

## Relationship between BCA TBK KCP Tidar Surabaya Customer Service Communication Style and Customer Service Satisfaction

Veronika Imanuel Puraji; Anita Agustina Wulandari  
Ilmu Komunikasi Stikosa-AWS  
Nginden Inten Timur 1/18, Surabaya  
Email: [imanuel@gmail.com](mailto:imanuel@gmail.com); [anita@stikosa-aws.ac.id](mailto:anita@stikosa-aws.ac.id)

### **Abstract**

*This thesis research is a study that examines the influence of the communication style of BCA customer service Tidar sub-branch offices on the level of customer satisfaction. This research uses quantitative methods, quantitative methods are defined as research methods used to examine certain populations or samples, data collection uses research instruments, data analysis is quantitative statistics, with the aim of testing the hypotheses that have been set. This study collected data by filling out the Google form technique. In providing satisfaction to BCA customers, customer service is the spearhead in serving customer complaints. Communication between customer service and customers is one of the important factors that can influence a customer's assessment of BCA. Interpersonal communication is one of the customer service efforts to achieve customer satisfaction. The results of this study indicate that there is a relationship between the two variables which is considered very strong, the conclusion is based on the correlation table used as an indicator of the strength and weakness between the two variables. It can also be concluded that the hypothesis is accepted, namely that there is a significant influence of the communication style of BCA Tbk customer service at the Tidar Surabaya Sub-Branch Office on the level of customer service satisfaction.*

*Keywords: Customer Service, BCA, Customer Satisfaction, Interpersonal Communication*

### **Abstrak**

Penelitian skripsi ini merupakan sebuah penelitian yang mengkaji mengenai pengaruh gaya berkomunikasi customer service BCA kantor cabang pembantu Tidar terhadap tingkat kepuasan nasabah. Penelitian ini menggunakan metode kuantitatif, metode kuantitatif diartikan sebagai metode penelitian yang digunakan untuk meneliti pada populasi atau sampel tertentu, pengumpulan data menggunakan instrumen penelitian, analisis data bersifat kuantitatif statistik, dengan tujuan untuk menguji hipotesis yang telah ditetapkan. Penelitian ini melakukan pengumpulan data dengan teknik pengisian google form. Dalam memberikan kepuasan kepada nasabah BCA, customer service merupakan ujung tombak dalam melayani keluhan nasabah. Komunikasi yang dilakukan customer service dan nasabah merupakan salah satu faktor penting yang dapat mempengaruhi penilaian nasabah terhadap BCA. Komunikasi interpersonal merupakan salah satu usaha customer service agar mencapai kepuasan nasabah. Hasil penelitian ini menunjukkan bahwa ada hubungan antara kedua variabel yang dinilai sangat kuat, kesimpulan tersebut berdasarkan tabel korelasi yang digunakan sebagai indikator penilaian kuat lemahnya antara dua variabel. Dapat disimpulkan juga bahwa hipotesis diterima yaitu adanya pengaruh signifikan pengaruh gaya berkomunikasi customer service BCA Tbk Kantor Cabang Pembantu Tidar Surabaya terhadap tingkat kepuasan pelayanan nasabah.

Kata Kunci: Customer Service, BCA, Kepuasan Nasabah, Komunikasi Interpersonal

## **INTRODUCTION**

The bank plays an important and strategic role in supporting national economic development. Fahrial (2018) explained that as a financial institution, one of the real roles of banks is to channel funds to individuals and businesses in need of capital for micro, small, and medium-sized enterprises. Therefore, at present and in the future, we will not be able to do without the banking sector if we want to carry out financial activities, whether as individuals, institutions, or companies. In a company, communication serves as a link between different parts so that the company can grow and prosper. Without communication, banking activities cannot function properly.

Customer satisfaction is determined by the quality of products and services desired by customers, making service and product quality assurance the primary focus for the banking sector. As a private financial institution providing services, Bank Central Asia (BCA) needs to cultivate an image in the minds of its customers by providing satisfying services, emphasizing friendliness in service, and always providing accurate and up-to-date information about the products offered by BCA. In achieving customer satisfaction, customer service is the front line in addressing customer complaints. The communication between customer service and customers is a crucial factor that can influence customer evaluations of BCA.

Interpersonal communication is one of the efforts of customer service to achieve customer satisfaction. Bank Central Asia (BCA) has consistently recorded an increase in the number of customers over the past decade, with a growth of 16.42% compared to the previous year. The increase in the number of customers will affect customer service queues. The phenomenon of queuing cannot be avoided and is often encountered, becoming a problem that needs to be resolved promptly. The length and duration of queues make customers uncomfortable, as they feel their time is wasted while waiting to be served. Recognizing the importance of customer satisfaction in business management, there is a need for a special division to handle all matters related to the public, both within and outside BCA. This is especially related to mutual relations and the implementation of public relations management to achieve the desired results. In carrying out all these activities, the writer claims the function and role of customer service.

Due to the importance of service, BCA is required to continuously improve the quality of customer service provided to customers. The performance of customer service at KCP Tidar, the subject of this research, was evaluated to have decreased from the previous month, specifically from 4.94 to 4.79, indicating a decrease of -0.15 points. This decline was attributed to several indicators, such as Convenience, SR Satisfaction, and Telling Solution. Below is the assessment score for KCU Diponegoro Surabaya in April-May 2023. The results of the assessment indicate a decline in the performance of customer service at KCP Tidar Surabaya.

Based on the background described, the researcher has chosen the title "The Influence of Customer Service Communication Style of BCA Tbk Tidar Surabaya Branch Office on Customer Service Satisfaction Levels." This research will use interpersonal communication theory because it examines the communication style of customer service. The relationship used in this research is a causal relationship. A causal relationship is a cause-and-effect relationship, consisting of independent variables (variables that influence) and dependent variables (variables that are influenced). Therefore, the test used in this research is a simple regression test. Sugiyono (2014) explains that simple regression is based on the functional or causal relationship between one independent variable and one dependent variable.

## METHOD

This research uses a quantitative method. Sugiyono (2015) explains that quantitative method is defined as a research method used to investigate a specific population or sample, data collection is done using research instruments, data analysis is quantitative and statistical in nature, with the aim of testing predetermined hypotheses. The method employed in the research "The Influence of Communication Style of Customer Service at BCA Tbk Tidar Surabaya Branch Office on Customer Service Satisfaction Level" uses a survey method, and the research type is quantitative, with statistical data processing using questionnaires.

## RESULTS AND DISCUSSION

The result of this research is to confirm the researcher's hypothesis regarding the influence of communication style of BCA Tbk Customer Service Branch Office Tidar Surabaya on customer service satisfaction levels. This is evidenced by the simple linear regression result, where the calculated t-value is 14.361, which is greater than the tabulated t-value of 1.984. This indicates that the X variable, Interpersonal Communication, has an impact on the Y variable, Customer Satisfaction, and has a strong positive correlation with a correlation coefficient of 0.823. The effective contribution of the Interpersonal Communication variable to Customer Satisfaction is 67.73%.

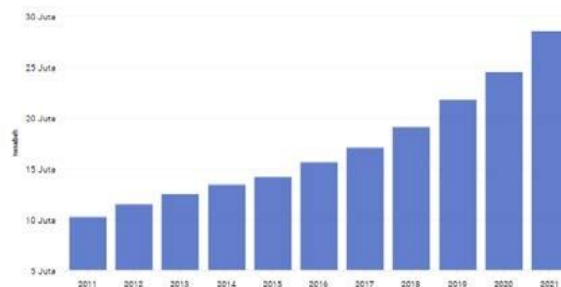


Figure 1 : Pertumbuhan Nasabah BCA

Table 1 : Uji Regresi Sederhana

			Standardized		
	B	Std. Error	Beta		
1 (Constant)	2,277	1,621		,788	,433
	,578	,040	,823	14,361	,000

a. Dependent Variable: Kepuasan Nasabah

Table 2 : Uji Koefisien Korelasi

Komunikasi	Kepuasan

**Veronika Imanuel Puraji; Anita Agustina Wulandari.; Relationship between BCA Tbk KCP Tidar Surabaya customer service communication style and customer service satisfaction**

Komunikasi Interpersonal	Pearson Correlation	1	,823**
	Sig. (2-tailed)	100	100
Kepuasan Nasabah	Pearson Correlation	,823**	1
	Sig. (2-tailed)	100	100

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**CONCLUSION**

Based on the data analysis and discussion presented in the previous chapter regarding the influence of communication style of customer service at BCA Tbk Kantor Cabang Pembantu Tidar Surabaya on customer satisfaction levels, the author can draw the conclusion that there is a strong relationship between the two evaluated variables. This conclusion is based on the correlation table used as an indicator of the strength of the relationship between the two variables, with customer satisfaction having a very strong level of association at 67.78%. It can also be concluded that the hypothesis is accepted, which is that variable X, Interpersonal Communication, has an impact on variable Y, Customer Satisfaction.

**REFERENCES**

Abqari, L. S., & Asep Mulyana. (2023). Kecerdasan emosional, adaptabilitas karier, dan kepuasan karier pada front line employees. *Jurnal Ilmu Manajemen*, 11(1).

Ahmad, S., & Harapan, E. (2014). *Komunikasi Antar Pribadi*. Raja Grafindo Persada.

Annur, C. M. (2022). Terus Bertambah, Jumlah Nasabah Bank BCA Tembus 28,5 Juta pada 2021. Databoks. <https://databoks.katadata.co.id/datapublish/2022/09/23/terus-bertambah-jumlah-nasabah-bank-bca-tembus285-juta-pada-2021>

Arif, M. N. R. Al. (2012). *Dasar-Dasar Pemasaran Bank Syariah*. Alfabeta.

Arikunto, S. (2006). *Prosedur Penelitian Suatu Pendekatan Praktik*. Rineka Cipta.

BCA. (2023). Bank Central Asia. <https://www.bca.co.id/id/individu>

Cangara, H. (2004). *Pengantar Ilmu Komunikasi*. Kencana Prenada Media Group.

Devito, A. J. (2015). *Komunikasi Antarmanusia*. KARISMA Publishing Group.

Dwi Prasetyo (2023) Identity and digital communication: Concepts, theories, practices, *The Social Science Journal*, DOI: 10.1080/03623319.2023.2267369

Fahmi, I. (2018). *Pengantar Perbankan Teori dan Aplikasi*. Alfabeta.

Fahrial. (2018). Peranan Bank Dalam Pembangunan Ekonomi Nasional. *Jurnal Ensiklopedia*, 1(1).

Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS*. 25. Universitas Diponegoro.

Irawan, H. (2002). *Prinsip Kepuasan Pelanggan*. PT. Elexmedia Komputindo.

Kasmir. (2005). *Etika Customer Service*. Raja Grafindo Persada.

Kompas. (2021). Customer Service BCA Tidak Memberikan Jawaban Memuaskan Untuk Permasalahan Nasabah. *Kompas.Com*. <https://inside.kompas.com/surat-pembaca/read/61213/Customer-Service-BCATidak-Memberikan-Jawaban-Memuaskan-Untuk-Permasalahan-Nasabah>

- Kotler, & Keller. (2016). *Marketing Management Global Edtion*. Courier/Kendallville.
- Kurniati, D. P. Y. (2016). *Modul Komunikasi Verbal dan Non Verbal*. Universitas Udayana.
- Maulana, H. G. (2013). *Psikologis Komunikasi dan Persuasi*. Akademia.
- Mirawati, & Fernos, J. (2019). Peranan Customer Service Dalam Meningkatkan Pelayanan Terhadap Nasabah Pada Bank Nagari Cabang Siteba Padang. *Jurnal Akademi Keuangan Dan Perbankan*, 4(1), 1–8.
- Rakhmat, J. (2008). *Psikologi Komunikasi*. PT Remaja Rosdakarya.
- Salma, Z. F. (2023). Kelebihan dan Kekurangan Bank BCA. *Investbro.Id*. <https://investbro.id/kelebihan-dan-kekurangan-bank-bca/>
- Sendjaja, S. D. (2004). *Pengantar Ilmu Komunikasi*. Universitas Terbuka.
- Sugiyono. (2014). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sumarwan, U. (2011). *Perilaku Nasabah Teori dan Penerapannya dalam Pemasaran*. Ghalia Indonesia.
- Wikipedia. (2023). *Berkas:Bank Central Asia.svg*. Wikipedia.
- Wiryanto. (2004). *Pengantar Ilmu Komunikasi*. Gramedia Wilasarana.
- Zahra, F., Sukoco, I., Auliana, L., & Barkah, C. (2022). Komunikasi Efektif Dalam Membangun Strategi Customer Relationship Management. *GANDIWA Jurnal Komunikasi*, 2(1), 41–49. <https://doi.org/10.30998/g.v2i1.1074>