

CHAPTER I

INTRODUCTION

A. Background of the Research

In the realm of customer service, effective communication plays a pivotal role in shaping customer perceptions, satisfaction, and loyalty. Traditional approaches to customer service have often focused on standardized scripts and procedures, neglecting the importance of personalized interaction. However, as increasingly recognize the value of building strong relationships with customers, the concept of personalization in communication has gained prominence.

Communication to individual customers based on their preferences, needs, and previous interactions. This can encompass various aspects, including using the customer's name, or interactions, and adjusting language and tone to match the customer's style. In practice, personalization is regarded as a process that is designed to curate a relevant, individualized interaction to enhance customers experience (Polk et al., 2020). Personalization requires customer engagement to cocreate a personalized experience, which can occur through customer reviews, purchase data, and social media interactions, among others (Lim et al., 2022). The role of personalization in shaping in customer attitude, intention, and brand use, while other researchers suggested that personalized offering fails to elicit a response from target customers because of acclimatization to personalized

marketing (Pffiffelmann et al., 2020). The definition of personalization in general the action of causing an issue, argument, etc. to become concerned with personalities or feelings rather than with general or abstract matters.

Personalized customer service officer interactions give the impression that the company cares and understands customers individually, rather than just seeing them as numbers in sales statistics. In this way, personalization can increase the sense of customer satisfaction and loyalty, and differentiate the company from its competitors.

Implementing personalized services in a bank is not without its challenges. There are also several issues that need to be considered, such as customer data privacy, information security, and the ability of customer service officers to use existing technology. Therefore, it is crucial to evaluate the extent to which customer service personalization can be effectively implemented and how the role of customer service officers in supporting this strategy at PT Bank Arthaguna Mandiri.

Despite its potential benefits, the role of personalization as a customer service officer at PT Bank BPR Arthaguna Mandiri. Questions persist regarding the extent to which personalization influences customer perceptions and behaviors, as well as the most effective strategies for implementing personalized communication in customer service settings. Customer service personalization provides service capabilities that are tailored to customers' individual needs and preferences. It is not just about knowing the customer's name, but also understanding the customer's daily

habits, preferences and transaction history to offer more relevant and satisfying banking solutions. At PT Bank Arthaguna Mandiri, customer service personalization is one of the key strategies to increase customer satisfaction and loyalty.

In the customer service officer has undergone significant evolution over time. As a reactive function focused on resolving complaint issues, customer service officer has evolved into a proactive and strategic component of business operations. Understanding the historical context provides insights into how customer service has transformed and adapted to changes in consumer behaviour.

To have high quality graduates, the college where the writer is studying, STBA JIA, implements KMB or *Kurikulum Merdeka Belajar*. KMB is the latest curriculum initiated by *Kemendikbud*. This means that all students, especially those taking the Diploma programme, must take part in an internship and make a final project in the form of a scientific paper. KMB emphasises the development of student character and competence. The hope is that after graduation, they will be ready to work, either in companies, government institutions, or become entrepreneurs. So, Internship can be an introduction to what it's like to work.

By taking this internship opportunity at PT Bank BPR Arthaguna Mandiri, the writer would like to maximise this opportunity to gain experience and learn how a customer service representative interacts with different customers every day. An internship at a banking institution is very

important for both the intern and the organisation that employs them. It provides an opportunity for interns to put their skills and knowledge to use in real projects and tasks, providing invaluable insight and understanding of the difficulties and complexities of public service. In this case, the writer chose customer service as the institution that the writer will observe and analyse during the internship period at PT Bank BPR Arthaguna Mandiri. The writer was placed in one of the customer service sections.

Communicating with customers through live chat interfaces has become an increasingly popular means to provide real-time customer service in e-commerce settings. Customers use these chat services to obtain information (e.g., product details) or assistance (e.g., solving technical problems). The real-time nature of chat services has transformed customer service into a two-way communication with significant effects on trust, satisfaction, and repurchase as well as WOM intentions (Mero, 2018). According to Cashmere (2014, p.249), the definition of customer service in general is any activity intended or aimed at providing satisfaction to customers, through services that can fulfill customer wants and needs.

As a customer service officer representative at PT Bank BPR Arthaguna Mandiri, the writer was assigned and given the responsibility to do various kinds of important work that must not have any errors in the implementation of inputting customer data. The writer is trained and given tasks that are usually carried out by BPR Bank employees. This requires transparency and focus in carrying out the job description, especially in the

customer service department. The general and finance section is one of the important parts of the organisation that deals directly with banking.

In this scientific work, the writer decided to summarise and explain the role of personalization that the writer faced as a customer service. The writer will also explain and find solutions to overcome all these circumstances and difficulties. The data for this paper is based on and collected from the writer's observations during the 3-month internship programme.

This research is of great importance to the writer primarily because of the impact of personalised speaking techniques on customer service interactions. By exploring the underlying mechanisms and outcomes of personalised communication in customer service, this research aims to provide valuable insights for companies looking to improve customer service performance and build stronger relationships with their customers. In addition, the writer also needed to complete a research paper written based on the writer's findings during the internship at the PT Bank BPR Arthaguna Mandiri. The title of the research is, "*The Role of Personalization as a Customer Service Officer at PT Bank Arthaguna Mandiri*".

B. The Question and Scope of The Research

Based on the problem above, this research paper is aimed to answer the research question above, they are:

1. What is the role of personalization as a customer service officer at PT Bank Arthaguna Mandiri?
2. What are the challenges of communicating with customers at PT Bank Arthaguna Mandiri?
3. What are the solutions to communication problems with customers at PT Bank Arthaguna Mandiri?

Based on the background above, the research problem is formulated and analyzed, mainly the role of personalization as a customer service officer, the challenges of communicating with customers, and the solutions to communication problems with customers at PT Bank BPR Arthaguna Mandiri.

C. The Objective and Significance of The Research

The objective of the research is an answer for the question of the research:

1. To describe the role of personalization as a customer service officer at PT Bank Arthaguna Mandiri
2. To find out the challenges of communicating with customers at PT Bank Arthaguna Mandiri
3. To explore the solution to communication problems with customers at PT Bank Arthaguna Mandiri

This research paper is very useful, not only for writers but also for readers, especially for those who study English or have an interest in the customer service. From this research, theoretically, it is expected to

find solutions on how to find out critical solutions to “the role of personalization as a customer service officer at PT Bank BPR Arthaguna Mandiri” and add insight and knowledge to compare the knowledge that has been obtained at STBA JIA.

In fact, this research is useful for a variety of purposes, depending on what field the learner is working in.

a. For the writer

The writer can gain valuable insights and techniques to refine their communication skills. This research can help them develop a more nuanced understanding of how to adapt their speaking style to different customer preferences and situations, ultimately improving their effectiveness as customer service professionals.

b. For the readers

This paper can benefit the readers in providing informative references and knowledge for the readers to learn how to better meet their customers' needs and preferences. Implementing personalized communication strategies can result in higher levels of customer satisfaction by making customers feel valued and understood.

c. For STBA JIA

Students at STBA JIA can also benefit from this scientific work. Especially for those who take internship programs in customer service officer agencies or who take administrative and front office positions in their internship programs. This paper can provide an

overview and reference of what it is like to intern in the same institution or position as the writer.

d. For customer service officer

This paper can be one of the options to provide input to customer service officer to be better in terms of interaction. Implementing a personalized communication strategy can contribute to fostering a positive customer experience, which is essential for building long-term relationships and loyalty. The writer hopes to make a positive contribution to this institution through this scientific paper.

D. The Operational Definition

1. Customer

Customers have several definitions both in general and according to experts, the definition of customers in general is individuals or households, companies that buy goods or services produced by producers in economic transactions. Specifically, a consumer is someone who is accustomed to buying goods at a particular store. In Indonesian, customer means customer. In Kamus Besar Bahasa Indonesia (KBBI), a customer is a person who buys (uses and so on) goods (newspapers and so on) regularly.

2. Customer Service Officer

Customer service officer is the provision of help, support, and solutions offered by a company or organisation to its customers before, during, and after a purchase or interaction. Customer service encompasses a wide range of activities, including responding to enquiries, resolving problems, providing information, and offering guidance, with the primary goal of ensuring customer satisfaction and fostering positive relationships.

3. Personalization

Personalization refers to the practice of tailoring verbal communication to each customer's preferences, characteristics, and needs during customer service interactions. This includes using personalised greetings, addressing customers by name, referring to previous interactions or purchase history, and adapting language and tone to suit the customer's style and attitude.

E. Research Methodology

According to Creswell (2012), qualitative research is a means for exploring and understanding the meaning individuals or groups ascribe to a social human problem. The process of research involves emerging questions and procedures; collecting data in the participants setting; analyzing the data inductively, building from particulars to general themes; and making interpretations of the meaning of data. The final written report has a flexible

writing structure. In this scientific paper, the writer considered qualitative method as the method to explore the data and complete this research.

F. The Systematization of The Paper

The systematic of this paper is meant to make the writer easier to in taking understanding this paper. This writing is divided into five chapters as follow:

Chapter I: Introduction. This chapter contains the background of the research, the scope of the problem, the question of the research, the objective of the research, the significance of the research, the operational definition, research methodology, and the systematization of the paper.

Chapter II: Theoretical Description. This chapter describe about the definition customer, customer service officer, and personalization.

Chapter III: Company Profile. This chapter explains about the profile and organizational structure of PT Bank BPR Arthaguna Mandiri

Chapter IV: Report of Observation Findings. This chapter explain the role of perzonalisation, challenges of communicating with customers, and the solution to communicating problems with customers.

Chapter V: Conclusion and Suggestion. This chapter explains about the conclusion and suggestion of the research.