


Analysis Of Strategy For Implementing Operational Service Processes To Enhance Customer Satisfaction (PT. Bank Syariah Indonesia TBK KCP Tangerang Cikupa 1)

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Article Info	ABSTRACT
Keywords: Islamic Banking, Operational Services, Customer Satisfaction	The rapid development of technology has driven the need for fast and efficient services in business activities, including in financial institutions like Islamic banks. This study aims to analyze customer satisfaction with the operational services of PT. Bank Syariah Indonesia KCP Tangerang Cikupa 1. Through a three-month Field Work Practice (PKL) program in the Frontliner section, the researcher observed challenges in the operational service processes, including long queues, customer confusion, and incomplete documentation. Based on these observations, several solutions were proposed, such as increasing operational staff, providing better guidance for customers, and ensuring the completeness of required documents. These recommendations aim to enhance service quality and customer satisfaction. The findings contribute valuable insights into the operational service processes of Islamic banks, particularly in addressing customer concerns and improving service efficiency
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INTRODUCTION

The rapid development of technology today goes hand in hand with the increasing need for fast and efficient services. In a business activity, whether in a company or institution, human resources capable of utilizing technology as a tool to support the quality and productivity of the business are essential. In this regard, we recognize that human resources are the main asset in such activities. Therefore, the quality of the workforce must be developed properly.

The growth of Islamic banks in Indonesia has been increasingly rapid in recent years. As the country with the largest Muslim population in the world, Indonesia plays a significant role in developing the Islamic economy. This growth is further supported by the establishment of Indonesia's largest Islamic bank, Bank Syariah Indonesia, which is the result of a merger of three state-owned Islamic banks: Bank Mandiri Syariah, Bank BNI Syariah, and Bank BRI Syariah. The establishment of Bank Syariah Indonesia marks a new milestone for the nation. With this unification, Indonesia aims to become a global center for Islamic economy and finance.

PT. Bank Syariah Indonesia is divided into two main divisions: the Operational Division and the Business Division. Each division has been assigned specific duties and functions that must be executed correctly and effectively. Based on the description above, the author is interested in analyzing customer satisfaction with the implementation of operational services at PT. Bank Syariah Indonesia KCP Tangerang Cikupa 1.

METHODS

The Field Work Practice (PKL) was conducted at Bank Syariah Indonesia KCP Tangerang Cikupa 1, located at Jalan Raya Serang Km. 14.8, Pertokoan Cikupa Blok B 3, Tangerang, Banten, with postal code 15710. The institution can be contacted via telephone at (021) 5963635 or email at bsicikupa100@gmail.com. Additional information is also available on their official website, [Bank Syariah Indonesia](https://www.bankbsi.co.id/jaringan/272). The selection of Bank Syariah Indonesia KCP Tangerang Cikupa 1 as the PKL location was based on the consideration that the institution has departments relevant to the field of Management. This provides an opportunity for participants to apply the knowledge acquired during their studies. Moreover, the accessibility of transportation to this location aligns with the participant's capabilities, facilitating mobility during the PKL implementation.

RESULTS AND DISCUSSION

Implementation

The Field Work Practice was conducted from August 15 to November 15, 2024. The working days and hours for the participant were Monday to Friday, with working hours from 08:00 to 17:00 WIB. The schedule for the Field Work Practice is as follows:

Table 1. Field Work Practice Schedule

Day	Working Hours	Remarks
	08:00 – 12:00	
Monday to Friday	12:00 – 13:00	Break
	13:00 – 17:00	

The internship was conducted at PT. Bank Syariah Indonesia Tbk. KCP Tangerang Cikupa 1, located at Jl. Raya Serang KM. 14.8 Blok B No. 7 Talagasari Cikupa 15710. For daily activities, the writer was assigned to the frontliner section of PT. Bank Syariah Indonesia Tbk. KCP Tangerang Cikupa 1. Below are the activities carried out by the intern during the Field Work Practice (PKL) at the Frontliner section of PT. Bank Syariah Indonesia Tbk. KCP Tangerang Cikupa 1:

1. Introduction to the office and an overview of the activities carried out by PT. Bank Syariah Indonesia Tbk. KCP Tangerang Cikupa 1.
2. Orientation on the tasks to be performed during the Field Work Practice (PKL) at PT. Bank Syariah Indonesia Tbk. KCP Tangerang Cikupa 1, particularly in the Frontliner section.
3. Practicing assisting in the process of serving customers.

By being placed in the Frontliner section, the intern was able to learn and understand the implementation of operational service processes at PT. Bank Syariah Indonesia Tbk. KCP Tangerang Cikupa 1. Additionally, the intern gained insights into the issues within operational services and explored ways to minimize problems in the implementation of operational services.

Observation Results

The main activities of Bank Syariah Indonesia (BSI) are similar to those of other banks, focusing on serving customers for transactions such as fund collection (funding) and fund distribution (lending). In the operational activities of Bank Syariah Indonesia, particularly in the service process, some challenges arise. At Bank Syariah Indonesia (BSI) KCP Tangerang Cikupa 1, the operational (frontliner) section does not always run smoothly due to various issues, including:

1. Many customers complain about the long queues, which cause excessive waiting times.
2. Customers often do not know or understand what they need to do when conducting transactions.
3. Customers forget to bring essential documents, such as ID cards, which prevents them from completing their transactions.

Proposed Problem Solutions

The proposed solutions by the intern are not mandatory or standardized but can serve as recommendations for improvement, particularly for PT. Bank Syariah Indonesia Tbk. KCP Tangerang Cikupa 1, to enhance its future services. The proposed solutions are as follows:

1. Propose adding operational staff, particularly customer service representatives and tellers. This should be considered by PT. Bank Syariah Indonesia Tbk. to prevent similar issues, such as excessive queues, as currently, there is only one customer service representative and one teller at each branch.
2. Security personnel, doormen, or interns stationed at the frontliner should directly ask customers about their needs and guide them accordingly to avoid confusion.
3. Security personnel, doormen, or interns should first ensure the completeness of the required documents according to the customer's needs. This is to prevent situations where customers wait in long queues but cannot proceed due to missing documents.

CONCLUSION

From the implementation and observations conducted by the writer at Bank Syariah Indonesia KCP Tangerang Cikupa 1 over three months while being placed in the Frontliner section, the experience provided the writer with significant new insights and knowledge about the working world, particularly within financial intermediary institutions. Thus, this research activity concludes several findings, especially in the Frontliner section. Banking also plays a crucial role in helping society address financial issues. By providing financial products such as deposits and savings accounts, banks assist the public in managing financial problems and ensure that their funds are securely stored.

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