

Analysis of Sharia Bank Service Management in the New Normal Period in Terms of Empathy and Responsiveness Dimensions

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ABSTRACT

This service management is a crucial process as it can prevent various service-related issues when serving customers. This study aims to understand how the Service Management of Islamic Banks in the New Normal era is perceived in terms of the dimensions of Empathy and Responsiveness. In this research, a qualitative method with a case study approach was employed. Data collection techniques included observation, interviews, and documentation. The research results indicate that in terms of Service Management at the bank, there have been changes in the dimension of Empathy. For example, in welcoming customers, before the existence of the coronavirus, employees greeted customers without wearing masks, there were no barriers or partitions, and their facial expressions were visible. In the new normal, employees must wear masks, there are barriers between customers and employees, and customers cannot discern the facial expressions of employees, whether they are smiling or not. This can lead to customer uncertainty about whether the employee is serving sincerely or not. As for the dimension of Responsiveness, significant changes are evident in customer queues. Before the coronavirus, customer queues could be quite long, whereas during the pandemic, customer queues are limited, and the service takes longer than before. The speed of service is also constrained.

Keywords : Service Management, Shariah Bank, New Normal.

ABSTRAK

Manajemen pelayanan ini merupakan proses yang sangat penting karena dapat menghindari berbagai masalah pelayanan dalam melayani nasabah. Penelitian ini bertujuan untuk mengetahui Bagaimana Manajemen Pelayanan Bank Syariah Pada Masa New Normal dari segi Dimensi Empathy Dan Responsiveness. Pada penelitian ini metode yang digunakan adalah metode kualitatif dengan pendekatan studi kasus. Teknik pengumpulan data dilakukan melalui metode observasi, wawancara, dokumentasi. Hasil penelitian menunjukkan bahwa hasil Manajemen Pelayanan di Bank pada dimensi Empathy adanya perubahan seperti yang terdapat pada indikator pada pelayanan menyambut nasabah saat datang bahwa sebelum adanya virus corona karyawan menyambut nasabah dengan tidak menggunakan masker, tidak ada penghalang atau pembatas, ekspresi wajah kelihatan sedangkan pada masa new normal harus memakai masker, adanya pembatas antara nasabah dan karyawan, nasabah tidak tahu ekspresi karyawan apakah senyum atau tidak ini bisa mengakibatkan ketidak tahuan nasabah apakah karyawan ini melayani dengan setulus hati atau tidak. Sedangkan pada dimensi Responsiveness terlihat jelas perubahan yang signifikan pada antrian nasabah sebelum ada virus corona, nasabah antrian bisa mencapai banyak antrian sedangkan pada masa pandemi nasabah itu terbatas antriannya dan pelayanannya menjadi lebih lama dari sebelumnya, kecepatan layanan pun menjadi terbatas.

Kata Kunci : Manajemen Pelayanan, Bank Syariah, New Normal

1. BACKGROUND

Sharia Banks have the function of collecting funds obtained from the public, thereby making Sharia Banks a trusted money custody institution. People think that saving money in Sharia Banks is much safer, especially since Sharia Banks do not apply an interest system like conventional banks. Sharia banks are also a place to borrow money and must fulfill the requirements of the bank. So that sharia banks have the function of storing money and lending money. These two functions make the Bank an institution that is really needed by the community (Ismail, 2015).

Sharia Bank is a sharia financial institution whose operations are based on sharia principles. Sharia banks themselves are different from other non-bank financial institutions because Sharia banks are bank

financial institutions, while non-bank financial institutions are not a type of bank but are financial institutions. The business form of Sharia Banks is a limited liability company, while non-bank financial institutions have a legal form of business as indicated by a notary's deed of establishment. Even though these two types of financial institutions have differences, they have similarities in terms of their operations, namely that they are based on Islamic law and have the same function in collecting funds from the public which will then be distributed to those in need.

Sharia banking in recent years has become a financial institution that is much sought after by the public. because it is an alternative financial institution for the community in advancing the real sector. This also increases public interest because Sharia Banks use profit sharing practices to avoid the practice of usury (interest). This is because the Sharia Bank is an intermediary institution between investors who invest their funds in the Bank and then the Sharia Bank then distributes the funds to other parties who need funds. Investors who place their funds will receive compensation from the Bank in the form of profit sharing or other forms approved by Islamic law. Sharia Bank distributes funds to parties in need. In general, in sales and purchase agreements and business cooperation. Rewards obtained in the form of profit margins, profit sharing, and/or other forms in accordance with Islamic law.

Sharia banks have a role in collecting public funds because they are institutions that are trusted by people from various groups to place their funds safely. The public believes that the security of funds placed in banks is more secure than those placed in other institutions. On the other hand, banks also play a role in distributing funds to the community. Banks are institutions that can provide loans to people who need funds. The community directly receives loans from the Bank, as long as the community using the funds can fulfill the requirements provided by the Bank. Thus, the Bank has a role on two fronts, namely, collecting funds from people who have excess funds, and distributing funds to people who need funds to meet their needs. With these two functions, the Bank acts as a financial intermediary institution for the community by collecting funds from people who have excess funds and channeling funds to people who need it (Naqiyatin, 2017).

This service management is considered important to research because there are many circumstances that cause problems in service. Such as the attitude of the staff when serving customers who are less friendly, the room is cramped, less clean, and many others as a result that are not in accordance with what customers expect. This service management is a very important process because it can avoid various service problems in serving customers. Every customer service waiter, teller, or other staff must be able to implement good service management such as attitude when serving customers, appearance when working, and knowledge of the Bank's products that will be delivered to customers (Fitrianto, 2021).

With the existence of Sharia Banking Law No.21 of 2008, sharia banking institutions in Indonesia are increasingly progressing and attracting public interest. We can see whether a bank is progressing or not from the management of a bank. If the management is good then the bank will progress and vice versa. Currently, the world economy, including Indonesia, is experiencing a decline due to the corona virus or Covid-19.

This corona virus has had a fairly broad impact on community activities and economic activities. One of them has an impact on the community's economy and also has an impact on banking financial institutions, both conventional and sharia. The definition of economic activity itself is the efforts made by humans to fulfill their needs to achieve prosperity or prosperity in life.

Bank Syariah Indonesia (BSI) is one of the largest sharia banks in Indonesia and is a combination of Bank Bri Syariah (BRIS), Bank Mandiri Syariah (BMS) and Bank Negara Indonesia Syariah (BNIS) whose operations will take effect on February 1 2021. Although has just started operating, but BSI experienced an increase in net profit of IDR 742 billion in the first quarter of 2021, an increase of 12.85% compared to the same period last year which was only IDR 657 billion. The increase in profits at BSI was driven by financing expansion and an increase in optimal low-cost funds so that the cost of funds or the cost of funds as part of the Bank's profits became greater.

Covid-19 is one of the sharia banking strategies in facing the new challenges of its existence and can also be a good opportunity for sharia banking in following the era of industrial revolution 4.0 where everything is modern technology and all activities can be carried out using technology. Technology is now a vital tool that is very important for everyone because of the ease of using it so that Bank Syariah Indonesia is ready to become one of the banks that is ready to support and strengthen digital services in its operations spread across outlets throughout Indonesia that serve customers via BSI Mobile, BSI Internet Banking , ATM, and Debit Card (Fitrianto, 2021).

Service management at Sharia Banks is certainly very important to achieve customer satisfaction and add new customers. Maybe current service management is not the same as service management before the Covid-19 pandemic. For example, in terms of queuing for customers inside the bank room, there should not be as many queues as before because during the Covid-19 pandemic it is prohibited for large groups of people to gather. Even during the pandemic, Sharia Bank always provides the best service to customers so that they feel comfortable and the service continues.

Service quality can be measured using six indicators known as CARTER including, Compliance, Assurance, Reliability, Tangible, Empathy, and Responsiveness. This research will provide a more detailed explanation which will discuss the dimensions of Empathy and Responsiveness. Service management is very necessary in serving customers. Service management includes Complaint, Assurance, Reability, Tangible, Empathy, Responsiveness.

2. THEORETICAL STUDY

Islamic Bank

Sharia Bank is a form of national banking that operates based on Islamic sharia principles. According to Schalk (2001), Islamic Bank is a type of modern bank based on valid Islamic law, then developed at the beginning of the Islamic century which uses concepts and various risks as the main steps, and eliminates finance based on certainty and predetermined profits.(Rashidin, 2016).

Service Management

Service management according to Islamic teachings is everything that must be done neatly, sequentially, neatly, thoroughly and regularly, so management is needed. According to Savas, in the public sector, or (banking), service is the provision of services from companies or government agents through employees or company employees to customers or consumers. Service management in a company or sharia banking must be given more attention and improved in order to maintain a good image and response for the company. Such as the attitude or ethics of the staff or employees that must be considered, the rooms are spacious, clean and there are many more things that must be improved. This service management is a very important process in order to avoid problems related to service management(Nofinawati, 2016).

New Normal Period

The definition of new normal according to the Indonesian government is a pattern, a new order of life in carrying out daily activities in the midst of the Covid-19 outbreak. According to Achmad Yurianto, the new normal itself is an order, habits and behavior or attitude that is an adaptation or adjustment to a new and clean environment. Wiku Adisasmita, Head of the Expert Team for the Task Force for the Acceleration of Handling Covid-19, said that the new normal is a change in behavior to continue carrying out normal activities but still maintain health protocols that are useful for preventing contracting Covid-19.

Empathy

Empathy is a form of one's attention to other people/customers. This is the most important factor in influencing the level of customer satisfaction, so it is very important for all internal company partners to pay closer attention to individual approach strategies with customers so that they can communicate and establish good relationships with them. customers(Zuhri & Haryanto, 2016). Empathy in service is the presence of concern, seriousness, sympathy, definition and involvement of the parties concerned with the service to improve and carry out service activities in accordance with the level of insight and understanding of each party.

Responsiveness

Responsiveness or responsiveness is the alertness of employees in helping customers and providing fast service and includes the alertness or responsiveness of bank employees in serving customers, the speed of employees in handling transactions(Jayanti, 2016).

3. RESEARCH METHODS

In this research, the method used is a qualitative method with a case study approach. Primary data is data that comes from research results, whether from observations, observations, or in-depth interviews using predetermined informants. The form of the results of this primary data itself is from oral sources from interviews with Bank BSI KC Central Lampung employees and their customers. Secondary data is data obtained from informants in the form of written data and literature relevant to this research such as books, scientific journals, and news related to this research. Data collection techniques are carried out through observation, interviews, documentation methods. The data analysis technique in this research is by making explanations or explanations. The explanation in this research is presented in the form of narrative text

obtained from the results of data collection and interviews from employees and customers of Bank Syariah Indonesia KC. Central Lampung.

4. RESULTS AND DISCUSSION

Service system provided at Bank Syariah Indonesia (BSI) KC. Central Lampung in the new normal period remains the same, only with additional health protocols. In serving customers, we use methods that provide information that is easy for customers to understand so that they can easily understand and make customers comfortable.

Service is an activity carried out by a company to provide services or customer needs, so in this service Bank Syariah Indonesia (BSI) KC. Central Lampung makes every effort to meet customer needs and serve customers patiently and well. When interviewed by one of the Bank's employees, in this case customer service, (Novita) she explained that in order to improve good service to customers, you must work quickly, in addition to quickly prioritizing ethics. and etiquette, because most customers from rural areas do not understand Indonesian.

It is mandatory to carry out customer service ethics so that customers feel comfortable with the services we provide. Ethics is considered a sense of comfort, suitability, politeness, appropriateness, and respectability related to a person's personality. The following are the results of interviews with customers. Regarding the ethics at Bank Syariah Indonesia (BSI) KC. Central Lampung during the new normal period.

Every customer definitely has their own complaints or problems, so sharia banks must be able to provide solutions related to the problems faced by their customers. The following are customers' opinions regarding how bank employees resolve customer complaints or problems in this new normal period.

Apart from the Empathy Dimension, there is a Responsiveness Dimension which can be used to measure service management during the new normal period at Bank Syariah KC. Central Lampung. The Responsiveness dimension itself is an indicator for measuring the quality of service at Sharia Banks which includes responsiveness and alertness in the desire to assist customers in resolving complaints and providing services quickly, providing efficient service. The following are the results of interviews conducted by researchers with sharia bank employees which will be explained regarding service management at Bank Syariah KC. Central Lampung during the new normal period.

Efficient service must of course be implemented in every company because with efficient service it will certainly feel easy, fast and will not take a long time. At a sharia bank, all customers expect efficient service because customers don't want to wait long at the bank. For example, when saving at a sharia bank, the bank should use a queue number system so that customers who arrive first will not wait long at the bank. The following are the results of interviews with sharia bank customers regarding efficient service in the new normal period.

Customers who come to the bank definitely have different characters, some come with good manners, are friendly and there are also those who are unfriendly and have a high pitched voice. However, everything must be served with sincere and sincere service in accordance with procedures and provisions that have become service standards that must be implemented in Islamic banks as a form of providing excellent service to customers. The following is a customer's opinion regarding the sincere and sincere service implemented by Indonesian Sharia Bank (BSI) during the New Normal period.

Clear information is really needed when providing services and in the new normal period this must also be true for customers so that customers do not respond incorrectly to information conveyed by bank employees to avoid wrong communication. So a Sharia Bank employee must provide information that is clear and easy for customers to understand. And Bank employees are expected to be able to provide solutions or solutions to problems that customers are facing. The following are the results of interviews conducted by researchers with customers regarding clear communication and being able to provide solutions to problems faced by customers.

Having close relationships with customers allows employees to get to know customers closely and can create close relationships. So that when customers experience problems, employees can recognize and ask about the problems the customers are facing. Service Management at Bank Syariah KC. Central Lampung during the new normal period in terms of the dimensions of Empathy and Responsiveness received a fairly good response from customers, only during the New Normal Period we were required to tighten and comply with the Health Protocols recommended by the Government to the public, such as wearing masks , keep your distance, wash your hands, use hand sanitizer. The Empathy dimension itself includes, greeting customers when they arrive, handling customer complaints quickly, understanding customer needs, setting low service rates. Responsiveness dimensions include, providing efficient and timely service, being able to

provide the best solution to customers if there is a problem, providing service sincerely, financial consulting services.

5. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and discussion, the conclusion that the author can draw in this research is that the results of Service Management at the Bank in the Empathy dimension are changes such as those found in the indicators in the service welcoming customers when they arrive, that before the corona virus, employees greeted customers without wearing masks, there are no barriers or barriers, facial expressions are visible whereas during the new normal period you have to wear a mask, there is a barrier between customers and employees, customers don't know whether the employee's expression is smiling or not. This can result in customers not knowing whether the employee is serving sincerely or not. Meanwhile, in the Responsiveness dimension, there are clearly significant changes in customer queues before the corona virus, customer queues could reach many queues, whereas during the pandemic, customer queues were limited and service took longer than before, service speed was also limited.

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