



Strategy to Increase Bank Satisfaction in the New Normal Era of Covid-19.

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ABSTRACT

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Customer satisfaction is a comparison of what is expected with what is received by the customer. If what is received by the customer exceeds expectations, the customer can achieve satisfaction. Conversely, if the customer's expectations are higher than what is obtained, then the customer is not satisfied. In this case the company must be able to increase satisfaction so that customers do not switch to another company. The purpose of this study is: To find out strategies that can increase customer satisfaction Bank, in the Covid-19 Era. This research method is a qualitative method with a case study approach model. Research participants were selected using a purposive technique with the help of key people. Data collection methods using interviews, observation and documents. The conclusions of the results of this study are as follows: The Bank uses the theory of Customer Satisfaction Strategy according to Rianto 2010. It is a lot of fast at the time of the year, as many people as there were in the product of up to the number of consumers in the past 19 months, like this, in the midst of the 19th century. It is still difficult for the product and service of Bank through Digital payment. Bank regularly conducts outreach activities in order to prevent transmission of COVID-19 through information media at the Bank Branch Office. We also educate employees, customers and partners to always implement a clean and healthy lifestyle protocol.

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1. Introduction

In line with the growing world and the increasingly rapid development of information technology and to anticipate the competition in the era of free market globalization, which is marked by intense competition among all local and international players. The existence and continuity of the business will greatly depend on its competitiveness, for the quality of the company it is required to be able to survive in the face of increasingly rapid competition. Companies must have a strategy to be successful in the business world, a measure that is often used to assess the improvement of the company's quality is marketing accompanied by customer satisfaction.

Satisfaction is an indicator that greatly influences customer purchasing decisions for products or services provided by a company. Customer satisfaction will be created when there is a match between predictions and reality obtained when consuming certain goods or services. Based on the commercial bank customer satisfaction index released by infobank, consistently from the previous year, State-owned Banks are at the top of commercial banks that provide satisfaction to customers. In 2014 the State-owned Bank was ranked first as a commercial bank that provides the best satisfaction for its customers. This indicates that the quality of service provided is good enough so that customers can feel satisfied. The creation of customer satisfaction can make the relationship between service providers and customers harmonious. Customer



satisfaction is a comparison of what is expected with what the customer receives. If what is received by the customer exceeds his expectations, then the customer can achieve satisfaction. Conversely, if the customer's expectations are higher than what is obtained, then the customer is not satisfied. In this case the company must be able to increase the satisfaction so that customers do not switch to other companies.

Bank services is very important in the economic development of a country. Banking services are generally divided into two purposes. First, as a provider of efficient payment mechanisms and instruments for customers. For this, banks provide cash, savings and credit cards. This is the most important role of banks in economic life. Without the provision of this efficient means of payment, goods can only be traded by barter, which takes time. Second, by accepting savings from customers and lending them to those who need funds, it means that banks increase the flow of funds for more productive investment and utilization. If this role goes well, a country's economy will improve.

The world is being shocked by the emergence of the Corona Virus Disease (Covid-19) Pandemic, which has a significant impact on changing the world. Starting from the economic, social aspects, to everyday life, almost nothing can escape the emergence of the Covid-19 virus, including public services since the corona virus first appeared at the end of December 2019. The mobility of citizens in the world with the implementation of this lockdown policy has reportedly been implemented in 187 countries and regions (Indupurnahayu et al., 2021). The impact of the Covid-19 pandemic on company operations. The bank with the largest market capitalization on the Indonesia Stock Exchange (IDX) ensures that bank operations continue to run normally amidst the transition period of Large-Scale Social Restrictions (PSBB).

According to Virtual Financial Performance Quarter I-2020 "In the current conditions, we are committed to helping competent customers through the uncertain economic situation due to the impact of the Covid-19 pandemic. We are currently in the process of restructuring loans to certain customers in each segment in order to achieve a successful recovery."

With so many public service providers limiting services, initiating online services and even eliminating temporary services, it is a phenomenon that must be done. This limitation of public services has been carried out by the government since mid-March 2020, starting with the dismissal of school children by asking to study at home and then urging employees to do Work From Home (WFH).

Although it does not enforce WFH, it still imposes restrictions on public services. Restrictions are being made, such as reducing the number of queues that enter the room and inside the room, and services must follow the recommended safe distance of at least 1 meter. The government's appeal to stay at home and the restrictions on the provision of public services have indeed made people less comfortable in receiving public services, but this is a policy that is currently being taken by the government in an effort to limit or stop the spread of the Corona Virus. With this limitation, will the rights of the community in obtaining public services be reduced? That is the basic question of most people.

With the limitation of public services, the benefits obtained by the community in obtaining public services are slightly reduced. However, the community still has the right to get good public services, and the community has a role in supervising the restrictions on public services carried out by public service providers. The role of the community in accordance with the law is to oversee the running of public services organized by public service providers.

Customer satisfaction is the main thing that should not be ignored for a company engaged in banking services. Because customer satisfaction is an important aspect to maintain the company's image in the wider community, so that quality services for customers need to be improved. Improving the quality of service to customers is important in an effort to increase customer satisfaction. This is very important because considering the very large role of customers in contributing revenue directly or indirectly to support the company's existence.

Customer loyalty has a positive correlation with the business performance of a company. Customer loyalty not only increases the value in the business, but can also attract new customers. In the short term, improving customer loyalty will bring profits to sales. Profit is the main motive in business, with profit the wheels of business turnover and the products and services offered are developed as well as expanding the market served. In the long term, improving loyalty will generally be more profitable, namely customers are willing to pay higher prices (to loyal buyers), provide cheaper services and are willing to recommend to new customers (word of mouth marketing).

Service quality can also affect customer loyalty directly and indirectly. Service quality encourages customers to be loyal to a company's products and services so that it has an impact on increasing the market



share of a product. Service quality, especially in service companies, is very important in retaining customers for a long time. Service quality will determine the company's performance. The objectives of this research are: To find out strategies that can increase bank customer satisfaction in the Covid-19 era.

2. Method

This research method is a qualitative method with a case study approach model. A case study is a model that focuses on exploring a "bounded system" on a particular case or in some cases in detail with in-depth data mining. Various sources of information rich in context were carried out for data mining (Creswell, 2015). Research participants were selected using a purposive technique with the help of a key person. Through the purposive technique, the researcher selects research participants and research locations with the aim of studying or understanding the main problem to be studied. Research participants and research locations selected with this technique are adjusted to the research objectives (Herdiansyah, 2012). Methods of data collection using interviews, observation and documents.

3. Result and Analysis

The year 2020 has only been three months but the economic shock has been so great. The economy suddenly collapsed in an instant due to the spread of the corona virus throughout the world. How bad is the situation and what is the impact on the business? I will try to describe it in this article.

The Covid-19 pandemic is also expected to weaken the banking sector in Indonesia. In research submitted on Tuesday (24/3/2020), the global rating agency, Fitch Rating recently revised the operational rating (Operating Environment Mid-Point Score) of banks in Indonesia to 'BB+' from 'BBB-'. This revision of Fitch's operational score reflects the uncertainty surrounding the severity and duration of the coronavirus pandemic and its impact on bank operations in Indonesia.

Strategies that will be carried out related to the topic of the problem in this study using Rianto's theory, namely customer satisfaction strategies include:

3.1 Sustainable Marketing Strategy

Marketing strategy as a fundamental tool that is planned to achieve company goals by developing a sustainable competitive advantage through the market entered and marketing programs used to serve the target market.

The bank strategies that can be carried out in the midst of a pandemic are through, including:

1) First, banks must manage risk mitigation appropriately. Banks must also have a new navigation map and manage risk mitigation appropriately to be able to deal with existing crises. The debtor mapping process for the restructuring process must run immediately and clearly so that the bank's cashflow is visible after treatment.

2) Second, banks must focus on industries that have prospects for financing. Banks must be selective in the business sector that exists and develops in the midst of the corona outbreak.

3) Third, digital banking. Products and services must be converted into digital banking. The process must be gradual and the initiation is carried out continuously.

4) Fourth, bank innovation and creativity. Corona requires banks to be more innovative. For example, the current bank does not only demand payment of installments and credit interest by the debtor. However, banks must also think about being able to help customers, through sales.

5) Fifth, use the Zoom tool for On The Spot (OTS). When the government requires social distancing or physical distancing, it is hoped that the bank's response is to enforce credit guarantee verification in the field or OTS via video call or Zoom.

6) Sixth, mentoring and business consulting. MSME customers whose business has been disrupted due to Covid-19 receive business assistance and consultation by bank staff, namely Relationship Managers (RM) spread throughout Indonesia. The role of RM will be to provide assistance as well as a consultant when a customer loan is restructured until the restructuring process runs smoothly.

7) Seventh, the Corporate Social Responsibility (CSR) program through online education and training for MSME actors.

Focus on developing digital banking and online banking. The current condition of the corona pandemic is testing whether digital banking and online banking services are really being used by their customers. The bank also ensures that digitally its services will be maximized.

3.2 Excellent Service Strategy

Excellent service is the best service in meeting customer expectations and needs. Excellent service (service excellent) is a service that meets quality standards.

Services that can meet quality standards are services that meet customer expectations and satisfaction. The creation of customer satisfaction can provide several benefits, including harmonious relations between the company and customers, providing a good basis for repeat buyers, encouraging the creation of profitable customer loyalty for the company.

Due to the spread of the corona virus, today the world is increasingly turning towards digital banking. This is one of the positive things in addition to a number of negative effects and risks faced by the banking industry due to the Covid-19 pandemic.

The phenomenon of Work From Home (WFH) during the Covid-19 pandemic can be used as a momentum for banks to train their employees to become reliable digital marketing. The expertise of bank employees in digital marketing will be the difference. This must also be balanced with digital products that are attractive to customers. If banks can optimize the potential of their employees to conduct marketing 4.0 and are supported by reliable digital banking products, then it is not impossible that there will be a significant increase in market share for banking in Indonesia.

Especially with the current atmosphere that encourages more people to learn to explore digitalization. For example, for school activities in the form of school from home, parents inevitably accompany their children to operate Zoom and other applications.

In this excellent service strategy, the Bank applies digital banking. Digital banking provides services like conventional banking in general, but has a difference, namely that all service matters are carried out independently through banking applications on smartphones. Digital banking allows customers to obtain banking services independently (self service) without having to come directly to the bank. This is very much in line with what is expected by banks and customers so that they can obtain information and transact in the midst of this pandemic.

The Bank has implemented Digital payment. Digital payment or E-Payment is an electronic payment via SMS or online services such as internet online banking. Digital payment is a leading financial service product in an increasingly sophisticated era and also during a pandemic like this. This is because transacting using digital payments is safer and more secure because it is equipped with a pin where only the user knows to access it.

More people's activities at home during the Covid-19 pandemic have pushed electronic transactions up significantly. Digital payments have also shot up tremendously. Previously it only rose 2-3 percent per month, now the increase can be up to 20-30 percent cumulatively and the number of users is much higher than ATM users.

Banking transactions are currently turning to digitalization in the form of e-banking, internet banking, e-wallet. This transition is considered to be very helpful for the company's efficiency compared to serving cash payments. Along with the Bank's digital transformation, the public can now carry out various transactions through the digital banking solutions provided, such as Mobile Bank or Klik Bank. This will make it easier for customers to transact, without having to leave the house.

If you still need branch services, the Bank's branch offices will continue to operate providing services to customers. To anticipate the prevention of the corona virus, the Bank's branch offices carry out preventive measures such as sanitation of facilities and infrastructure in the banking hall, counter tables, and waiting chairs. Bank branch offices also provide hand sanitizers in locations that are easily accessible by customers and frontliners and make social distancing arrangements, including in customer queues and elevators.

The Bank also in the future has a target to be achieved through digital promotion, through digital marketing the Bank wants to take advantage of opportunities to be able to communicate its products and services more precisely on target, so that they can always be relevant and understand customer needs that continue to develop along with technological advances.

The Bank periodically conducts socialization in order to inhibit the transmission of COVID-19 through information media at Branch Offices. We also educate employees, customers, and partners to always implement a clean and healthy lifestyle protocol.



4. Conclusion

The conclusions from the results of this study are as follows: The Bank uses the theory of Customer Satisfaction Strategy according to Rianto 2010. Customers are satisfied with all good aspects regarding the product to the service provided by the Bank during the COVID-19 pandemic, why not? for products and services from banks through digital payments. The Bank periodically continues to carry out socialization in order to inhibit the transmission of COVID-19 through information media at the Branch Offices of these Banks. We also educate employees, customers, and partners to always implement a clean and healthy lifestyle protocol.

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