Relationship Benefit to Grow Customer Loyalty of BCA Syariah in Surabaya, Indonesia

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*Abstract*: There are indications of increasing new credit disbursement by banks in February 2023 compared to the previous month. Asosiasi Perusahaan Pembiayaan Indonesia (APPI) said that the figure for financing (credit) in Indonesia until August 2022 reached IDR 450 trillion. This number grew above 8 percent compared to last year. PT. Bank BCA Syariah ("BCA Syariah") was established and started to carry out business activities with proper principles after obtaining a Sharia operating license from Bank Indonesia based on BI Governor Decree No. 12/13/KEP.GBI/DpG/2010 dated 2 March 2009 and then officially operated as an Islamic bank on Monday, 5 April 2010. A research study was conducted in Surabaya, with 100 BCA Syariah customers serving as the sample of respondents. Using the snowball method, the respondents were selected based on the traits of other respondents. Based on the data analysis, five hypotheses were supported.

Keywords – Physical Environment, Customer Orientation, Communication, Relationship Benefit, Relationship Quality, Customer Loyalty.

I. INTRODUCTION

There are indications of increasing new credit disbursement by banks in February 2023 compared to the previous month. This is reflected in the Weighted Net Balance (WNB) for new credit distribution in February 2023 which was recorded as positive at 66.7%, in contrast to the WNB in the previous month which was negative at -7.2%. The main factors influencing the distribution of new loans include the demand for financing from customers, prospects for future monetary and economic conditions, as well as the level of business competition from other banks. Based on the type of use, there were indications of an increase in new credit disbursement for all types of credit. In line with the increasing disbursement of new loans by banks, demand for corporate financing in February 2023 also indicated positive growth with an EBT of 9.4%. The majority of financing comes primarily from own funds, followed by the use of concessional facilities for withdrawals and loans/debt from the parent company. In addition, there are indications that the need for corporate financing for new loans from domestic banks is also increasing compared to the previous month. On the household side, indications of new financing requests were relatively stable in February 2023. The majority of households applied for a type of financing in the form of Multi-Purpose Loans and chose commercial banks as the main source of additional financing. As for other sources of financing that are the preference of households to meet financing needs, among others, cooperatives and leasing (https://www.bi.go.id/).

Asosiasi Perusahaan Pembiayaan Indonesia (APPI) said that the figure for financing (credit) in Indonesia until August 2022 reached IDR 450 trillion. This number grew above 8 percent compared to last year. "This year it is targeted to grow above 8 percent and until August it has recorded credit growth of above 8 percent," said Chairman of Asosiasi Perusahaan Pembiayaan Indonesia (APPI), Kelvin Wiratno on the sidelines of the Multifinance Day 2022 exhibition in Bandung, Saturday (15/10 /2022). Kelvin said, this growth is encouraging. Because previously financing had fallen 1.5 percent. This growth occurred because community mobilization was active again. People can work and change cars and motorbikes. Regarding finance companies, Kelvin said the number decreased from 203 to 153 companies. This is due to the tight competition, for example not being able to comply with OJK regulations, such as providing protection to consumers. Meanwhile, President Director of Akulaku Finance Indonesia Efrinal Sinaga said he was optimistic that credit performance could exceed this year's target of IDR 11 trillion (www.money.kompas.com).
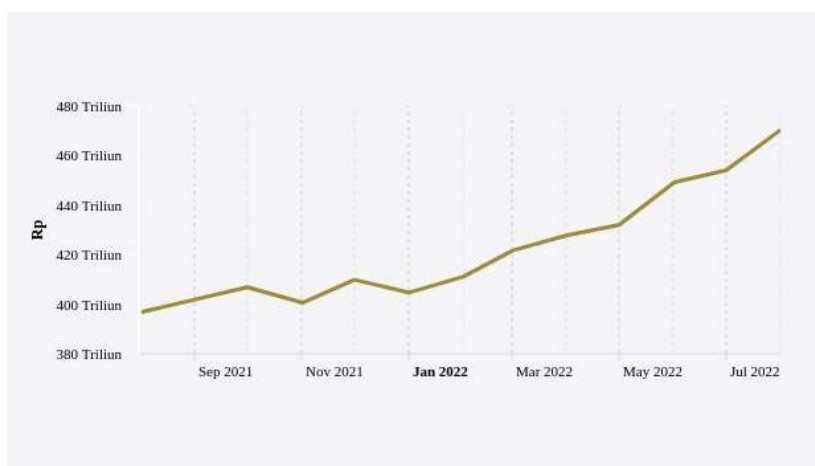
Figure 1. Financing Value of Islamic Commercial Banks and Sharia Business Units in Indonesia (August 2021-August 2022)

Source: https://databoks.katadata.co.id/

In the midst of an increase in financing in Indonesia, BCA as one of the largest private banks in Indonesia also opened a program for financing. One of the financing programs offered by BCA is gold financing which can be obtained through BCA Syariah. PT. Bank BCA Syariah ("BCA Syariah") was established and started to carry out business activities with Sharia principles after obtaining a Sharia operating license from Bank Indonesia based on BI Governor Decree No. 12/13/KEP.GBI/DpG/2010 dated 2 March 2009 and then officially operated as an Islamic bank on Monday, 5 April 2010. BCA Syariah plans to become a pioneer in the Indonesian Islamic banking industry as a bank that excels in payment settlement, fundraising, and financing for business and individual customers. People who want quality banking products and services supported by the ease of access and speed of transactions are the targets of BCA Syariah. BCA's full commitment as a holding company and majority shareholder is manifested in various services that can be utilized by BCA Syariah customers in the BCA branch network, from deposits (cash transfers) to cash withdrawals and debits at all ATMs and BCA's EDC (Electronic Data Capture) machines, all free of charge. Furthermore, to obtain information or submit complaints, the public and customers, in particular, can contact Halo BCA at 1500888. The BCA Syariah branch network is spread across DKI Jakarta, Tangerang, Bogor, Depok, Bekasi, Surabaya, Semarang, Bandung, Solo, Yogyakarta, Medan, Palembang, Malang, Lampung, Banda Aceh, Kediri, Pasuruan and Panakkukang.

Based on the foregoing description, this study will discuss the factors that affect the Customer Loyalty of BCA Syariah in Surabaya. The BCA Syariah in Surabaya will be evaluated to see if Physical Environment, Customer Orientation, Communication, and Relationship Benefit have a positive impact on Relationship Quality. Any factors that have an impact on Customer Loyalty will also be noted.

II. LITERATURE REVIEW

2.1. Physical Environment

According to Bitner (1992), Physical Environment is a dimension that focuses on delivering the quality of building facilities, as opposed to environmental or natural or social dimensions. According to Cambardella and Elliot (1992) Physical Environment, namely quality as a physical feature of the service production process. Wu (2013) found that there is a positive relationship between perceptions of the physical environment and the overall perception of the quality of experience in the hospitality industry. The literature and focus group interviews have identified seven sub-dimensional dimensions of Physical Environment quality: atmosphere and aesthetics, food and drink, cleanliness, temperature/lighting, facilities, design, and location. According to Amsyari (1989), Physical Environment is everything that exists around humans which is formed from inanimate objects such as mountains, vehicles, air, water, houses, and others. Physical Environment is the size of a room, the temperature of an environment or the presence of certain types of food. Situation based on cognitive or situation from one's perception (lace), time, fictional features, and activities (Glanz et al, 2002).

H_1: Procedural Quality is significantly impacted by Overall Perceived Quality.

2.2. Customer Orientation

Customer Orientation is defined as an effort to help customers to make the right purchasing decisions to satisfy customer needs (Saxe and Weitz 1982). Based on the Journal of Service Research, Vol. III, No. 3, p. 241-251, Brady and Cronin Jr. (2001), "Customer Orientation: Effects on Customer Service Perceptions and Outcome Behavior", managers must try to collect, analyze, act, and disseminate information about customer needs and wants. Customer-oriented companies have better production and employee performance. According to Brown (2002) suggest that Customer Orientation, an individual-level construct, is key to a service organization's ability to be market-oriented. Customer orientation has been defined as the extent to which contact personnel "practice modern marketing concepts by trying to help their customers make purchasing decisions that will meet customer needs" (Saxe and Weitz, 1982). Customer orientation is believed to be a number of positive marketing outcomes. Generally, research has found that customer orientation is positively related to employee performance (Brown, 2002).

H_2: Infrastructure Quality is significantly impacted by Overall Perceived Quality.

2.3. Communication

Communication refers to the ability to provide timely and reliable information. Both content and style in communications are important in building quality relationships with customers. Sheth (1975), noting the difference between content and style in communication suggests that later recognize the importance of ritualistic patterns of behavior in shaping the outcome of buyer/seller interactions. Communication is also about disclosing or sharing secrets. Derlega et al. (1987) comment that among the behaviors frequently noted as important in establishing and maintaining interpersonal relationships is mutual disclosure. The intensity of contact reflects the efforts of the seller (banking service provider) to keep communication channels open with customers and show commitment to the relationship (Williamson and Payne, 1983). The effort to "stay in touch" with customers has been identified as a major determinant of relationship maintenance in wholesale banking (Crosby et al., 1990). Anderson and Narus (1990) argue that there is a new view of communication as an interactive dialogue between a company and its customers that takes place during the pre-sales, sales, consumption, and post-consumption stages.

H_3: Interactional Quality is significantly impacted by Overall Perceived Quality.

2.4. Relationship Benefit

Gwinner et al. (1998) define Relationship Benefits as the benefits consumers receive from a long-term relationship above and beyond core product or service performance and were the first to propose a specific typology of organized benefits, developed in the context of services. Building on Gwinner et al. (1998) initial typology, subsequent research over time has applied and added some context-specific benefits. In the field of branding, research has somewhat sporadically identified various benefits that contribute to building consumer-brand relationships (Keller, 1993), without examining a specific typology as a field of relationship marketing. According to Keller (1993), Relationship Benefits are personal values that consumers attach to product or service attributes; that is what consumers think the product or service can do for them, which can be divided into three categories according to the underlying needs they relate to: functional, experiential and symbolic (Park et al., 1986).

H_4: Personnel Quality is significantly impacted by Overall Perceived Quality.

2.5. Relationship Quality

Relationship Quality on consumer loyalty and the generation of positive/negative word of mouth raises the issue of the dark side of relationships (Ranaweera and Menon, 2003). For example, George and Raymond (2008) find that as equity increases, older customers are more loyal than newer customers, while satisfaction increases as older consumers are less loyal than new ones. Ranaweera and Menon (2003) found that when satisfaction increases older consumers generate less positive references about their own service providers than newer ones and when satisfaction decreases older consumers generate more negative references about their own service providers than newer ones. Other variables that influence the nature of Relationship Quality between satisfaction and the generation of negative consumer references are recommendations received about competitors and the presence of critical incidents during previous service encounters (Dennis and Jayawardhena, 2014).

H_4: Overall Perceived Quality is significantly impacted by Satisfaction.

2.6. Customer Loyalty

At a very general level, customer loyalty is something consumers can demonstrate to brands, services, stores, product categories (eg cigarettes), and activities (eg swimming). Here we use the term customer loyalty as opposed to brand loyalty; this is to emphasize that loyalty is a feature of people, not something inherent in a brand. Unfortunately, there is no universally agreed-upon definition (Oliver 1999). Instead, there are three popular conceptualizations: loyalty is primarily an attitude that sometimes leads to a relationship with a brand loyalty primarily expressed in terms of revealed behavior (i.e., past purchase patterns) and purchases moderated by individual characteristics, circumstances, and/or the buying situation. Many researchers and consultants argue that there must be a strong attitude of commitment to a brand for true loyalty to exist (Reichheld, 1996).

III. RESEARCH ISSUES AND METHODOLOGY

3.1 Research Issues

The users of the BCA Syariah in Surabaya are the study's population, and this research uses a quantitative technique. Non-probability sampling is the sampling method used, and a questionnaire serves as the main instrument for data collection. The individuals who will help distribute and complete questionnaires will be chosen using the "snowball sampling" technique. The study covers 105 clients of the BCA Syariah in Surabaya as its respondents based on the characteristics of the respondents. The research methodology is presented below:
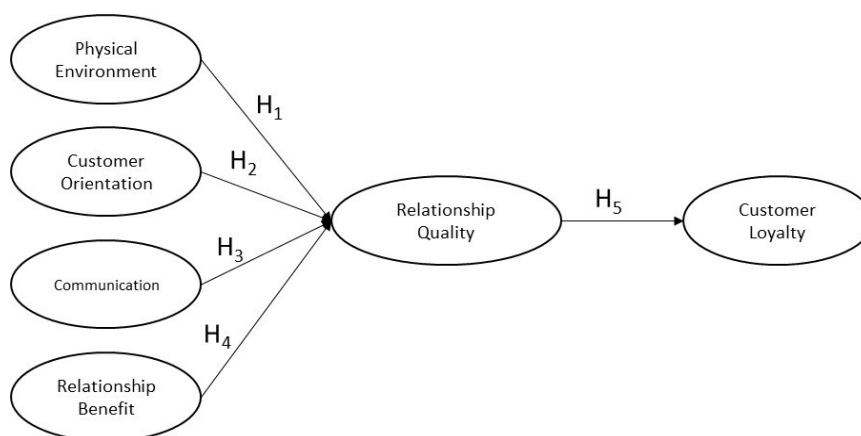
Figure 2. Research Model

3.2 Research Methodology

In research and statistics, sampling is a frequent method for learning about a population by looking at a sample of that group (Kabir, 2016). The size of the sample is decided based on statistical calculations to ensure an accurate representation, and samples are often picked at random to ensure that they are representative of the wider population. It is crucial to remember that if the sample is not accurately representative of the population, sampling techniques may add biases to the results. For instance, if a researcher only chooses volunteers from a particular social class or geographic area, the findings might not fairly represent the entire community. To guarantee that the results are accurate and reliable, great thought must be given to the sampling technique employed in every research project (Leavy, 2017).

For this study, non-probability sampling was employed as the sampling technique. The snowball sampling method was used, which allowed the author to choose respondents who would complete the questionnaire in order to collect data. The characteristics of the respondents in this study are as follows:

1. Male and female

2. Aged 18-60 years

3. Made at least one transaction at BCA Syariah in the past year

4. Reside in Surabaya

In analyzing the data, the SPSS 22.0 software package's simple regression and multiple linear regression data processing models were used. The study's model and hypothesis were first examined using a simple regression technique, which allowed researchers to test the direct effects of the intervening variable on the dependent variable, as well as the direct effects of the intervening variable on the dependent variable that was created from multiple indicators.

Second, multiple regression approaches were used to assess the individual effects of each independent variable on the dependent variable, which was made up of multiple indicators, as well as the combined influence of the independent and dependent variables. Before data processing, validity and reliability checks, as well as conventional assumption tests, were carried out.

The validity testing approach utilized in this study is bivariate Pearson (Pearson Product Moment Correlation). A bivariate Pearson analysis compares each item's score with the total score. The data is considered valid if the r_{count} exceeds r_{table} and has a positive value (Sunyoto, 2011).

According to Hair et al. (2006), a reliability test examines the consistency of different measurements of a variable. The dependability of a notion in research can be evaluated in various ways, such as Cronbach's alpha. According to Hair et al. (2006), the lowest Cronbach's alpha value is 0.6.

IV. FINDINGS AND DISCUSSION

4.1. Findings

Multiple regression was used in this study to examine the correlations between variables. SPSS 22.0 was the statistical analysis tool utilized to approach the problem formulation. Upon receiving the completed questionnaires, a descriptive statistical analysis was conducted. Figure 4 illustrates that the respondents who completed the questionnaires were primarily Male, as men who make a living for their household will try to find side income to further help the family economy. The survey participants were customers of BCA Syariah who resided in the Surabaya region and had used the service. The data processing of all questionnaires utilized responses from 100 respondents. The results indicate that the responses are visible.
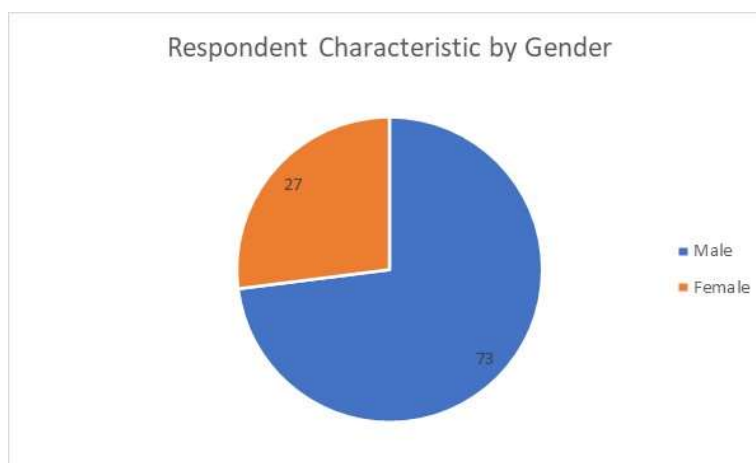
Figure 4. Respondent Characteristic by Gender

Source: own calculation

The findings in Figure 5 reveal that respondents are predominantly aged between 18 and 35 years, with 47 respondents falling within this age bracket, followed by 53 respondents in the 36-50 age group. This suggests that the majority of responders belong to the age segments of Generation Y and Z who are aware of the investment especially gold.
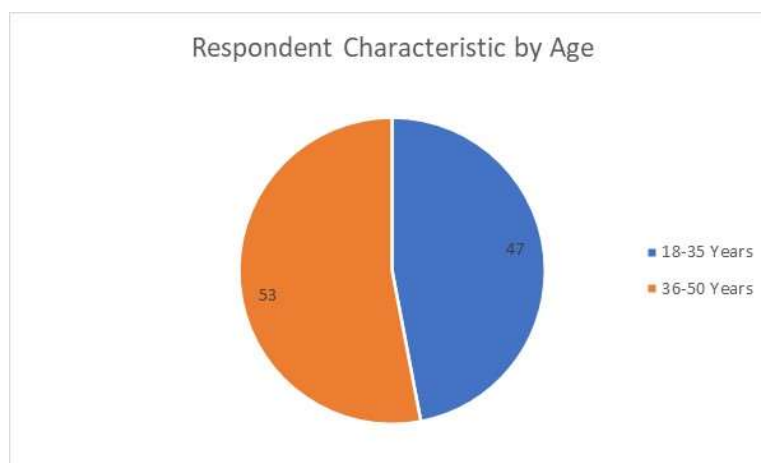
Figure 5. Respondent Characteristic by Age

Source: own calculation

4.1.1. Validity Test

Table 1 is a data validity that indicates that all indicators used to measure each variable are valid, as each item's factor loading value is greater than the critical value of 0.160.

Table 1. Validity Test

Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL
Physical Environment		Customer Orientation		Communication		Relationship Benefit		Relationship Quality		Customer Loyalty	
PE1	.689	CO1	.646	CM1	.574	RB1	.726	RQ1	.721	CL1	.698
PE2	.645	CO2	.712	CM2	.711	RB2	.653	RQ2	.648	CL2	.657
PE3	.734	CO3	.726	CM3	.656	RB3	.713	RQ3	.651	CL3	.722
										CL4	.746

Source: own calculation

4.1.2 Reliability Test

The reliability test's outcomes are as follows.:

Table 2. Reliability Test

Variable	Cronbach's Alpha Based on Standardized Items
Physical Environment	.842
Customer Orientation	.767
Communication	.721
Relationship Benefit	.791
Relationship Quality	.825
Customer Loyalty	.837

Source: own calculation

As shown in Table 2, all of the Cronbach alpha regression values in this study are higher than 0.60. This indicates that the statements used to create these variables are consistent and dependable and can be used for additional analysis.

Results of Multiple Regression (Physical Environment, Customer Orientation, Communication, and Relationship Benefit to Relationship Quality)

The multiple regression findings are as follows:

Table 3. Coefficient Regression Model 1

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.160	.368		-1.341	.549
	PE	.624	.037	.614	4.187	.000
	CO	.726	.059	.742	4.526	.000
	CM	.783	.041	.793	4.689	.000
	RB	.675	.059	.688	4.121	.000
a. Dependent Variable: RQ						

Source: own calculation

From Table 3, the regression equation can be written as follows:

$$RQ = b_1PE + b_2CO + b_3CM + b_4RB$$

$$RQ = 0.614E + 0.742CO + 0.793CM + 0.688B$$

Based on Table 3, all the independent variables have a positive influence on Relationship Quality. Communication and Customer Orientation has the greatest regression coefficient compared to other variables, which are 0.793 and 0.742. Therefore, Communication and Customer Orientation is the most influential in Relationship Quality. On the other side, Physical Environment has the smallest effect on Relationship Quality, which is 0.614.

Results of Simple Regression (Relationship Quality to Customer Loyalty)

The result of simple regression findings is as follows:

Table 4. Coefficient Regression Model 2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.181	.342		-1.357	.358
	RQ	.756	.051	.758	4.246	.000
a. Dependent Variable: CL						

Source: own calculation

From Table 4, the regression equation can be written as follows:

CL = b5RQ

CL = 0.758RQ

Based on Table 4, Relationship Quality has a positive influence on Customer Loyalty. In this research, Relationship Quality has the highest regression coefficient which is 0.758.

F-test:-

The calculations using SPSS reveal that the significance of the F-test value in the model is 0.000, which demonstrates that the independent variables have a substantial combined effect on the dependent variable.

Table 5. Result of F-test 1

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.249	5	17.254	75.541	.000[b]
	Residual	47.357	194	.181		
	Total	92.606	197			
a. Dependent Variable: RQ						
b. Predictors: (Constant), PE,CO,CM,RB						
Source: own calculation						

Source: own calculation

Table 6. Result of F-test 2

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	75.421	3	36.347	235.571	.000ᵇ
	Residual	47.349	196	.174		
	Total	122.767	199			
a. Dependent Variable: CL						
b. Predictors: (Constant), RQ						
Source: own calculation						

Source: own calculation

t-test:-

A t-test has already been conducted for Physical Environment, Customer Orientation, Communication, and Relationship Benefit related to Relationship Quality and Customer Loyalty. The purpose of this t-test was to examine whether the independent factors of Physical Environment, Customer Orientation, Communication, and Relationship Benefit significantly influence the dependent variable, which is Relationship Quality and Customer Loyalty. If the t-test value is less than 0.05, the partial influence on the variable is considered significant. Tables 5 and 6 show that each independent variable significantly affects Relationship Quality and Customer Loyalty.

4.2. Discussion

Based on the information provided, it appears that the research study found evidence to support all five of the hypotheses mentioned. Specifically, the study found that Physical Environment, Customer Orientation, Communication, and Relationship Benefit all had a positive and significant impact on Relationship Quality and Customer Loyalty. This suggests that in the context of Islamic banks, the relationship between the elements you mentioned (physical environment, customer orientation, communication, relationship benefits, relationship quality, and customer loyalty) can have a significant impact on the bank's success in retaining customers and winning the market.

Variables that affect Relationship Quality are Physical Environment, Customer Orientation, Communication, and Relationship Benefit. The biggest influence is Communication on Relationship Quality with a regression coefficient of 0.793 and t-test value of 0.000 which shows significant results in a positive direction. Banks depend on customer trust and satisfaction. Good communication allows banks to understand customer needs and problems better, thereby enabling them to provide better service. Banks offer a variety of products and services, which are often complex for inexperienced customers. Clear and effective communication allows banks to explain their products and services well to customers, helping them make informed decisions. Sometimes, problems can arise in banking transactions or services. Good communication allows the bank to quickly deal with the problem, avoiding detrimental consequences for customers and the bank's own reputation. Banks are large organizations with many departments and staff. Effective communication between departments and staff is key to ensuring smooth and consistent operations. Banks must also comply with various rules and regulations set by financial supervisory authorities. Effective communication ensures that all staff understand and properly comply with these regulations.

The second biggest influence is Customer Orientation on Relationship Quality with a regression coefficient of 0.742 which is significant in the positive direction. Customer orientation is a strategic approach in which a company or organization, in this context a bank, focuses entirely on customer needs, wants and experiences. Understanding and meeting customer needs is key to maintaining and increasing customer satisfaction. Customer-oriented banks strive to provide services that match customer expectations, which in turn increases customer loyalty and retention. By focusing on customers, banks can better understand

market trends and evolving customer needs. This allows them to develop new, more relevant and innovative products and services, which can differentiate them from competitors and provide added value for customers. Customer-oriented banks strive to create a positive and seamless experience for their customers. This includes providing easy-to-use services, being responsive to customer questions and concerns, and providing quality customer support. Understanding customers well allows banks to design more effective marketing strategies. They can target the right market segments, deliver relevant messages, and develop more effective marketing campaigns to attract and retain customers. Overall, customer-oriented banks tend to have better financial performance because they are able to effectively retain and attract new customers, which in turn increases their revenues and profitability.

The third biggest influence is Relationship Benefits on Relationship Quality with a regression coefficient value of 0.688 which is significant in a positive direction. Relationship benefits in banking refer to the advantages that arise from building and maintaining long-term relationships between banks and their customers. Over time, as customers interact with the same bank, they develop trust in its services and reliability. This trust forms the basis of a strong relationship, as customers feel confident in entrusting their financial needs to the bank. Banks that have a strong relationship with their customers often tailor their services to meet individual needs. By understanding the financial goals and preferences of their customers, banks can offer personalized advice, products, and solutions. Long-term customers often receive priority treatment from their banks. This could mean expedited service, access to exclusive products or rates, or dedicated customer support channels. Priority service reinforces the value of the relationship to the customer. nks may be more willing to accommodate the needs of long-term customers, such as providing leniency during financial hardships or offering flexible terms on loans or credit arrangements. This flexibility strengthens the bond between the bank and its customers. Building relationships with customers can be more cost-effective for banks in the long run compared to acquiring new customers. Retaining existing customers through relationship benefits can reduce marketing and acquisition costs while maximizing the lifetime value of each customer. atisfied customers are more likely to refer friends and family to their bank, generating new business through word-of-mouth referrals. Additionally, strong relationships enable banks to identify cross-selling opportunities, offering additional products or services that align with the customer's needs and preferences. ong-term relationships foster open communication between banks and their customers. This enables banks to gather valuable feedback on their products, services, and overall customer experience, which can be used to continually improve and innovate.

The lowest influence is the Physical Environment on Relationship Quality with a regression coefficient of 0.614 significantly towards the positive. The physical environment in banking refers to the tangible aspects of a bank's facilities, including its branches, offices, and service areas. The physical environment significantly impacts the overall experience of customers when they visit a bank branch. A well-designed and welcoming space can make customers feel comfortable and valued, enhancing their satisfaction with the bank's services. The design, layout, and ambiance of bank branches contribute to shaping the bank's brand image. A modern, clean, and aesthetically pleasing environment conveys professionalism, trustworthiness, and reliability, which are essential for building a positive brand reputation. The physical environment can facilitate meaningful interactions between bank staff and customers. Comfortable seating areas, private meeting rooms, and interactive displays can encourage engagement and communication, allowing bank staff to better understand and address the needs of customers. A well-organized and efficient physical layout can improve the productivity of bank staff and streamline operational processes. Thoughtful design elements, such as ergonomic workstations, optimized workflow patterns, and accessible technology, can contribute to a more efficient working environment. The physical environment must prioritize the security and safety of both customers and staff. This includes measures such as robust security systems, surveillance cameras, secure cash handling procedures, and emergency response protocols to ensure a secure banking environment. Banks need to ensure that their physical environments are accessible to all customers, including those with disabilities or special needs. This may involve providing wheelchair ramps, accessible entrances, braille signage, and other accommodations to promote inclusivity.

According to the available data, it appears that the study's results confirmed the fifth hypothesis, which claims that Relationship Quality has a positive and significant influence on Customer Loyalty. The t-test value of 0.000, which is less than the usual significance level of 0.05, shows that there is statistical significance in the association between Relationship Quality and

Customer Loyalty. The relationship between relationship quality and customer loyalty is essential in understanding customer behavior and the long-term success of a business. High relationship quality often means there is a strong level of trust between the company and the customer. When customers feel that a company is reliable and cares about their needs, they tend to feel more emotionally attached to the brand. This makes them more likely to remain loyal in the long term. Positive relationship quality is often supported by open, honest, and effective communication between companies and customers. Good communication allows companies to understand customer needs better and provide appropriate solutions. This can increase customer loyalty because customers feel heard and appreciated.

V. CONCLUSION

Based on the study's findings, there are several managerial implications that can be drawn for BCA Syariah to increase Customer Loyalty among its customers in Surabaya:

1. Communication: Offer various communication channels such as phone support, email, live chat, and social media platforms to cater to different customer preferences. Ensure that these channels are easily accessible and responsive to inquiries and feedback. Implement internal communication tools such as intranet portals, collaboration platforms, and messaging apps to facilitate communication among bank employees. This improves information sharing, teamwork, and efficiency within the organization.

2. Customer Orientation: Foster a customer-centric culture within the organization by emphasizing the importance of customer satisfaction and loyalty at all levels. Ensure that employees understand the value of putting customers first in every interaction and decision. Train frontline staff to empathize with customers, actively listen to their concerns, and provide personalized assistance. Encourage employees to go above and beyond to exceed customer expectations and resolve issues promptly.

3. Relationship Benefits: Offer personalized services and tailored financial solutions based on individual customer needs, preferences, and goals. Use customer data and insights to anticipate their needs and provide proactive recommendations. Provide exclusive banking products, rewards, and offers to loyal customers as a way to appreciate their continued relationship with the bank. Offer preferential interest rates, fee waivers, or access to premium services to incentivize customer loyalty.

4. Physical Environment: Ensuring the cleanliness and orderliness of the bank room is a priority. Bank staff should regularly clean and tidy work areas and waiting areas to create a pleasant and professional environment. A comfortable waiting area with ergonomic chairs, small tables, and facilities such as drinking water or coffee can make the waiting experience more enjoyable for customers.

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