

**THE ROLE OF PERSONALIZATION AS A CUSTOMER  
SERVICE OFFICER AT PT BANK BPR ARTHAGUNA  
MANDIRI**

**A PAPER**

This scientific paper is submitted to School of Foreign Language-JIA  
to fulfil one of the requirements for taking Diploma III program



**NIKITA ALWANI  
43131310210014**

**ENGLISH LANGUAGE PROGRAMME  
SCHOOL OF FOREIGN LANGUAGE – JIA  
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