

ANALYSIS OF EMPLOYEE BEHAVIOR IN IMPROVING CUSTOMER SERVICE AT BANK SYARIAH INDONESIA SENGKANG BRANCH
ANALISIS PERILAKU KARYAWAN DALAM PENINGKATAN PELAYANAN NASABAH PADA BANK SYARIAH INDONESIA CABANG SENGKANG

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ABSTRACT

Bank Syariah Indonesia (BSI) Sengkang Branch is one of the developing Islamic Banks, so it continues to make efforts to increase customer confidence. One of the factors that can affect the increase in the number of customers is service. The data collection method in this study uses observation, interviews and the approach used in this research is the approach of sharia economics, Islamic economics and descriptive analysis. The results of the study found that the services provided by BSI Sengkang Branch to customers are very good. The obstacles experienced are the occurrence of ATM machine errors and the lack of waiting room and parking lot facilities. In terms of Islamic economics, the role of services provided by BSI Sengkang Branch is known that it is in accordance with the recommendations of Islamic law and the services carried out are always increasing.

Keywords: behavior analysis, service, improvement

ABSTRAK

Bank Syariah Indonesia (BSI) Cabang Sengkang merupakan salah satu Bank Syariah yang sedang berkembang, sehingga terus melakukan upaya agar tingkat kepercayaan nasabah meningkat. Salah satu faktor yang dapat berpengaruh terhadap peningkatan jumlah nasabah adalah pelayanan. Metode pengumpulan data pada penelitian ini menggunakan observasi, wawancara dan pendekatan yang digunakan dalam penelitian ini adalah pendekatan ekonomi syariah, ekonomi Islam serta analisis deskriptif. Hasil penelitian diketahui bahwa pelayanan yang diberikan oleh BSI Cabang Sengkang kepada nasabah sudah sangat baik. Adapun hambatan yang dialami adalah terjadinya error mesin ATM serta masih kurang luasnya fasilitas ruang tunggu dan parkir. Dari segi ekonomi Islam peran pelayanan yang diberikan

oleh BSI Cabang Sengkang di ketahui bahwa sudah sesuai dengan anjuran syariat islam dan pelayanan yang dilakukan selalu mengalami peningkatan.

Kata-kata kunci: analisis perilaku, peningkatan, pelayanan

A. INTRODUCTION

Bank Syariah Indonesia (BSI) Sengkang Branch is present, appears and grows as a bank that is able to combine business idealism with spiritual values, which underlie its operational activities. Like other businesses in the service industry, BSI operates on trust and demands better performance, reputation and service. Therefore, BSIs must focus on making customers satisfied, which in turn results in loyal customers.

In the view of Islam, things that can be used by financial institutions as a guide to service must meet 5 criteria so as to create loyal customers, namely 1) honest, 2) fair, 3) trustworthy, 4) help, and 5) al-Qawiyah (the Most Powerful).

The quality of the company's services is intended as an effort to meet customer expectations, while customer expectations are not always the same. Over time, customer expectations of service quality will be different and will continue to grow.

B. LITERATURE REVIEW

Thesis entitled "*Analisis Kualitas Pelayanan Sebagai Upaya Meningkatkan Kepuasan dan Loyalitas Pada Nasabah*". This thesis discusses the quality of service provided by BMT Fajar Pringsewu as an effort to increase satisfaction and loyalty to its customers. This thesis can be used as a reference or reference for this research.

Thesis entitled "*Analisis Perilaku Perawat Dalam Upaya Meningkatkan Pelayanan Pasien*". This thesis discusses the work behavior of employees in an effort to improve services to patients at the Haji Batu hospital. This thesis is very relevant to this research because it also discusses employee behavior in improving customer service.

The journal entitled "*Analisis Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Unit Usaha Syariah (UUS) PT. Bank Tabungan Negara (Persero), TBK.kantor Cabang Syariah Balikpapan.*" The journal discusses the quality of employee service to customers.

The journal entitled "*Analisa Perilaku Kerja Karyawan Di De Boliva Surabaya Town Square.*" This journal discusses the behavior of employees at De Boliva Surabaya restaurant in serving its customers. The journal is also almost the same as this research which can be the basis of the author's reference.

C. RESEARCH METHOD

This research uses 3 (two) approach methods, namely 1) normative approach (sharia), 2) sharia economic approach, and 3) descriptive analysis approach. Data collection techniques in this study used observation and interviews.

D. RESULTS AND DISCUSSION

1. Understanding Behavior

Behavior is set deed or someone's actions in do response to something and then made habit Because exists believed value . Behavior human in essence is action or activity from man well observed nor No observed by interaction man with materialized environment in form knowledge, attitudes and actions .

According to Triwibowo in Fitriani wrote about behavior Humans are very complex and complex room very broad scope . Behavior divided in the three domains are as following :

a. Knowledge (*knowledge*)

Knowledge is results know , and this happen after somebody do sensing to something object certain . Sensing happen through five sense humans , that is sense sight , hearing , smell , taste and touch.

b. Sikap (*attitude*)

Attitude is reaction or response someone who still is closed to a stimulus or object . In life everyday , attitude is characteristic reaction emotional to social stimuli . Attitude is readiness or willingness For act , and not is implementation of certain motifs .

c. Practice or Action (*practice*)

Actions consist from various levels , namely :

- 1) Perception , knowing and choosing various object connection with action that will taken is action level First .
- 2) Response guided , can do something in accordance with correct order in accordance with example is an indicator of action level second .
- 3) Mechanism , if somebody has can do something with Correct in a way automatic , or something That Already is habit so He Already reach action level third .
- 4) Adaptation , adaptation is something practice or actions already taken develop with Good .

Behavior according to Islamic view is all action , deed or utterances made somebody . Whereas deed or action as well as saying earlier will There is connection with Islam, all of them done Because exists trust to Lord with teachings , services and related obligations with trust .

2. Understanding Service in Islamic View

In the Islamic view that is made reject measuring For evaluate quality service to consumer that is sharia standardization . Islam mandates it to humans always bound with law syara ' in operate every activity or solve every problem .

Therefore that is , the variables being tested no pure use theory conventional just . However making sharia a standard evaluation on theory the . Service covers various matter is as following :

- a. Responsiveness is something response or readiness employee in give help to consumers and deliver fast and responsive service so that consumer truly get service from company the . In Islam must always keep commitment along with promotions carried out by the company . If company No Can keep commitment in give good service , then risk yeah will happen will abandoned by customers.
- b. Reliability is something ability For deliver what is promised with accurate and reliable . It means services provided must reliable and responsible answer , employee polite and friendly . If this executed with Good so consumer feel valued .
- c. Guarantee is ability employee on knowledge to product in a way precise , quality , friendliness , words or courtesy in give service to customers or consumer , skills in give information and abilities in embed trust customers at the company . In giving service to consumer let always notice ethics communicate well , so No do manipulation of time offer product . So that company still get trust from consumers , and what is important is No violate Sharia in make peace .
- d. Attention is ability company in give individual attention or personal to the consumer . The attention given by the company to consumer must be based with aspect faith in frame follow God's call to always do Good to other people

3. Sharia Bank

Islamic Bank means a bank that has procedures operating according to the procedures congratulations in a way Islam , that is referring to the provisions of the Koran and Al-Hadith. One of form instrument implementing institutions for results is business in institution Islamic finance . Mechanism institution finance Islam with use system for results apparently be one alternative choice for public sharia business .

Viewed from facet role in activity economics , conventional banks and Islamic banks have similarity , as institution collecting and distributing funds. However , it 's different in mechanism management obtain profit . At conventional banks use system interest , while in Islamic banks use system for results .

In general what is meant with Islamic banks is institution business finance the main thing is give credit and other services in Then cross payment as well as operating money circulation customized with sharia principles .

4. Efforts to Improve Service Customer

Service basically is activities offered by the organization or individual to consumer nature No tangible and not can owned . Service is action or deed somebody or organization For give satisfaction to customer or customers .

Quality perceived service customers is global assessment , related with something transaction specific , more abstract and exclusive Because based on perceptions related qualities with

satisfaction as well as comp hopes with perceptions performance bank products and services , flexibility response to change market demand .

service - oriented bank will bring success big , sensitive bank in see attitude emotional customers as something indicators being handled with the best . Customer very important , for bank customers is *“The customer may not always be right, but the customer is always important .”*

This is the reason why banks must put forward customers . Customers also become point luck for banks. Addressed service to customers must be fulfil needs and desires customers . On giving good and quality service , then the bank will capable compete with other banks . Because in essence give good service so can create satisfaction customers

Service basically is activities offered by the organization or individual to consumer nature No tangible and not can owned . Service is action or deed somebody or organization For give satisfaction to customer or customers .

5. Characteristics of Good Service

In serving customers , necessary things noticed is satisfaction customers to services provided . Satisfied It means customers will feel all his wants and needs can done in a way appropriate time . Following This characteristic features good service is as following :

- a. Availability good facilities and infrastructure . Customer want to served perfectly . For serve customers are one of the most important noticed is facilities and infrastructure owned by the bank. Tables and chairs comfortable For occupied . Deep air room must still calm down , no noisy and cool . Completeness and comfort facilities and infrastructure This will result customers feel at home deal with banks.
- b. Availability good personnel . Comfort Customers also depend from employees who serve him . The employees must friendly , polite and interesting . Employees should too capable lure and take heart customers , so the more interested , so , before become employee must through education and training special .
- c. Responsible answer to every customers since beginning until finished in operate activity service . The employees must capable serve from until complete or finished . Customer will feel satisfied If employee responsible answer to desired service .
- d. Able to serve in a way quick and precise . Services provided must in accordance timetable For work certain and don't make error in terms of the services provided No in accordance with desire customers .
- e. Able to communicate . The employees must capable speak to every customers and employees can do it too with fast understand desire customers . It means p ara employee must can communicate with clear and easy language understandable . Don't use difficult term understandable .

- f. Give guarantee confidentiality to every transaction . Guard same bank secret It means guard confidential customers . Therefore That , employee must capable guard confidential customers to anybody . Bank secrecy is bet trust customers to bank.
- g. Own good knowledge and abilities . For become employee must own knowledge and abilities certain . Try understand need customers . Employee must fast and responsive with what customers want , because slow employees will make customers run . Try understand and comprehend wants and needs customers . So that good service can give rise to side positive for for company . Because customers will feel satisfied with services provided .

As institutions operating in the field services and finance , Bank Syariah Indonesia does not always think about big profits . Apart from that , Bank Syariah Indonesia Sengkang Branch in particular , always put forward service in the *Frontliners* For support and create satisfaction to customers .

As for Standard Operational The procedures implemented by Bank Syariah Indonesia Sengkang Branch are as following :

1. Attitude

In serving customers , every employee company sued For behave both to customers and candidates customers who come to Bank Syariah Indonesia Sengkang Branch. Must have attitude shown to customers must in accordance with standard operational procedure company . In concept this , service employee Bank Syariah Indonesia Sengkang Branch in accordance with Standard Operational Procedures that have been set by the center . Employee serve its customers started from before customers come has stand aside table and take it number queue , with always a cheerful face smile moment serve customer , say Greetings , please sit down customer, introduce yourself , ask number queue that has been provided by *Security*, offers help to customers , then employee ensure need customers has fulfilled, after all procedure the done Then ended with say thank you, greetings.

2. Skill

Skill is ability somebody in carry out his task . Task employee is serve customers in accordance with bank regulations . In concept *skills*, employee Bank Syariah Indonesia Sengkang Branch already in accordance with standard operational procedures that have been done set by the center . Employee capable fulfil need customers and can explain product Indonesian Sharia Bank products with good and right .

3. Appearance

Employees of Bank Syariah Indonesia Sengkang Branch in draft appearance apply Standard Operational Existing procedures (SOP). determined , among others that is table place Work must Neat and clean, use the appropriate ID *card* with board located name on the table *Customer Service* , *Teller*, Pawn, use the PIN provided by the service unit , as well use clothes in accordance with provision .

Service provided by the bank maximum and constitute key success something company . Decision to apply enhancement service to customers is For get recognition by society will its height quality provided by the employees of Bank Syariah Indonesia Sengkang Branch. For that , Bank Syariah Indonesia Sengkang Branch has method For increase his service is as following :

a. *Choaching* (Construction)

Coaching is carried out if employee at Bank Syariah Indonesia Sengkang Branch in do his job No in accordance with what is expected and repeatedly does it error , then task close leader self with employee the personally . With approach , leader the will know because from employees who don't focus with his job .

b. *Sharing Session*

Employee do useful *season* sharing when a employee currently serve customers , with do *sharing season* expected For capable make customers feel satisfied with services provided and create customers be loyal with itself .

c. *Training*

Service customers be one superiority competitive company in effort maintain customers . For give service to customers with as good as good , then employee need understanding of how techniques service customers .

Based on observation para researchers employees of Bank Syariah Indonesia Sengkang Branch has help customers who need it help or moderate customers own complaint . In handing complaint customers , officers *frontliners* of Bank Syariah Indonesia Sengkang Branch in particular part *customer service* , listen what 's not understood and what becomes factor dissatisfaction customers , then *customer service* is trying answer complaint customers or if There is problems that don't can handled by *customer service* itself , then *customer service* requested help and information to his superior like *supervisor* or *subbranch manager* after coordinate with employees in *the back office* .

In addition , Para employee always try For do open and transparent communication or No some are closed cover it . Employee Bank Syariah Indonesia Sengkang Branch is capable For understand character and feelings customers who have problem , with alert , fast and precise they capable finish the problem complained about his customers .

Mastery emotion in serve customers is matter mandatory to be obeyed every employees of Bank Syariah Indonesia Sengkang Branch . Because important very in serve customers For control and dominate emotion . Annoyance , disappointment , anger is a must trait controlled by all employee . Intelligence emotional that's what is really needed in excellent service . Problem whatever is in the middle faced employee moreover problem intended is problem outside office , them still sued control and control his emotions . Even though customers who come sometimes some have since beginning start enter office has appeared expression unhappy ,

angry face or emotional , the bank will still serve him with full patience and friendliness For finish the annoyance and disappointment they feel as a result considered bank services not enough or No satisfying

In the Islamic economy of service is something mandatory thing done in A banking , remember something built business in form services offered to Who just give it contribution in advance banking the . So case with extra service given to the customers it has , because its nature very big help given to the bank , then Already appropriately the bank provides the best reply Possible .

In view Islam can used as guide service is as following :

1. Honest

Honest is no attitude lying , no cheating , no making it up fact , no betrayed as well as No remember promise . Likewise with serving , employees must Honest tell the truth according to what is prepared For customers so that when customers come Can believe will Correct there are those who have explained previously .

2. Fair

Fair to have meaning put something in its place , put in a way professional treatment equivalent or balanced . So case fair service given in accordance with existing customers , no unless done employees of Bank Syariah Indonesia Sengkang Branch against where is the customer he has ? services provided in accordance with value and what is given to the bank.

3. Trust

Trust is Can trusted . By terminological syar'i something that must be maintained and delivered to those who are entitled accept it . With thereby own responsibility in carry out duties and obligations , something entrusted to her . Principle the trust that is carried out The employees of Bank Syariah Indonesia Sengkang Branch were very clear in management of the funds provided , as well as responsible answer in operate every trust that has been agreed upon from second split party .

4. Help Helping

Principle base economy Islam other related things with values base development public is realizing community cooperation man going to creation public prosperous born inner . Al- Qur'an teach humans Help help in virtue and piety , don't Help help in sin and transgression . In understanding Help help then it's very clear will element Help help those who are there between customers with the Indonesian Sharia Bank, Sengkang Branch, namely customers can helped with all affairs finance when become bank partners , I see the bank is very vulnerable with existence and of customers .

5. *Al- Qawiyyu* (The Almighty)

One of Asmaul husna that belongs to Allah is *Al- Qawiyyu* which has the meaning , namely the almighty strong . By simple own meaning , that God is the only one great substance strong on all his power No There is comparison , no limited or not will Once finished . Although characteristic

only owned by God, we can emulate characteristic the in life daily is as following :

- a. Someone who always try For independent in do something
- b. Try with hard in finish problem life
- c. Believes in a way completely heart that all matter source strength originate from Allah.

Likewise case in serve customers , employees of Bank Syariah Indonesia (BSI) Sengkang Branch implement characteristic the For try hard in finish problem during serve , stay strong face it and have faith so that customers feel good service .

Give the best service to people man is a very noble and noble job door kind for Who just do it . Fraction from encouraging verses from the Koran people man For give service best to fellow

In the service process at Bank Syariah Indonesia (BSI) Sengkang Branch There is A little obstacles , that is system connection ATM machine suddenly *offline* or *error*. In doing transaction more fast customers often use ATM machine for do withdrawal . Besides , still lack of wide place wait for customers as well as lack of place available parking become factor supporter from success a program . With exists Good and adequate facilities and infrastructure are very helpful mobility activity in the operate a program to achieve it something good aim .

There are some a must thing noticed when serve or currently handle from customer complaints at BSI Sengkang Branch are as following :

1. Empathy

Empathy which is something very important thing in handling complaints , because with have a high sense of empathy can feel what the customer feels . Empathy can showed with provide more Lots time For listen his complaint .

Based on results research at BSI Sengkang Branch always use attitude high empathy when serve customers , especially when complaining, with listen complaint customers moreover first , handle and deliver solution to complaint customers as well as when resolved request Sorry to complaints that have been happen will become positive value from customers towards BSI Sengkang Branch Alone .

Give attention given to customers with endeavor understand desire customers . In view customer , attitude bank employees who provide attention with intertwine connection in a way Keep going continuously to customers make customers feel more appreciated and felt exists proximity between customers with Bank employees . Attitude This show that company looking customers No only as part from search or acquisition profit company just .

2. Speed in Delivery Response

Speed in service is urgently needed in handle complaints , no only speed , however accuracy is also required in give response .

Apart from having a high sense of empathy , employees at BSI Sengkang Branch are also fast and always endeavor appropriate in give service . Based on results study can is known that at BSI

Sengkang Branch employees give good service , especially in facet service to customers , because employee always strive desire customers in knowing , giving information as well as help finish complaint customers from beginning until end , so customers satisfied to service and have trust or mark positive towards BSI Sengkang Branch.

In giving good service to Bank Syariah Indonesia Sengkang Branch customers apply like is as following :

- a. Be confident , behave familiar , friendly and full smile .
- b. Greet with gentle and mention Name customer or customers .
- c. Calm , polite , patient and respectful in listen every conversation .
- d. Listen every conversation and acceptance complaint with Good .
- e. Speak clear with good and correct language .
- f. Enthusiastic in serve and show ability .
- g. Don't interrupt or cut conversation .
- h. Able to convince customer or customers as well as give satisfaction

i. If No Can win If there's a problem , ask help .

As for the efforts that have been made done employee For increase amount Bank Syariah Indonesia Sengkang Branch customers are :

- a. Build good reputation .
- b. Do various promotion in a way maximum .
- c. Rolling savings prize .
- d. Guarantee security of deposited funds .
- e. Give convenience in prepare funds in the bank .
- f. Offer various interesting product .

E. CONCLUSION AND SUGGESTION

1. Conclusion

- a. From aspect service customers provided by employees Already Good . Service methods that have been applied is with guard attitude . Attitude employees must showed to customers must in accordance with standard operational procedure company . Furthermore is *skills*, with ability reliable employees company will bring also good for the agency related
- b. In serving customers frequent obstacles experienced employees of Bank Syariah Indonesia Sengkang Branch are often offline or error occurs on the ATM machine as well Still not enough breadth place room Wait customers and less breadth place parking area For support more satisfaction to customers
- c. Overview economy Islam to service customers at Bank Syariah Indonesia Sengkang Branch Already appropriate , because on base hadith of the Prophet as well existing verses in the Koran . Also apply various criteria like honesty , fairness , trust and help help . Attitude the put employee in accordance with those

already mandated ie right existing customers promised the bank at the start contract cooperation done

2. Suggestions
 - a. For more increase service customers , employees expected still maintain various existing criteria determined previously so that can more trusted by customers
 - b. For face constraint the system suddenly errors, then employee especially security guard sued For Can move more fast for example with quick inform to customers about what happened and what is currently going on attempted For the solution

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