IMPLEMENTATION OF CULTURE ORGANIZATION FOR INCREASING CUSTOMER SATISFACTION AT PT BANK RAKYAT INDONESIA UNIT PLUMBON

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Abstract

The BRI Unit Plumbon Branch Office is a branch office that has a branch office service function in Cirebon. BRI branch offices are branch offices that carry out the function of collecting funds from the public in the form of savings and distributing them to the public in the form of credit or other means to improve people's lives. This study aims to identify and analyze the organizational culture model and the application of organizational cultural values at PT. Bank Rakyat Indonesia Cirebon Plumbon Unit so that they know what needs to be repaired and maintained. Organizational culture models and the application of organizational cultural values were identified and analyzed from organizational structure, human resource management policies, integrity, professionalism, customer satisfaction, exemplary and respect for human resources. This researcher used a purposive sampling technique. Data collection methods in-depth interviews and documentation. The results show that the organizational culture model and the application of organizational cultural values tend to show problems in terms of integrity and professionalism. The value of integrity tends to be lacking because the tenure is too short for contract workers, so organizational culture is not well understood, especially those at the forefront of service. Professionalism shows that most of the frontline services are contract workers who are given short training, so that knowledge of BRI products is lacking.

Keywords: customer satisfaction, organizational culture, organizational cultural values
1. INTRODUCTION

The BRI Unit Plumbon Branch Office is a branch office that has a branch office service function in Cirebon. BRI branch offices are branch offices that carry out the function of collecting funds from the public in the form of savings and distributing them to the public in the form of credit or other means to improve people's lives. In carrying out its functions, the company must be able to form an organizational culture that is in line with the company's vision and mission. This is done to increase the effectiveness, efficiency and ability of agencies.

Increasing the effectiveness and efficiency of agency capabilities can be done by reinventing government. Reinventing government is inspired by the large burden of bureaucratic financing, but with the low performance of the bureaucratic apparatus. Pressure from the public as a taxpayer urges the government to streamline its budget and improve its performance. The operation of public service functions which can no longer be efficient and has become a financial burden. The state is required to be worked on by the non-government sector. Thus, there will be a process of reducing the role and function of the government which originally monopolized all areas of public service, now sharing with the private sector, which was originally a "big government" wants to be made a "small government" that is effective, efficient, responsive and accountable to the public interest.

To expedite the process, the state administration began to change the work pattern of the bureaucracy, which was originally service oriented to bureaucrats to change to service orientation to the community. Changing organizational culture, reforming state administration by borrowing business administration knowledge into state administration. Organizational Culture has a big role for the organization (Dunggio, 2020). With an organizational culture, managers will be able to influence each member of their organization to behave that leads to the achievement of organizational goals. Without an organizational culture, managers need to exercise such tight control over the behavior of each member. The values in the organizational culture of PT Bank Rakyat Indonesia (Persero) Tbk Plumbon Unit reflect the 5 (Five) Values of the Bank's Work Spirit. These core values have been approved by the Board of Directors through Decree Nokep: S-16- DIRISSISDM104199 dated 26 April 1999. All Bank personnel are required to act according to these core values in carrying out their duties. The organizational cultural values are as follows:

1) Integrity. Includes being pious, dedicated, honest, always maintaining honor and good name, and obeying the banking Code of Ethics and applicable regulations
2) Professionalism. Including being responsible, effective, efficient, disciplined, and future-oriented in anticipating developments, challenges and opportunities
3) Customer Satisfaction. Including meeting the needs and satisfying customers by providing the best service, while taking into account the interests of the company, with the support of skilled, friendly, happy to serve human resources and the latest technology. Supported by previous research that a customer-oriented corporate culture as an organizational culture will increase customer satisfaction (Helmi, 2014).
4) exemplary. Includes providing role models by consistently acting fairly, being assertive and having a big heart. Therefore we do not tolerate actions that do not set an example.
5) Appreciation for Human Resources. Includes recruiting, developing and maintaining quality Human Resources; we treat employees based on trust, openness, fairness and mutual respect as part of the company by developing an attitude of cooperation and partnership; we give awards based on the results of individual work and teamwork that create synergies for the benefit of the Bank.

It is known, that the total level of completion of land certificate work by the Cirebon Land Office is high. This is quite a large number considering that the application for certificates will definitely increase, while there
are still many dependents for completion of certificates from the previous year. As for the application of the 5 (Five) Values of Bank Work Morale in the Plumbon Unit, several problems can be found from an integrity standpoint, the problem that arises is that many workers do not know the elements of the existing banking code of ethics, they only understand not to take actions that are breaking the law. Even though the banking code of ethics is not just an act of service that does not violate the law and BRI policies, but also external customer relations, local community relations, corporate relations with bank personnel, bank secrecy, integrity and accuracy of bank bookkeeping, conflicts of interest, contributions and political activation.

The workers at the BRI Plumbon Unit are divided into 2, namely permanent workers and contract workers. Dedication to Bank BRI is still lacking for contract workers due to the contract period being only a few years and changing workers. In terms of professionalism, problems were also found, namely the professionalism of contract workers, most of the Front Liner positions who are the spearhead of services are contract workers who receive education and training for only a few months so they still cannot understand the cultural values of the organization that exist in BRI. This causes workers to be less innovative and not willing to take risks. In addition, this lack of experience causes these contract workers to not fully master the systems and procedures of BRI products.

Meanwhile, for permanent workers, the fewer number of contract employees means that there are fewer workers who are experts and have mastered the field of work. The regeneration of permanent employees was also slow due to the policy of central management in 1990-2000 which did not develop work units so that the age range between senior and junior permanent workers was too far. This caused a divide between old and new employees. In addition, there are fewer experienced workers because there are many new workers who still have a lot to learn. The purpose of this research was to describe the application of organizational cultural values at PT Bank Rakyat Indonesia Unit Plumbon Cirebon.

2. LITERATURE REVIEW

Culture Organization

Organizational culture according to Stephen and Robbin is a system of spreading beliefs and values that develops in an organization and directs the behavior of its members (Habudin, 2020). Organizational culture can be the main competitive advantage instrument, that is, if the organizational culture supports the organization's strategy. So that it can form a cultural value. Robin William Jr. explains that value not only functions as a criterion or standard for taking action but also functions as a criterion or standard for making assessments, making choices, behaving, arguing or assessing performance. According to previous research (Hafiz Sampurmo et al., 2022) there are cultural values that are not visible, but are strong in driving the entire system. These values are then crystallized to form five BRI cultural values, namely:

1) Integrity. Includes being pious, dedicated, honest, always maintaining honor and good name, and adhering to the banking code of ethics and applicable regulations.
2) Professionalisme. Including being responsible, effective, efficient, disciplined, and future-oriented in anticipating developments, challenges and opportunities.
3) Customer Satisfaction. This includes meeting customer needs and satisfaction by providing the best service, while taking into account the interests of the company, with the support of skilled, friendly, happy to serve human resources, and the latest technology (Dewi, Jeges Michel, et al., 2022).
4) Exemplary. Includes providing role models by consistently acting fairly, being assertive and having a big heart.
5) Appreciation for Human Resources. Includes recruiting, developing and maintaining quality human resources; based on trust, openness, fairness and mutual respect as part of the company by developing an attitude of cooperation and partnership; provide awards based on individual work results and teamwork that
creates synergy for the benefit of the bank.

3. RESEARCH METHOD

The research design in this study, the researcher chose to use descriptive qualitative research methods, thus the data collected was in the form of words, pictures, not numbers (Dewi, Clarissa, et al., 2022). Descriptive research aims to provide an overview of a particular symptom.

Research Site (Research Locus) The locus in this research is PT. Bank Rakyat Indonesia Cirebon Plumbon Unit. The research subjects (informants) used a purposive technique. The selected informants are: Assistant Operational Manager, Funding Officer, TKK and Service Officer, On The Job Training Auditor. This type of data uses data in the form of: field notes, written words, actions, and events. what happened in social life in the Office of the Bank Rakyat Indonesia Unit Plumbon Cirebon.

Primary and secondary data sources. Primary data is the result of interviews with informants. Secondary data are books, media, archives, and other supporting data. Data collection technique. Library Research, Field Research, In-depth Interviews (in-dept interviews) are carried out directly to a resource person or in the form of a focus group discussion, depending on the agreement with the resource person. Documentation, is data retrieval that is processed through documents. The data obtained is in the form of writing, recordings such as manuals, official reports, diaries, minutes of meetings.

Data Analysis and Interpretation The data analysis technique used in this study is the Taxonomic Analysis Technique. This technique focuses on certain domains, then selects these domains into sub-domains as well as more specific and detailed sections which are generally clusters that have something in common, which consists of three main things, namely data reduction, data presentation, data withdrawal. conclusion. The quality that can be done for the data validity testing technique is with the triangulation technique, namely conducting in-depth interviews with informants, cross-checking between information, and confirming the results.

4. RESULT AND DISCUSSION

Values are guidelines or beliefs that are used by people or organizations to behave when faced with a situation that must make a choice. The values of Organizational Culture in the BRI Plumbon Unit are referred to as the 5 values of morale, namely integrity, professionalism, customer satisfaction, exemplary and respect for human resources. The values of integrity, professionalism and customer satisfaction are very closely related because achieving customer satisfaction requires human resources with high integrity and professionalism in order to meet customer needs and satisfaction.

Exemplary, namely BRI as a role model that consistently acts fairly, is assertive and has a big heart, does not tolerate actions that do not set an example while, Appreciation for Human Resources, namely that BRI values HR as the main asset of the BRI Plumbon Unit, therefore BRI always recruiting, developing and maintaining quality human resources and BRI provides awards based on individual work results and teamwork that create synergy for the benefit of the BRI Plumbon Unit. Awareness of these values is the strength of BRI’s business philosophy and a solid and characterful work culture of the BRI Plumbon Unit (corporate culture).

Value Integrity

This integrity includes every employee is expected to have a pious attitude, be full of dedication to the organization, uphold honesty, always maintain the honor and good name of the organization, and comply with the banking Code of Ethics and applicable regulations (Hafiz Sampurno et al., 2022). This value of integrity sees the dedication of every employee with an attitude of honesty, maintaining honor and obedience to the banking Code of Ethics for both permanent and contract workers. The purpose of the integrity value is to lay down rules regarding employee behavior in all activities for BRI Plumbon Units and to serve as a guide in carrying out daily work. These rules apply to all levels of positions, from Branch Manager, Assistant Operations Manager, to cleaning services. It is the responsibility of all employees at all levels of the organization to fulfill and live up to the value of integrity.
Based on the research that has been done, every employee tries to apply the value of integrity by dedicating it to the BRI Plumbon Unit. This value of integrity can be seen that the workers do not take actions that are detrimental to Bank BRI Plumbon Units such as not committing fraud even though at Bank BRI the Plumbon Unit has many critical points, other things can be seen from the discipline of the workers and dedication in the form of giving the best service to all customers.

However, there is a different dedication for contract workers because contract employees only carry out their working period according to the contract (1-2 years). Even though the presence of contract workers does not directly affect BRI's performance, the existence of turnover of contract workers causes organizational cultural values this cannot be understood in depth, especially the value of integrity cannot be fully practiced by contract workers in their daily behavior, they also still do not really understand BRI products due to the short training period which slightly reduces excellent service to customers.

**Professionalism**

Professionalism is the characteristics (ability, skills, way of doing things, etc.) as naturally found in or carried out by a professional. Professionalism is a form of commitment of the members of a profession to continuously improve their abilities and competencies. So that the nature of professionalism must be possessed by all workers wherever they are. The value of Professionalism includes where every employee is expected to be responsible for their responsibilities, to be effective, efficient and disciplined in carrying out their duties, as well as to be future oriented in anticipating developments in challenges and opportunities (Abdussamad, 2015). So that the phenomenon seen is seeing how the application of the value of professionalism to the value of the morale of BRI workers in their daily behavior both in teamwork relationships with others and in completing their work, both permanent workers and contract workers.

**Based on Observation**

All employees truly uphold the value of Professionalism in accordance with the terms of service and in accordance with the authority of their respective positions/duties. The number of workers at Bank BRI Plumbon Unit is 50 people with 15 permanent workers (30%) while for contract workers there are 35 people (70 %). This shows that most of the employees at Bank BRI Plumbon Unit are contract workers spread across various units ranging from Security Guards, Customer Service, Funding Officers, Account Officers, Tellers, and Drivers. These contract workers still have minimal work experience, so they are not very competent and proficient in carrying out their work plus the lack of time for education and training for contract workers. The contract period for contract workers is limited to the term of the contract (1-2 years) which can or cannot be extended. Workers are not motivated to develop their skills and competencies because they feel that workers with contract status are not permanent workers.

There are efforts to increase professionalism, namely by providing education and training based on certain functions aimed at increasing the ability and competence of workers. In addition, there is also an assessment from Marketing Research Indonesia (MRI) to assess service to customers in real time in the field as well as a product knowledge contest to increase CS' knowledge and services regarding BRI products and services to customers which can trigger them to do things that are positive for the good of Bank BRI Unit Plumbon.

**Customer Satisfaction**

The values in BRI's 5 work spirit as the most important organizational culture at BRI are customer satisfaction as stated in BRI's vision, namely to become a leading commercial bank that prioritizes customer satisfaction. The value of customer satisfaction includes meeting the needs and satisfying customers by providing the best service, while taking into account the interests of the company, with the support of human resources who are skilled, friendly, happy to serve and the latest technology(Melina Taurisa & Ratnawati, 2012). BRI Customer Satisfaction is divided into two, namely external customer satisfaction, namely people who use BRI banking services and internal customer satisfaction, namely workers.
On external customer satisfaction at the BRI Plumbon Unit, that is, all employees strive to provide sincere service, namely providing the best service. As for realizing external customer satisfaction, the efforts made are:

1) BRI routinely and continuously conducts education and training for employees, especially the front liners (CS and tellers), both internal education, namely customer service and external education, namely personality formation.

2) Improving the appearance of the customer waiting room and serial number queues which now use digital technology, namely to create a comfortable room (air-conditioned, comfortable seating, as well as BRI product promotions via television) as well as increasingly sophisticated customer serial number queues using a digital system.

3) Periodically BRI distributes customer satisfaction questionnaires to explore deficiencies in bank services and respond to and follow up on constructive suggestions.

4) The existence of an independent Marketing Research Indonesia (MRI) agency contracted to assess the performance of the frontliners whether the performance of the frontliners is in accordance or not with the applicable procedures. The results of the assessment conducted by MRI will later be published in a magazine in order from those with the best quality frontliners. This can trigger the performance of workers to exert their abilities as well as possible(Aulia Munandar et al., 2020).

In addition to the efforts made, to support customer satisfaction, programs are carried out that can attract the attention of customers and feel that loyalty to Bank BRI Plumbon Unit is valued, for example, there are prizes with special programs on a national scale, which are sweepstakes given to customers by participating in certain programs held by Bank BRI on a national scale such as Untung Beliung BRITAMA and others.

In addition to external customer satisfaction, there is also internal customer satisfaction, namely how management meets the needs of workers, especially in terms of facilities in carrying out work and in addition to fulfilling salaries, incentives to treatment. For the BRI Plumbon Unit, workers' facilities in carrying out work are always fulfilled, making it easier for workers to carry out their work. Such as providing motorized vehicles for the marketing function, this is intended to make it easier for workers in the marketing function to find potential customers. BRI's management also pays attention to employee satisfaction by providing salaries on time, namely every 25th, bonuses that are adjusted according to each individual's performance appraisal to encourage morale to get good work ratings, holiday allowances, and reimbursement of medical expenses according to the grade when the worker or the family (wife and two children) fall ill are still being covered by the BRI Plumbon Unit.

Exemplary

The value of a consistent organizational culture is exemplary, which includes that every employee must be able to consistently set a role model, act fairly, be assertive and have a big heart, starting with oneself, family, and the environment(Azmi, 2021). Exemplary in the BRI Plumbon Unit is exemplary from superiors, both Branch Managers, Assistant Operations Managers, subordinates, also then exemplary all workers to the family and the community. Employees have a very good role model for other workers, this is shown by the tolerance of employees to do rolling breaks, besides that superiors can also provide solutions to problems faced by their subordinates, thus it can be said that Bank BRI is exemplary The Plumbon Unit is very good, this can be seen by the absence of irregularities which do not set an exemplary example and which could harm BRI which were found by the Cirebon regional inspection office. This proves that this exemplary value can be understood by applying it to oneself, the work environment, family and community environment.

Appreciation for Human Resource (HR)

Appreciation for HR Includes recruiting,
developing and maintaining quality Human Resources; we treat employees based on trust, openness, fairness and mutual respect as part of the company by developing an attitude of cooperation and partnership; provide rewards based on individual work and teamwork that creates synergy for the benefit of the Bank. Supported by previous research that organizational culture creates organizational development (Putri & Yusuf, 2022).

4. CONCLUSION

The integrity of the employees at Bank BRI Plumbon Unit is basically good enough, marked by honest behavior and good discipline, but the dedication of the workers to contract workers is considered to be very lacking because the working period is only a few years. Professionalism according to the workers at Bank BRI Plumbon Unit is carrying out tasks in accordance with their respective main tasks and functions. The number of workers at Bank BRI Plumbon Unit is 50 people with 15 permanent workers (30%) while for contract workers there are 35 people (70%). With the number of contract workers greater than the number of permanent workers, this indicates slow regeneration. This also affects professionalism because positions that are the spearhead of services are mostly filled by contract workers who incidentally still have minimal experience due to short training.

Customer satisfaction is the focus of the services provided by Bank BRI Plumbon Unit so that all management and employees strive to provide sincere service. In terms of customer satisfaction, both from the perspective of external customers and external customers, it is considered good enough. The exemplary value at Bank BRI Plumbon Unit is very good, because there is no deviant behavior from all existing employees. Awards given to human resources at Bank BRI Plumbon Unit are based on achievement and length of service which can affect bonuses, salaries, promotions and incentives. In addition, workers who take disciplinary actions will be subject to sanctions.

The value of integrity, according to the author, is still considered to be lacking because the working period is too short for contract workers, so that this organizational culture has not been understood properly and correctly by contract workers who are the spearhead of service. This can be minimized by improving the employee recruitment system, so that later those recruited as workers can be more effective in carrying out basic tasks and functions that prioritize the workload of workers. The value of professionalism, which is mostly spearheaded by services, is that contract workers can be carried out in various ways, such as: providing continuous training to contract workers, having mentors where those who act as mentors here are workers who are more experienced (senior) to guide contract workers in carrying out their work.

REFERENCES


