressing customer needs and concerns in a timely manner. It is anticipated that Akulaku's customer service will respond promptly and efficiently to any requests or queries.

Clarification and Explanation. In the context of financial services, Akulaku's customer service is tasked with providing transparent explanations and ensuring that customers comprehend the procedures, policies, and transactions involved.

In order to effectively manage customer interactions, it is essential for customer service representatives to possess the capacity to respond to both positive and negative emotional reactions in a manner that fosters emotional proximity. An emotional approach to customer service, characterised by two-way communication between customer service representatives and customers, facilitates the

effective resolution of customer issues. Effective communication between customer service and customers is contingent upon mutual comprehension of the intended message. As posited by Stewart L. Tubbs and Sylvia Moss, effective communication entails a mutual understanding of the message between the communicators and the communicants (Dhiaurrahman, 2019).

It is posited by researchers that the clarity of communication, responsiveness in responding to customer needs, and the ability of customer service to demonstrate empathy and understanding of customer problems are of great consequence in the creation of a satisfying customer experience. The analysis of data indicates that the interpersonal communication conducted with consideration of emotional approaches, such as empathy, profound comprehension, and responsiveness to customer sentiments, has a considerable impact on the formation of customers' emotional dispositions towards Akulaku. The demonstration of trust and concern for customer needs and feelings by customer service agents has been found to result in the establishment of stronger and more meaningful relationships, which in turn has been shown to increase customer satisfaction with Akulaku.

In their interactions with customers, Akulaku's customer service personnel employ emotional intelligence to comprehend the positive and negative sentiments evoked in customers. Furthermore, Akulaku's customer service personnel must possess exemplary emotional intelligence in order to facilitate consensus and comprehend customer sentiments. This is done with the objective of cultivating an emotional bond and a sense of emotional interdependence between customers and customer service.

A positive emotional response is one that arises from a service situation that is perceived as pleasant. This is one of the fundamental emotions that arise when a customer successfully achieves their desired outcome or expectation. The role of Akulaku's customer service in managing positive emotions is to utilise emotional intelligence by responding with gratitude for customer feedback. This entails demonstrating happiness with customer experiences and gratitude for customer responses.

Negative emotions are responses to negative customer emotions that are typically adverse to customers. In this case, customer dissatisfaction with the services and products provided is not aligned with their expectations or desires. It is therefore incumbent upon Akulaku customer service personnel to comprehend these issues by means of emotional communication, namely by investigating the nature of the communication messages conveyed through text or verbal intonations of humility, and by utilising emotional intelligence in order to preclude the provocation of negative emotions, while simultaneously influencing or reducing negative emotions until positive emotions emerge.

4. Conclusion

The role of Akulaku's customer service interpersonal communication has a significant impact on customers' emotional attitudes in the context of e-commerce and financial services industries. By prioritising empathy, responsiveness and clarity in communication, customer service can not only fulfil customers' practical needs but also cultivate positive experiences that enhance customer satisfaction and loyalty. The interpersonal communication employed is of a commendable standard, with communication occurring through a variety of channels, including written communication via live chat applications and verbal communication via telephone.

The ability to communicate effectively is a crucial factor in enabling Akulaku to maintain its high service standards and gain the trust of customers in a competitive market. In addressing customers' positive and negative emotional states, Akulaku's customer service employs an emotional approach. The consideration of emotional aspects represents a pivotal strategy for the enhancement of interaction quality and the realisation of the company's objective of establishing enduring relationships with customers.

5. Acknowledgement

The researcher would like to express his highest praise and gratitude to Allah SWT, who has provided researchers with an optimal environment for conducting this research. Furthermore, gratitude is extended to the relevant parties, most notably the Akulaku office, which has facilitated the researchers' ability to conduct this research. Furthermore, gratitude is extended to the

Communication Studies Programme for its support of this research. Furthermore, gratitude is extended to parents and the researchers themselves for the expeditious completion of this research project.

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