



The role and function of Customer Service in handling complaints in the TASPEN authentication application for TASPEN participants at Bank Sumsel Babel

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ABSTRACT

Keywords
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This research analyzes the role and function of customer service in handling complaints about the Taspem Authentication application among Taspem participants at Bank Sumsel Babel. This research aims to analyze the role of customer service in handling complaints from Taspem participants of Bank Sumsel Babel Capem Mas Airport and to analyze how well Taspem participants understand receiving information from Bank Sumsel Babel customer service Capem Mas Airport regarding the Taspem Authentication application. The method used in this research is a qualitative descriptive method. Data collection techniques were carried out using observation, interviews and documentation. In this study, researchers used source credibility theory. Hovland, Janis, and Kelley's ideas about source credibility are sometimes known as source credibility theory. According to this hypothesis, a person will be more open to persuasion if the source is trustworthy. It will be easier to persuade your audience to adopt your point of view, the more reliable your sources are. When someone has credibility in their profession, they are more likely to believe and accept the words they convey. Researchers also use the customer loyalty theory put forward by Kotler that loyal consumers are not measured by how much they buy. Based on the results of the research, the role of customer service in resolving customer complaints at Bank Sumsel Babel Mas Airport Sub-Branch is very important because customer service better understands how to use the application and will always help Taspem participants with problems using the Taspem authentication application. The more customer service provides excellent service to customers, the more loyal customers will be to Bank Sumsel Babel and customers will not move to other banks to carry out transactions. If customers are loyal to the bank, they will receive more fee-based income from these customers so that the banking business will grow and develop.

1. Introduction

Indonesia Human resources are an important element in offering services (Pratiwi et al., 2022). The main difference between companies producing products in the form of goods and service companies is their service, where service companies are required to optimize the quality of customer service (Doucek et al., 2017). For service companies, of course, it is quite difficult to get the same service standards in the eyes of consumers (Lin et al., 2020). To maintain and increase customer trust, the Bank needs to maintain a positive image in the eyes of the public, with product quality, service quality and security quality without a positive image, the trust that is being built will not be effective (Chu, 2020).

Customer service at a bank is a service provided by the bank to customers. In the midst of increasingly competitive conditions in the service sector, banking companies should continue to improve customer service. To achieve high performance, Customer Service should be able to

communicate personally with good quality considering that Customer Service is the leading unit that directly deals with customers or prospective customers (Nigatu, 2023). The main function of Customer Service is to provide services to customers in terms of providing information, accommodating customer complaints, Cross Selling, and helping customers to resolve problems that arise (Novokreshchenova, 2016).

The role of Customer Service can be called a very important frontline unit of the Bank, namely as the implementer of the initial process of activities that relate directly to customers. In carrying out banking operational activities, service failures are often found. Service failures can give rise to complaints from customers (Adi & Suwardana, 2021). Complaints can occur due to customer dissatisfaction. Customers who complain must be handled and responded to properly and appropriately. If complaints are handled appropriately, the company's good name and image will be maintained. Apart from that, it can also increase customer loyalty (Sugara et al., 2021).

The role of customer service is very necessary, especially in dealing with customer complaints. As an example of a complaint that often occurs at Bank Sumsel Babel Capem Bandara Mas is related to the use of the Taspen authentication application where there are several retired customers who have difficulty using the application so that retired customers cannot withdraw their pension money because they have not carried out the authentication process via cellphone, factors Problems that often occur for retired customers are the lack of understanding and knowledge about using authentication applications and not all pension recipients have smart mobile phones (Yafi & Nurfebiaraning, 2018). The Taspen Authentication application cannot be operated on smartphones that have a small memory capacity and require an internet connection (Business Update, 2019). Pensioners who have mental disorders or dementia cannot run the application. Authentication is carried out directly, referring to the identity verification process that occurs directly or in direct interaction between the authenticating party and the verified party. This means that the authentication process involves a direct meeting or direct communication between the authenticating party and the verified party, namely the Pension participant. Pension participants who live in rural areas and have limited finances and connections cannot use the Taspen Authentication application.

2. Method

This research uses qualitative research, where qualitative research is research aimed at understanding the phenomena experienced by research subjects, for example behavior, motivation, actions, etc., holistically, and by describing them in the form of words (Sugiyono & Lestari, 2021). The type of research approach used in this research is descriptive. A descriptive approach is research that attempts to explain the solution to a current problem based on data. The results of this research are descriptive analysis, namely in the form of written or spoken words from the results of behavior that has been observed, especially regarding the role and function of customer service in handling complaints in the TASPEN authentication application for TASPEN participants at Bank Sumsel Babel, so this must be explored thoroughly. in depth to obtain complete data (Telecommunication Update, 2018). The research location is the actual place where the object under study occurred. The research location chosen in this research was Bank Sumsel Babel, Mas Airport Sub-Branch. The consideration for choosing this location was because after observations the researcher saw that there were many retired TASPEN customers who lived in the area of Bank Sumsel Babel, Mas Airport.

The informants taken by researchers from research entitled "The role and function of customer service in handling complaints for the TASPEN authentication application for TASPEN participants at Bank Sumsel Babel" are Customer Service, Retired Civil Servants Aged 60 Years, Retired Widowers, Retired Widows, and Retired Children. The researcher assessed that the informant could provide valid information needed in this research. There were 5 informants in this study. The informants were determined purposively, meaning they were determined based on certain criteria. In this study, researchers collected data through observation, interviews and documentation.

This research uses data analysis from Miles and Huberman in (Sugiyono, 2010) stating that activity in qualitative data analysis is carried out interactively and continues continuously until the data is at a saturation point. The analysis stages carried out are data condensation, data presentation and drawing conclusions.

3. Result and Discussion

Bank Sumsel Babel was established on November 6 1957 based on the Decree of the Commander-in-Chief of the Sriwijaya Regional War Authority Level I of South Sumatra, Notarial Deed of Tan Thong Ke, and business permission from the Minister of Finance at that time. In 1962, since the enactment of Law Number 13 of 1962 concerning Regional Development Banks, Bank Sumsel Babel officially became the property of the Regional Government of South Sumatra Province with the status of a Regional Company. Previously, the South Sumatra Province government covered the South Sumatra region and the Babel Islands. Along with its development, Bank Sumsel Babel had many branch offices spread across the South Sumatra area, including in Palembang City, namely Bank Sumsel Babel Mas Airport Sub-Branch which was located on Jalan Colonel H Burlian Komp. Mas Airport Shop No. 12A- 12B Km. 9.5 Palembang City, South Sumatra.

Bank Sumsel Babel Mas Airport Sub-Branch oversees several work offices consisting of 2 (two) Cash Col. H. Burlian and Cash Talang Kelapa, the management of Bank Sumsel Babel is directly under Branch Manager Captain A Rivai who oversees each field and section. Management functions to organize resources, plan and develop productive relationships to achieve company goals. Management conveys policies or product information and directs service strategies to the ranks below. Then the information or service strategy is implemented to the public. The management team also functions as a bridge between the company and the public, both internal (workers of Bank Sumsel Babel Mas Airport Sub-Branch) and external (stakeholders, partners, press, general public), so that the company's products and services and input or suggestions from the public can be achieved efficiently optimal.

The role of customer service in resolving customer complaints at Bank Sumsel Babel Mas Airport Sub-Branch is very important because customer service is not only an intermediary when customers submit complaints. However, customer service always tries its best so that customer complaints can be resolved quickly so that there is no need to escalate them to the center if the problem is still quite minor. And based on the results of research conducted by researchers with 3 customers who had submitted complaints to Bank Sumsel Babel, Mas Airport Sub-Branch, it was discovered that there were 4 customers whose complaints could be handled directly by customer service. This shows that the customer service of Bank Sumsel Babel Mas Airport Sub-Branch is very competent in handling every complaint submitted by customers. Customer service also plays a very important role in controlling customer emotions because the good and bad handling of complaints carried out by customer service will greatly determine the customer's future decisions. When customers have complaints, whether they are minor or serious, customer service at Bank Sumsel Babel Mas Airport Sub-Branch is always ready to provide them with the best solution. This can be proven from interviews conducted by researchers with customers, most of whom said they were satisfied with the handling of complaints carried out by customer service at Bank Sumsel Babel Mas Airport Sub-Branch.

Customer service is a professional employee in the service sector and is appointed to increase customer satisfaction. Good and bad customer service plays an important role in resolving various customer complaints (Agritania, 2021). If the role of customer service in resolving customer complaints is in accordance with established operational standards and all customer complaints have been resolved properly so that all customers are satisfied with the complaint handling provided, then the customer service at Bank Sumsel Babel, Mas Airport Sub-Branch can be said to be customer service. reliable service and able to fulfill all the rights and obligations assigned to them properly according to their position.

In an organization, especially one that operates in the service sector such as banking, we cannot simply ignore complaints from clients or consumers. Because customers are the main component and can increase a bank's competitive advantage (Varkulevich, 2020). Even though customer service has provided the best service they have and puts customers above everything else, the fact is that no matter how perfect the design and implementation of a marketing program, mistakes will occur. The best thing a company can do is make it easier for customers to submit complaints (Mbama & Ezepeue, 2018).

In the complaint theory, it is also explained that filing complaints can also be done using electronic media, but in practice there are still customers who submit complaints directly to the bank, if it is a minor complaint, such as not being able to enter the Taspen Authentication application, which can be

done at home by customers come directly to the bank, which instead of speeding up complaint handling actually prolongs the process (Shin, 2021). This proves that there are still some customers who are confused and not careful in submitting their complaints to Bank Sumsel Babel, Mas Airport Sub-Branch. For your information, apart from submitting complaints face to face, there are several ways to submit customer complaints, including by telephone, via social media, or others. Meanwhile, for submitting complaints directly to Bank Sumsel Babel, Mas Airport Sub-Branch itself, it is a good idea for customers to submit complaints by directly bringing complete requirements such as personal identity, savings book, ATM card and so on. This aims to make it easier for customer service to resolve complaints submitted by customers (Siagian et al., 2021).

However, based on the results of interviews conducted by researchers with customer service at Bank Sumsel Babel Mas Airport Sub-Branch, they said that in their daily lives there are still many customers who want to submit complaints but do not bring complete requirements, which makes it difficult for customer service to resolve the complaints they submit. From here, sometimes errors occur not only from customer service but from many factors that cause customer service to be delayed in resolving customer complaints. Both customers and customer service should be able to work together so that if a complaint occurs, it can be resolved quickly and the customer doesn't have to wait a long time.

Meanwhile, the time for escalation to resolve complaints is 14 working days, but before the 6th day, customer service usually has resolved serious complaints from customers. And for minor complaints, it usually takes a few hours or less than a day to resolve if the customer has brought complete requirements. From there, researchers know that customer service always tries to minimize wasted time for its customers. Bank Sumsel Babel customer service Mas Airport Sub-Branch always tries to put customers in the same position as them because customer time is very valuable.

4. Conclusion

After conducting an analysis, many retired customers do not understand how to use the Taspen authentication application because they do not understand how to use a smartphone, so many retired customers are still confused and come directly to the bank to carry out the authentication process via their smartphone, therefore the role of customer service in handling Complaints from Taspen participants are very necessary, because customer service better understands how to use the application and will always help Taspen participants with problems using the Taspen authentication application. The more customer service provides excellent service to customers, the more loyal customers will be to Bank Sumsel Babel and customers will not move to other banks to carry out transactions. If customers are loyal to the bank, they will receive more fee-based income from these customers so that the banking business will grow and develop.

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