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The role of Bank Muamalat leadership in improving employee service excellence

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ABSTRACT

The background of this research is still the need to improve the excellent service of Bank Muamalat Bengkulu. This study aims to analyze how the leadership role of Bank Muamalat Bengkulu in improving employee excellent service. The research design uses qualitative methods that are carried out based on guidelines in achieving research objectives. Data collection using observation and interviews with 34 employees as informants. Qualitative data was analyzed using Miles & Huberman's model technique. The research findings show that the leadership aspects of Bank Muamalat Bengkulu are at a good level and the aspects of improving the excellent service of Bank Muamalat Bengkulu are at a good level. This research also establishes the leadership role of Bank Muamalat Bengkulu in improving employee excellent service. Therefore, it is recommended that the leadership of Bank Muamalat Bengkulu carry out collaborative activities with employees and banking stakeholders in order to improve employee service excellence. Based on these results, the conclusion is that the leadership role of Bank Muamalat Bengkulu in improving employee service excellence can still be improved.



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Introduction

Excellent service is any activity or effort carried out by a particular business or organization to provide optimal service with the aim that clients or the general public feel satisfied with the services received. Excellent service meets the definition of excellence. It cannot be denied that the quality of excellent service offered varies based on the industry being managed. Every individual wants to get excellent service for that before we get excellent service we have to build and familiarize ourselves to provide excellent service.

PT Bank Muamalat Indonesia Tbk. as the first Islamic commercial bank in Indonesia wants to provide excellent service to customers, customers to the community in general. Service-related problems that are often found in banking are long service times, services provided sometimes without a smile, done rigidly, less responsive, less friendly and less educative. Compared to what is expected and still does not give the impression of excellent service. Excellent service is a sense of caring for customers by providing the best service with the aim of facilitating convenience or customer needs and satisfaction, so that they remain loyal to the organization or company. (Hasanah & Sadi'ah, 2022).

The role of leadership affects the excellent service of employees, therefore the leader must master and direct and influence activities related to the task. Based on the background of the problems described, the problems

that will be discussed from this research are to examine in more detail the excellent service, among others: 1) How is the leadership role of Bank Muamalat Bengkulu in improving employee excellent service 2) How does the leader's strategy implement excellent service? The purpose of this research is to see and examine the leadership role of Bank Muamalat Bengkulu in improving employee service excellence.

Method

This research uses a qualitative case study approach. Case Study is defined as a method to understand individuals who are carried out integratively and comprehensively in order to obtain a deep understanding of the individual and the problems he faces with the aim that the problem can be resolved and obtain good self-development (Raharjo & Gudnanto, 2011). This research is determined by using a case study to determine the leadership role of Bank Muamalat Bengkulu in improving employee excellent service. The population of this research is the employees of Bank Muamalat Bengkulu. The research sample used in this study amounted to 34 employees. The instruments used in this research are interviews and observations. The names of the respondents were given initials. Data collection techniques in this study using observation and interview methods. Researchers use cell phones to get reactions or answers to questions given by researchers to informants and at the same time become supporting materials or tools in conducting this research. The data analysis used in this research is Miles & Huberman (1994), namely (1) data reduction; (2) data presentation; and (3) conclusion drawing/verification (Emzir, 2011).

Results and Discussions

In this section describes the results of research on the leadership role of Bank Muamalat Bengkulu in improving employee excellent service. Data collection is done by interviewing several informants who work as employees who provide services to customers, prospective customers, and stakeholders. Interviews were conducted starting December 28, 2023. When conducting interviews, researchers use unstructured and free interviews, but have important points to ask.

Based on the data description, there is a leadership role of Bank Muamalat Bengkulu in improving employee excellent service. The leadership role of Bank Muamalat Bengkulu relates to coaching strategies to employees in carrying out these tasks. On the other hand, the implementation of excellent service owned by the employee is also seen.

Before coaching is carried out by the leadership, observations are made of excellent service owned by employees of Bank Muamalat Bengkulu based on indicators of good service quality including: 1) Providing convenience of service to customers, 2) Implement services in accordance with standard operating procedures, 3) Empathize with customers, 4) Look excellent, 5) Keep promises, 6) Be friendly and polite 7) Easy to contact and 8) Communicative.

In excellent service about providing convenience of service to customers carried out by employees. The ease of service is supported by the availability of human resources who help serve. In addition, there are also uncomplicated service requirements and supporting facilities such as a clean and comfortable waiting room.

The ease of this service is also in accordance with the results of observations at Bank Muamalat Bengkulu, leaders and employees conduct open table / socialization / presentation activities to government agencies or private offices. This activity is carried out by first sending a letter to the agency after obtaining approval, then employees and leaders come at the same time carrying registration forms and offering a variety of service facilities available. This is in line with the expression of the head of Bank Muamalat Bengkulu that socializing financing products in Bank Muamalat Indonesia to be better known by the wider community who are still unfamiliar with Sharia banking is an ease of service provided.

Employees provide services in accordance with standard operating procedures, this is based on research observations that the services provided by employees related to service speed and application of services in accordance with standard operating procedures are optimal. Employees do not distinguish who comes and do not see their background, greet customers and explore what customer needs are and work according to operational hours. In addition, related to the service system provided by employees, they have implemented SLA (service level agreement), which means that every service provided by employees has a time range. However, there are still some employees who have not fulfilled the service time determined by the leadership. However, the leadership always conducts role plays at least once every three months. This does not mean that the employee does not follow the direction or SLA that has been set, but sometimes there are customers who

are enthusiastic in transacting at Bank Muamalat Bengkulu so that they tell their experience of getting services from the first time they come to the employee.

According to Tjiptono (2017) who states that special service is a special service because of concern for customers in providing the best service to facilitate the ease of meeting needs and realizing satisfaction, so that they are always loyal to the organization. According to Yuliani & Kristiawan (2016) the need for clear service standards including procedures, timeframes, and if necessary clear costs to encourage the creation of an orderly service institution by building a service standardization system starting from input, up to service output.

The leadership of Bank Muamalat Bengkulu also always emphasizes the purpose of establishing Bank Muamalat to employees "that in addition to profit orientation, each employee also performs a social function when working for the benefit and benefit of customers and society in general". This is in line with the policy set by the leadership of Bank Muamalat Bengkulu in the following interview results "service is a priority in running the wheels of the company's activities, therefore every employee is required to provide excellent service and Bank Muamalat has also implemented Muamalat Values with the acronym IDEAL (Islamic Modern and Professional) which becomes a culture in daily work including providing excellent service to customers. Muamalat IDEAL has a formula of 1, 3, 5, and 7 meaning 1 means Muamalat IDEAL, 3 is the main value (Islamic, modern, professional), 5 is the main behavior, and 7 is the behavior indicator.

Speaking of service is certainly inseparable from taste, be it sympathy or even empathy, the researcher made observations and asked several questions and then concluded that the majority of employees met the criteria for being empathetic when handling complaints / problems experienced by customers. It is proven that there are customers who come or customers make complaints that are still well served starting from words such as "sorry for the inconvenience, ladies and gentlemen" accompanied by facial expressions and body gestures. According to Dewi (2016) Empathy is a form of self-awareness emotion, in addition to shame, jealousy, pride and guilt.

Based on research through questions about looking excellent, this has shown overall that employees have looked excellent when providing services. The observation results also show that looking excellent is also contained in the internal rules of Bank Muamalat regarding dress code. In addition, employees have maintained neat haircuts and even the use of accessories is also contained in internal regulations.

Researchers asked questions to employees about keeping promises, this was done when employees had made promises to employees regarding the next meeting schedule for resolving complaints such as "Mr / Mrs for SLA completion of transfers that have not entered your account through SKNBI (Bank Indonesia National Clearing System) where you make transfer transactions in cycle one at 8 o'clock then at the latest you will receive 1-2 hours later or in the second cycle at 9 to 10 o'clock" so that customers or customers can accept and employees must keep their promises, if there are obstacles in order to inform the customer earlier.

Employees of Bank Muamalat Bengkulu based on observations have generally communicated and interacted with customers, prospective customers and customers in a friendly and polite manner. Employees are friendly to anyone without exception this is indicated by a smile and friendly tone gesture in speaking, including polite in dress and behavior such as directing customers to sit by directing open palms up.

Based on the results of research using several questions to employees related to being easy to contact and communicative. Employees have tried to be communicative and use language that is easy to understand. Employees also always remind if there is anything that wants to be asked further, it can be through SALA MUAMALAT at telephone number 1500016 (domestic) and +622180668000 (overseas). According to Nurussalami (2020) If the service recipient easily understands and understands what is conveyed by the service officer, it will also make it easier for the person being served and the service officer himself. Service recipients find it easy because they understand what the service officer is saying. Likewise, service officers do not need to repeat the explanation again if those served already understand what is meant. So that one finished business can be continued again for the next queue turn that requires service. The use of language and sentences when communicating will also affect communicative services.

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Based on various statements given by informants, it is certainly inseparable from the leadership of Bank Muamalat Bengkulu in fostering and striving for employee services to be better and maximized in providing excellent service in accordance with applicable internal candy regulations. In addition, there are several questions about the leadership role of Bank Muamalat Bengkulu as a leader in improving employee excellent service. As for how to improve the quality of employee excellent service by providing routine training at least 1 time in 3 months in the form of roleplay and providing adequate infrastructure and functioning optimally to be able to support effective and optimal employee work.

Conclusions

The author draws the following conclusions from the description given in the research findings from the previous data analysis: 1) This study explains that the leadership of Bank Muamalat has a significant effect on employee excellent service. The leadership role of Bank Muamalat Bengkulu in improving excellent service is at a high level. The leadership role of Bank Muamalat Bengkulu in improving employee services can still be improved to be very high by the way the leadership of Bank Muamalat Bengkulu needs to collaborate with employees and stakeholders intensively and provide opportunities while facilitating employees to develop their personal abilities that can support excellent service; 2) The excellent service strategy carried out by the leader is to conduct a role play which is carried out every minimum of 3 months, this activity is carried out directly by the leader or through video recording.

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