

ANALYSIS OF EMPLOYEE SERVICES THROUGH A COMMUNITY APPROACH IN INCREASING CUSTOMER INTEREST IN SAVING AT BPRS BHAKTI SUMEKAR

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Abstract

BPRS Bhakti Sumekar KC Madya Pamekasan is a sharia financial institution which is surrounded by many large banks. The existence of these banks is a big challenge for BPRS Bhakti Sumekar KC Madya Pamekasan to survive and be able to compete. This research analyzes the relationship between employe service and customers' interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan. Data was obtained through structured interviews with branch heads and marketing managers. To ensure the level of trust in the information, data triangulation was carried out using different techniques, namely observation of the environment and forms of community services implemented at BPRS Bhakti Sumekar. All data analyzed to describe the impact of employee services on interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan. The research method involves in-depth interviews with employees and customers, as well as direct observatiton of service interactions. The findings show that employee service quality plays an important role in shaping customeers' interes in saving, with interpersonal aspects and trust being the main factors. The implecations of this research can help BPRS Bhakti Sumekar in designing service strategies that are more effective and focus on customer needs and preferences. The findings of this research show that customers' interest in saving is increasing due to adequate bonuses and community services that customers receive. Community services are provided in the form of football pick-up and drop-off services, balance printing services, and problem solving.

INTRODUCTION

Community service is a significant way to gain involvement and support from the community. Through community support, businesses can focus more on improvising products and services (Kunaifi, A., & Syam, N. 2021).. Everyone who mentions the word bank always associates it with money, therefore it is always assumed that everything related to banking always has something to do with money (Rahman & Pratikno, 2022). In Indonesia, banks operate in two systems, namely the conventional system and the Islamic Sharia system which is commonly known as Sharia banking. Generally, people interpret banks as a place to save and borrow, but in a broad sense, banks are financial institutions that have an important role in a country's economy (Fauji et al., 2022).

According to Law No. 10 of 2008 concerning Sharia Banks, Sharia Banks are divided into three types: Sharia Commercial Banks, Sharia Business Units, and Sharia People's Financing Banks (Law No. 10 2008). The reason for establishing the Sharia People's Financing Bank (BPRS) is because of the condition of the Indonesian economy which is currently experiencing economic restructuring. The existence of BPRS is expected to improve the welfare of Muslims, especially those from economically vulnerable groups (Rahman & Handayati, 2023). This is because the main target of BPRS is Muslims at the village and sub-district level (Djasuli & Yadi Janwari 2002).

In the world of banking, customers are one of the benchmarks in every banking company which is one of the most important aspects of the business process. Success comes from knowing customer satisfaction. Customers usually measure their satisfaction by comparing the service they receive with what they expected (Rahman, et al, 2023). Because if customers are satisfied, they will be loyal and save money. Banks do not want to lose customers because of dissatisfaction with the performance or quality of service provided by the bank. Customer satisfaction is important for banks in the sense that it is the customer's perception after receiving service. If the bank's services do not satisfy the customer, the customer will leave the bank and switch to another bank, causing a decrease in bank income which ultimately causes a decrease in profits and even losses (Rahman & Azizah, 2022). Therefore, customer satisfaction is an important and critical factor in the development of banks so that they remain able to survive in the face of competition.

METHOD

The research method used in this research is a qualitative research method. Qualitative research methods are used to analyze, study, measure phenomena of social problems that cannot be explained by quantitative research. (Sugiyono, 2018). In this research, a qualitative study approach was used to explain phenomena more specifically (Fauji et al., 2021). Thus, this research focuses on individuals, groups, organizations, institutions or so on. The purpose of using the case study qualitative research method in this research is to understand the problems that occur in the research object, namely the analysis of employee services on customers' interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan (Kunaifi, 2016b).

During the implementation phase of this service, many methodologies are employed, including location surveys, observations in the customer service section, namely customer service, tellers, complaints, and the financing section. Interviews were conducted with branch heads and marketing managers and confirmed with several customers. The present methodology has been created with the objective of guaranteeing the achievement and beneficial outcomes of the community service endeavours undertaken. The subsequent section provides a more comprehensive elucidation of each phase of the implementation methodology:

- a. Preliminary Assessment: The first phase is conducting a location assessment to gain insights into the environmental conditions and distinctive features of the place where the service will be implemented. The purpose of this survey is to gather data on several elements that may impact the effectiveness of the forthcoming programme.
- b. Observation: Subsequently, the observation phase will be implemented to directly examine the circumstances and challenges encountered at BPRS Bhakti Sumekar KC Madya Pamekasan.
- c. Interviews serve as a crucial tool for getting information about the requirements, expectations, and perspectives of leader at BPRS Bhakti Sumekar KC Madya Pamekasan.

Discussion is a crucial component in fostering active engagement and cultivating a collective feeling of ownership within the service programme. It provides a platform for deliberating and analysing the outcomes achieved at BPRS Bhakti Sumekar KC Madya Pamekasan (Kunaifi, 2016a).

RESULTS AND DISCUSSION

In this presentation, the researcher will present the research findings obtained through observation, interviews and documentation in accordance with the research focus and objectives previously determined. The following is data from the researcher's interview:

Identity of the research subject:

1. Head of BPRS Bhakti Sumekar KC Madya Pamekasan branch
2. Customer Service
3. 10 customers

More detailed information regarding the research subject can be found in the table below:

Table 1.
Respondent List

No	Name	Status	Address	Code
1.	Bakhtiar Ismanto	Branch Manager	Sumenep	BI
2.	Firdausiyah	Fiance	Pamekasan	FSH
3.	Rosi	Customer	Jl. Sersan mesrul	RI
4.	Faridatul Jannah	Customer	Desa Montok, kec. larangan pamekasan	FJ
5.	Faizah	Customer	Angsanah	FH
6.	Rosidah	Customer	Jl. Cokroatmojo	RH
7.	Moh. Khoiril Anam	Customer	Dasok Pademawu Pamekasan	MKA
8.	Estika Dewi	Customer	Bulung Pademawu Pamekasan	ED
9.	Irfan	Customer	Proppo Pamekasan	IN
10.	Nur Aisyah	Customer	Sersan mesrul	NA
11.	Ahmad Hidayat	Customer	Gugul, Pamekasan	AH
12.	Puji Astuti	Customer	Murtajih, Pademwu, Pamekasan	PA

Identification of research results:

1. Factors that influence customers' interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan:
 - a. Customer understanding of savings and contracts carried out at BPRS Bhakti Sumekar KC Madya Pamekasan: before opening a savings account, customers need to understand the product or contract they will use in making savings transactions. Further explanation regarding the factors that influence customers' interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan will be presented in the next description.

- b. This has a big influence on improving what products are available at the Bank, and also to attract customers to save. Data from research observations

The researcher made observations during the PLKBI period, namely from January 15 to February 17 2024 at BPRS Bhakti Sumekar KC Madya Pamekasan that the savings that are of great interest to the public are barokah savings because barokah savings can be accessed with BBS Mobile which can now be downloaded on Smartphones, and can check the balance easily. The data found during observations at BPRS Bhakti Sumekar KC Madya Pamekasan is presented as follows:

2. Factors that influence customers' interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan:
 - a. Products: BPRS Bhakti Sumekar KC Madya Pamekasan has a variety of products, so it can adapt to customer needs.
 - b. Service: BPRS Bhakti Sumekar KC Madya Pamekasan implements standard operating procedures (SOP) which emphasizes "service excellence" to provide the best service consistently.
 - c. Place: with a strategic location, BPRS Bhakti Sumekar KC Madya Pamekasan makes it easy for customers to find and access services, so that transactions become easier to occur.
 - d. Promotion: BPRS Bhakti Sumekar KC Madya Pamekasan carries out promotions via social media, direct promotions from door to door, as well as using media such as brochures and others.
3. Efforts made by BPRS Bhakti Sumekar KC Madya Pamekasan to influence customers' interest in saving:
 - a. Providing good facilities and services: BPRS Bhakti Sumekar KC Madya Pamekasan strives to provide good facilities and services to customers, such as friendly and fast service, as well as easy access to banking products and services.
 - b. Carrying out outreach to the surrounding community: BPRS KC Madya Pamekasan carries out outreach regarding products and benefits of saving at the Bank to the community around the branch, to increase customer awareness and interest.
 - c. Providing gifts/souvenirs to customers in accordance with the terms and conditions: BPRS Bhakti Sumekar KC Madya Pamekasan provides incentives to

customers who actively save, such as certain gifts or souvenirs, in accordance with the applicable terms and conditions. Usually souvenirs or gifts are given to deposit savings customers whose savings are above one hundred million. With these efforts, BPRS Bhakti Sumekar KC Madya Pamekasan hopes to influence customers' interest in saving at the bank.

The community approach to service has proven significant in retaining and increasing the number of customers. Bhakti Sumekar is said to be able to create togetherness and a high sense of trust in the people of Sumenep and Madura in general. As evidence, the results of Aang Kunaifi's analysis in his research stated that Bhakti Sumekar's market share reached more than 40%. One of the internal factors that is taken into consideration is the marketing mix (F. Rahman, 2022). Product factors can be explained using Philip Kotler's concept that a product is something that is offered to the market to attract attention and can be used or consumed to meet daily needs. Products in this context include a collection of products and services that the company offers to the target market. This product must be able to satisfy customers' wants and needs, whether in the form of goods or services needed to save. In this research, the products offered by BPRS Bhakti Sumekar KC Madya Pamekasan can influence customers' interest in carrying out banking transactions, so that customers are interested in using the services provided by BPRS Bhakti Sumekar KC Madya Pamekasan. (Philip Kotler, Kevin Lane, 2009). One of the products that customers are most interested in saving at BPRS Bhakti Sumekar KC Madya Pamekasan is barokah savings, where this barokah savings has several advantages, namely:

- a. Minimum initial deposit value of IDR 10,000: this low initial deposit value can provide convenience for customers, especially for those who have limited funds. This is the main attraction for saving at BPRS Bhakti Sumekar KC Madya Pamekasan.
- b. No monthly admin fees: the absence of monthly admin fees is one of the attractive factors for customers. With no admin fees, customers don't need to worry about deductions or additional fees that have to be paid every month. This makes customers feel more comfortable and interested in saving at BPRS Bhakti Sumekar KC Madya Pamekasan.
- c. Monthly bonus: having a monthly bonus on monthly savings provides additional benefits for customers. This bonus can be an incentive that encourages

customers to be more active in saving, because they will get additional benefits in the form of bonuses given every month.

- d. Prizes for customers with the highest balance: BPRS Bhakti Sumekar KC Madya Pamekasan gives prizes to customers who have the highest balance every year. This gift is in the form of a voucher, Eid parcel or birthday greeting card

With several advantages found in barokah savings, customers feel interested in saving at BPRS Bhakti Sumekar KC Madya Pamekasan. These factors influence customers' interest in choosing this product as an option for saving, because it provides benefits, convenience and attractive incentives for customers.

Promotion Factors

Promotion is an important stage in business to communicate with customers about the products and benefits offered. Without effective promotion, customers may not be aware of the products or services provided by financial institutions such as BPRS Bhakti Sumekar KC Madya Pamekasan.

It is important for BPRS Bhakti Sumekar KC Madya Pamekasan to plan an appropriate promotional strategy that suits the target market. In their promotional strategy, they must consider the market segment they want to reach, the message they want to convey, and the most effective media to reach potential customers. By carrying out good promotions, BPRS Bhakti Sumekar KC Madya Pamekasan can expand its reach, increase customer interest and strengthen its position in the market. (Ranti Wiliasih, Fathia Shadrina, 2017).

Promotions carried out by BPRS Bhakti Sumekar KC Madya Pamekasan through notifications from schools and homes as well as door to door such as brochures, banners, roadside billboards and also giving annual awards. By offering several products at BPRS Bhakti Sumekar KC Madya Pamekasan, the promotions carried out can increase customers' interest in saving (Kunaifi & Syam, 2021).

Service Factor

Service quality refers to efforts to meet customer needs and desires, provide adequate service, and provide information to meet customer expectations. Service is an activity carried out to satisfy customers, or through direct contact between customers and employees. (Sunardi Fety Aniarsih, 2013).

BPRS Bhakti Sumekar KC Madya Pamekasan provides the best service to customers based on the principle of excellent service. They make direct visits to customers' homes door to door to facilitate the process of opening savings. Apart from that, the bank provides friendly and polite service and maintains good relationships with customers. They always do 3S (Smile, Greet, Greet) to customers. When customers experience problems in savings transactions, the bank is quick to provide assistance. BPRS Bhakti Sumekar KC Madya Pamekasan also provides football pick-up and drop-off and balance printing to increase customer comfort and satisfaction in saving at the bank. Thanks to the good service provided by BPRS Bhakti Sumekar KC Madya Pamekasan, customers feel comfortable and satisfied. The presence of the right service can build a positive relationship between customers and the bank. In this arena, customers tend to recommend BPRS Bhakti Sumekar KC Madya Pamekasan to their friends to save there.

Apart from that, location factors also play an important role in customer decisions. Bank location indicates the place where banking products and services are offered as well as the bank's operational control center. A strategic and easily accessible location makes it easy for customers to carry out transactions. This is what can increase customers' interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan. (Rahma Bellani Oktavindriati Iranati, 2017).

The location of BPRS Bhakti Sumekar KC Madya Pamekasan has a strategic advantage because it is on the side of the road and can be accessed by public or private transportation. This strategic location makes it easier for customers to carry out savings transactions at BPRS Bhakti Sumekar KC Madya Pamekasan. With a location that is easy to reach by any vehicle, customers do not experience difficulty in reaching BPRS Bhakti Sumekar KC Madya Pamekasan. This makes it easier for customers to visit the bank and make transactions quickly and efficiently.

Based on the research conducted, there are several conclusions regarding the efforts of BPRS Bhakti Sumekar KC Madya Pamekasan in increasing customers' interest in saving.

Provide Good Service

Providing the best service to every customer is a top priority in the banking business. By providing good service, BPRS Bhakti Sumekar KC Madya Pamekasan can create convenience for incoming customers and increase their loyalty (Erwin Prassetio, 2017). Good service from BPRS Bhakti Sumekar KC Madya Pamekasan, including door to door

savings collection service, is a very positive achievement. By providing convenience and comfort to customers, this bank can increase customers' interest in saving and strengthen their relationship with the bank. This door to door savings withdrawal practice allows customers to make transactions without having to visit a branch office directly. This is very beneficial for customers who are busy or have limited time or mobility. Services like this prove that BPRS Bhakti Sumekar KC Madya Pamekasan prioritizes customer comfort and satisfaction by providing flexible solutions.

Hold Socialization

Promotion is a strategy used to inform, persuade and remind consumers about the product or brand being offered, with the hope that consumers will be interested and buy the product. Promotion can be done in various ways, both directly and indirectly. Socialization is an effective promotional method. Socialization is the process of transferring ideas or information from a group to individuals in society. In terms of promotion, outreach can be carried out by communicating information about a product or brand to individuals through various means of communication, for example through schools, Islamic boarding schools, or through direct visits to people's homes.

Socialization carried out by BPRS Bhakti Sumekar KC Madya Pamekasan through schools, Islamic boarding schools and house visits is one of the methods used to promote its products and services to the surrounding community. Socialization is generally carried out by the funding officer team who makes regular visits every week. During the socialization, the funding officer team gathered a group of people to provide information about the products and services offered by BPRS Bhakti Sumekar KC Madya Pamekasan. One of the products offered is gold pawning, where customers can pawn their gold to get cash with a safe and reliable guarantee. Apart from that, there are also financing services that can help customers meet their financial needs. BPRS Bhakti Sumekar KC Madya Pamekasan also gives gifts to customers in accordance with the applicable terms and conditions. Giving gifts is one of the promotional strategies used to increase customer interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan.

In an effort to market banking products, gifts are one of the attractions for consumers. BPRS Bhakti Sumekar KC Madya Pamekasan uses prizes as incentives for customers who meet certain requirements, such as customers with the highest balances each year. This provides additional encouragement for customers to continue saving and achieving their

financial goals. (Nugroho J Setiadi, 2003). BPRS Bhakti Sumekar KC Madya Pamekasan provides rewards or prizes to customers who have the highest balances every year as a form of appreciation for customer loyalty and success in saving. These prizes can be in the form of Eid parcels, shopping vouchers, or other prizes that have been determined by BPRS Bhakti Sumekar KC Madya Pamekasan.

CONCLUSION

The factors that influence customers' interest in saving at BPRS Bhakti Sumekar KC Madya Pamekasan can be summarized as follows: Barokah savings products: Customers are interested in savings products that have bonuses every month. The bonuses offered encourage more customers to continue saving and increase their savings balance. Strategic location: the location of BPRS Bhakti Sumekar KC Madya Pamekasan which is on the side of the road offers the advantage of good accessibility to customers. Its strategic location makes it easy for customers to visit and make transactions at the bank, whether using private vehicles or public transportation. Best service: door to door service provided by BPRS Bhakti Sumekar KC Madya Pamekasan makes customers feel prioritized and comfortable in the saving process. Quality, friendly and efficient service creates good relationships between banks and customers, thereby increasing customer satisfaction and their interest in continuing to save. Promotion through socialization: socialization activities carried out regularly by BPRS Bhakti Sumekar KC Madya Pamekasan to the local community help increase customer awareness and interest in saving at the bank. By socializing, people can find out more about the products and services offered by banks, as well as the benefits they can get by saving at BPRS Bhakti Sumekar KC Madya Pamekasan.

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