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Service Excellence As Bank Lampung's Communication Strategy For Maintaining Customer Relationships

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Abstract: Intense competition within the banking industry forces banks to continuously elevate their service quality to retain customer loyalty. This study aims to analyze the implementation of service excellence as a corporate communication strategy at Bank Lampung's Kotabumi Branch to maintain long-term relationships with its customers.

Using a qualitative approach, data for this research were gathered through field observations, in-depth interviews with bank employees, and a relevant literature review. The collected data were analyzed through the lens of three core components of corporate communication: determining communication objectives, mapping available resources, and managing image and reputation.

The findings reveal that Bank Lampung Kotabumi Branch has successfully utilized service excellence as a strategic tool to realize its corporate vision. This implementation is strongly driven by internal empowerment initiatives, including standardized employee behavior, an independent and competitive recruitment system, and regular upgrades to physical facilities. Through consistent service excellence and routine evaluations, the bank has successfully built a positive image as a safe, comfortable, and trusted financial institution in the eyes of the public.

Keywords: Communication Strategy, Corporate Communication, Service Excellence, Customer Satisfaction.

I. INTRODUCTION

The Indonesian economy is currently experiencing rapid growth, which has fueled intense competition across all business sectors. To win over consumers, businesses are competing to offer attractive products and services, focusing on price, quality, and overall experience [4]. This industrial pressure forces organizations to continuously innovate their products, processes, and delivery models. In the highly competitive banking sector, institutions can drive profitability by providing superior service to their customers [8]. Improving performance grants the competitive edge necessary to acquire customers, outperform rivals, and build a larger market share all of which are key drivers for long-term growth and corporate success in an ever-evolving market [2]. This dynamic is further accelerated by rapid technological advancements, which allow business owners to seamlessly design and execute various corporate strategies. These strategies are engineered to attract the public and turn them into loyal customers, while showcasing the business's quality a practice standard among banking institutions [10].

Banks serve a fundamental role within Indonesia's financial system [1]. They function not only as places to save money but also as institutions for securing loans. This aligns with Ahuja's view that a bank channels capital from those who cannot utilize it profitably to those who can make it more productive for the benefit of society. Meanwhile, according to Article 1, Paragraph 1 of the Republic of Indonesia Law No. 10 of 1998 (amending Law No. 7 of 1992 concerning Banking), a bank is a business entity that collects funds from the public in the form of deposits and channels them through credit or other financial instruments to improve the general standard of living.

Service can be understood as a corporate activity directed toward consumers, clients, or depositors, experienced by them as a form of appreciation and respect. Engaging and effective service naturally breeds satisfaction among users and customers. Ultimately, business success is measured by how satisfied customers are with the services provided, and for banks, service quality is the ultimate key to success [13]. This underscores whether the service excellence implemented by a bank has been truly effective. Because banking is fundamentally a service-driven business, instilling a customer-first service culture is an absolute necessity.

A customer (or nasabah) is defined as an individual or entity holding savings or loan accounts at a bank. According to Komaruddin (1994), a customer is any person or company that maintains a current account, deposit, or similar savings structure with a banking institution. Attracting a large volume of customers is a primary indicator of a bank's success, as customer satisfaction creates an ongoing relationship that manifests as repeat transactions and long-term loyalty [9].

However, winning over customers is no simple task. Product and service quality are critical focal points for any company due to their direct link to customer satisfaction the ultimate goal of corporate marketing [2]. Marketing teams, in collaboration with funding, service, and credit divisions, must continuously elevate their service standards. They need to evaluate whether their current approach is genuinely effective and devise strategies to make their bank more appealing than the competition. This strategy centers on delivering the absolute best service to the customer [12] [13]. By integrating appropriate innovation strategies into their business operations, companies can deliver products and services that align with customer needs and desires while sustaining their market competitiveness [2].

Competition between banks has intensified because almost every region in Indonesia now hosts multiple banking institutions. In certain areas, it is common to find more than one bank operating, spanning central, commercial, and rural banks, owned by the government, private sector, cooperatives, joint ventures, or foreign entities. These banks also operate across both conventional and Sharia systems. Given this wide array of choices, consumers have total freedom to decide where to go, meaning that a bank's success rests entirely on the satisfaction of its customers [13].

Service excellence refers to how employees or human resources within an institution serve customers to leave a lasting positive impression [15]. It is defined as a standard of service that delivers optimal satisfaction and meets customer needs in other words, service that fulfills rigorous quality standards. Meeting these standards means going above and beyond what the customer expects. When a bank executes service excellence properly, customers feel satisfied, continue using the bank's services, and will even recommend it to their peers. Effective implementation builds a loyal customer base, attracts new clients, and fulfills the primary service excellence objectives of the corporation.

Product quality directly impacts consumer satisfaction, and in banking, this satisfaction is heavily tied to the quality of the financial products offered. If customers perceive bank products as high-quality, their overall satisfaction naturally rises [9]. Therefore, it is vital to listen to customer desires and assist them in meeting their needs. This tests the capability of bank staff to align their work with customer expectations, as customers will evaluate quality by comparing what they receive against what they anticipated. Achieving service excellence requires specific behavioral skills, including a well-groomed appearance, a warm and welcoming attitude marked by frequent smiles and greetings, and a calm, responsive demeanor when handling clients. These exact traits serve as the operational guidelines for Bank Lampung's Kotabumi Branch in North Lampung.

Bank Lampung is jointly owned by the Provincial Government of Lampung alongside the city and regional regency governments across Lampung. Its purpose is to manage regional finances as the regional treasury holder and to stimulate the local economy by providing credit to Micro, Small, and Medium Enterprises (MSMEs). Operating on conventional banking principles, Bank Lampung believes that excellent service drives satisfaction, which in turn breeds customer loyalty. Recognizing that customer service is a mandatory pillar of their business, they consistently review their service delivery and introduce new innovations. These efforts earned the Kotabumi branch the "Golden Award" from the central management assessment team, recognizing their exemplary customer service as a model blueprint for other regional branches. Like most established banks, Bank Lampung's Kotabumi Branch embeds service excellence deeply into its operations, driving toward specific goals built into their service initiatives.

To nurture relationships with its customers, Bank Lampung's Kotabumi Branch utilizes various communication strategies to ensure their customer relations align with corporate goals [13]. Foremost among these is service excellence. They use service excellence to make sure their targets are met, viewing high-quality service that aligns with customer expectations as the perfect vehicle for maintaining solid customer relations [7].

Based on the points above, the driving factor behind this research is that service yields the most significant impact on a company; customers feel satisfied only when the service provided is exceptional. Satisfied consumers enjoy using the company's services, view the institution favorably, and develop a positive impression that elevates overall customer satisfaction [3]. Conversely, poor corporate service actively turns potential customers away. Because service mirrors the true identity of a company, corporate success is directly tied to how well that service is delivered. This fundamental reality is why the author chose to study the service dynamics at Bank Lampung's Kotabumi Branch. Writing from the perspective of Bank Lampung Kotabumi's management, this report explores how the branch leverages and executes service excellence as an effective corporate communication strategy to sustain relationships with its customers.

II. METHOD

This study employs a qualitative approach to understand the investigated phenomenon deeply and contextually. Through qualitative methods, the researcher can comprehensively explore the reality on the ground, prioritizing data depth over quantity. To support the validity of the analysis, the field data obtained in this study are combined with and reinforced by relevant literature reviews, thereby generating comprehensive and academically accountable conclusions.

As an integral part of the research instrument, data collection techniques are systematically designed as a way for the researcher to search for, gather, and organize data and information related to the focus of the study. All data collected during this process must adhere to the principles of credibility so that the results can be scientifically justified. The data collection techniques applied in this research rely on two main fieldwork activities: observation and in-depth interviews.

The first activity is carried out through the observation method, where the researcher directly engages in the field to conduct careful and objective observations. This step is taken to gather factual data and information regarding the service dynamics implemented by Bank Lampung's Kotabumi Branch in its day-to-day operations.

Subsequently, the observation results are further enriched through in-depth interviews with the employees of Bank Lampung's Kotabumi Branch. The interview process is designed to be structured yet open, allowing the researcher to obtain rich, focused, and flexible information when unearthing the essential data required to answer the research problems.

III. RESULTS AND DISCUSSION

This study utilizes various relevant theories to help explain and provide a deep understanding of the investigated phenomenon. Broadly speaking, the applied theories center on the scope of corporate communication strategy, which is then contextualized directly with the operational dynamics in the field. Corporate communication plays an important role in shaping corporate identity and reputation. In the era of globalization and digitalization, companies face challenges in maintaining a positive image amidst increasingly tight competition. Effective communication between a company and its stakeholders is a key factor in building trust and increasing loyalty [5].

This step becomes crucial considering that current economic actors are competing with one another to improve the quality of their companies in order to attract public interest. Such intense competition ultimately drives organizations to formulate tactical

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communication strategies to acquire and maintain customer loyalty. Furthermore, this dynamic is supported by the rapid development of technology, which increasingly facilitates corporations in executing various work programs. One industrial sector that relies heavily on the reliability of this type of strategy is the banking industry, where service quality acts as the primary face as well as the determinant of corporate success [12].

1. The Existence and Function of Banks

In the economic landscape, banks have a multidimensional role that is not only oriented toward commercial profit but also carries a social function. A bank is a business entity whose wealth is dominated by financial assets, where its operations are driven by a combination of profit and social motives [17]. More specifically, a bank is a financial institution tasked with collecting funds from the public in the form of deposits, which are then channeled back in the form of credit or other investment alternatives to improve the standard of living of the broader community [18].

This view aligns with the premise that positions a bank as a financial intermediary that functions to bridge parties with surplus funds and those in need of funds, while simultaneously facilitating payment traffic [20]. This intermediation mechanism requires the bank to be capable of managing the flow of funds between both parties effectively within a predetermined timeframe. Based on the thoughts of these experts, it can be concluded that a bank is a financial intermediary institution that holds three comprehensive functions: collecting and channeling funds, providing intermediation services, and facilitating the public payment traffic system.

2. Communication Strategy

As an effort to execute organizational functions, a mature communication strategy is required. A communication strategy is inherently a structured design aimed at creating concrete changes in the target audience, thereby enabling directed communication actions to achieve specific targets [21]. In a marketing context, this strategy aims to build audience awareness regarding the need for a product, service, or value, which is then nurtured to form customer loyalty. To achieve such effectiveness, the communication process must be understood as a message transformation activity involving the exchange of knowledge and interests between both parties [21].

On the other hand, a communication strategy can also be understood as an integrated guide between communication planning and communications management. Through this approach, the strategy used must be tactical as well as adaptive to the dynamics of situations and conditions in the field so that organizational goals can be realized [20].

In line with this, a communication strategy is defined as a design created to change human behavior on a broader scale through the transfer of new ideas [19]. Therefore, formulating a communication strategy means having to take into account all current conditions as well as future projections to achieve optimal results. Through a measurable strategy, changes within the audience can be realized more easily and quickly. In fact, no matter how great an innovation an organization makes, it will not deliver optimal impact without the support of an appropriate communication strategy [3]. Broadly speaking, a communication strategy acts as the main determinant of the success of an organization's performance and reputation in the eyes of the public.

3. The Concept of Service Excellence

One derivative form of organizational communication strategy that directly touches consumers is the implementation of service excellence (pelayanan prima). This concept represents the highest standard of service provided by a company to meet or even exceed consumer expectations to create optimal satisfaction. Service excellence means serving beyond customer expectations by providing more attention [15]. For example, when someone expects a basic-value service but receives a much greater value-added service, emotional satisfaction will automatically be formed. In line with that, service excellence demands meticulousness in detailed aspects to surpass what consumers expect.

In general, service excellence is defined as a person's maximum capability in interacting with and serving others [18]. This service must be provided to all stakeholders, both internal and external customers, in accordance with the applicable standard operating procedures (SOPs). When viewed from a linguistic context, the essence of service excellence lies in the effort to help prepare or

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take care of what is needed by others. Thus, service excellence is a representation of the company's total effort in meeting the needs of its consumers.

Based on this explanation, it can be concluded that service excellence is a company's benchmark in presenting the best service to achieve customer satisfaction and the strategic goals of the organization. This concept of excellent service contains three interrelated main pillars: an attitude approach based on care, concrete efforts to serve with the best action, and an orientation toward certain service standards to satisfy consumers [17].

In line with this, there are six core elements that make up service excellence, including the aspects of action, attention, responsibility, appearance, ability, and attitude [18]. The presence of these elements becomes highly crucial considering that service characteristics possess their own uniqueness compared to physical commodities. Service characteristics are marked by their nature of being completely unpredictable because they do not take the form of physical objects, their reality is dominated by social actions and the influence of interaction, and their production and consumption processes cannot be separated because they occur simultaneously at the same time and place [20].

4. Corporate Communication Theoretical Framework and Field Application

In examining the phenomenon in this study, the author adopts the corporate communication theory, which highlights how organizations build communication bridges with various stakeholder groups (constituents). A company's identity is basically an actual manifestation of the organizational reality. This identity is communicated through visible aspects—such as the company name, logo, motto, products, building architecture, uniforms, and stationery—as well as through strategic communication, whose digitalization is reflected in the quality of customer service [16].

In its implementation, service excellence is applied by Bank Lampung Kotabumi Branch as one of the pillars of corporate communication strategy to maintain and nurture long-term relationships with customers. This step is taken because service has the most significant impact on the satisfaction level of constituents; satisfying service makes the public comfortable using bank services, whereas poor service will distance potential customers. Based on the existing parameters, these three organizational strategy substances are examined deeply through real findings in the field as follows [16].

Determining Communication Objectives

The first substance in corporate communication is determining objectives, which is understood as the final outcome or concrete action desired by the organization from its constituents after the communication process takes place [16]. The strategy of corporate communication with management equally plays an important role in shaping direction, image, and performance within the context of a good business. Even in the era of globalization of technology and information, corporate communication becomes the foundation to achieve the success and sustainability of an organization, thereby aligning management concepts and communication strategies [6]. Within a corporate structure, corporate communication, together with top leadership, is tasked with formulating the corporate vision into daily work processes internalized by the internal public. Bank Lampung's own vision is to become a leading, trusted bank that is loved and owned by the community. This grand vision is then translated into strategic missions that encompass fulfilling banking service needs, providing highly competent human resources, strengthening capital, developing information technology, increasing service quality and corporate image, as well as establishing strategic inter-institutional cooperation.

Through interviews with the staff members of the General Affairs division, it was found that the operational objectives of Bank Lampung Kotabumi Branch are specifically directed toward becoming a leading bank capable of driving the economic welfare of the Lampung community while building an emotional closeness with customers. To achieve these objectives, the bank provides various supporting banking programs, such as the distribution of micro and macro business credit, deposits, general savings, and student savings. In this regard, the implementation of service excellence is positioned as the main instrument so that these programs can be well-received and touch the needs of the community.

Based on the author's observations, this strategic objective is analyzed and aligned to be clearly achieved. The relationship between employees and customers in the field appears very close and reciprocal, where they seem to already recognize one another. The success of executing this strategy is strongly supported by routine evaluation activities carried out consistently on a daily, monthly, and annual basis. Thus, the link between determining objectives and service excellence lies in the position of excellent service as an absolute corporate standard; it acts as a compass as well as a quality parameter so that daily operational execution remains aligned with the achievement of the company's long-term goals.

Deciding Available Resources

The second substance relates to the mapping of organizational capital, which includes financial aspects (money), human resources, and time availability to support long-term corporate identity [16]. In order for the chosen communication strategy to run optimally, Bank Lampung Kotabumi Branch consistently conducts sustainable internal empowerment, particularly through employee management and facilities renewal.

On the human resources aspect, the management requires all employees to internalize strict service excellence standards. This is realized through the implementation of a greeting culture (budaya salam), the obligation to dress neatly and politely, courtesy in spoken words, standardization of receiving phone calls, to the efficiency of customer waiting times. This empowerment is also expanded externally through partnership visits and the expansion of cooperation with various government institutions.

To guarantee the quality of the recruited personnel, the bank runs an open recruitment system that is highly competitive. The uniqueness of the recruitment process at Bank Lampung is demonstrated through the involvement of independent third parties, namely Bank Indonesia (BI) and the International Banking School (IBS), to ensure a neutral, transparent, and objective assessment to produce competent and highly dedicated personnel.

The empowerment of these personnel is then balanced and supported by the provision of physical facilities to create maximum comfort for customers. Based on direct observations in the field, the author observed that management provides a special waiting room that is clean, neat, and comfortable, complete with television facilities, high-speed wireless internet connection, and the provision of free drinking water. This facility renewal is also conducted periodically to maintain consumer satisfaction.

The integration of existing resources at Bank Lampung Kotabumi Branch is identified as running effectively to support the reliability of their excellent service. The combination of employee behavior and facility quality ultimately makes customers feel they are receiving extra attention, which directly implies an increase in customer satisfaction.

Diagnosing the Organization's Reputation

The third substance in the corporate communication framework is the management of the organization's image. The credibility of a company's image is built based on the perception of constituents, not merely the internal reality of the organization itself; thus, a company must carefully determine what kind of ideal image it wishes to hold in the eyes of its primary public [16]. This credibility is born from the constituents' interpretation of the identity displayed by the company through its day-to-day operational reality [11]. Therefore, accuracy in managing and mapping resources correctly will determine the success of corporate communication in shaping a positive image, while simultaneously safeguarding the corporation against "missteps" that potentially trigger reputational damage [16].

In line with its grand objective, Bank Lampung Kotabumi Branch is fully committed to building an image in the minds of customers as a safe, comfortable, and trusted banking institution. Based on interview data with the staff members of the General Affairs division, the formation of this perception is consciously pursued through consistent standardization of service excellence so that customers always feel protected and valued.

Through field observations, the author noticed that this envisioned ideal image has begun to manifest realistically. The indicator of this success is visible from the increasing volume of the surrounding community who actively choose and entrust their financial needs to this bank from time to time.

This correlation between image formation and service excellence demonstrates that excellent service acts as an operational tool as well as the main catalyst for the corporation in constructing public reputation. If the presented service is capable of meeting or exceeding customer expectations, the company's positive image will be formed naturally. Conversely, service failure will directly damage the company's reputation. These concrete actions within service excellence ultimately form a strong influence in social interactions and become the primary parameter for customers in assessing the credibility of Bank Lampung Kotabumi Branch.

IV. CONCLUSION

Bank Lampung's Kotabumi Branch aims to become a leading bank that can help improve the economic welfare of the Lampung community and foster strong, positive relationships with its customers. To achieve these objectives, they implement various strategies, one of which is the service excellence communication strategy.

To ensure that the service excellence applied by Bank Lampung's Kotabumi Branch runs as intended, they consistently engage in empowerment initiatives within the service sector. This involves evaluating the services provided to customers and ensuring that all employees of Bank Lampung's Kotabumi Branch deliver services in strict accordance with the Service Standard Operating Procedures (SOP). Ultimately, the image that Bank Lampung's Kotabumi Branch seeks to build is one where customers perceive Bank Lampung as a banking institution that makes them feel comfortable, safe, and fully protected.

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