



# STRATEGY IN IMPROVING STUDY CUSTOMERS: BAKTIMAKMUR INDAH SURABAYA RURAL BANK (BPRS)

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## ABSTRACT

Sharia banking is currently viral and its name is soaring, including the Baktimakmur Indah Surabaya Rural Bank (BPRS). There are lots of products in BPRS that are of interest to the people of Surabaya. Therefore, so that customers in BPRS continue to grow and not run to other BPRS, there must be an effective strategy to increase customers. The importance of services at BPRS has an impact on increasing customers. With the strategy especially on service or service makes the customer increase. The purpose of this research is to find out and analyze the right service strategy at BPRS Baktimakmur Indah Surabaya. In this study, the research method used is a qualitative approach with a descriptive research type. Data collection techniques using observation techniques, interviews and documentation. The strategy in providing services must be further improved and provide extra services for customers who have long been members of BPRS Baktimakmur Indah Surabaya. BPRS uses strategies in carrying out services, namely the basic strategy which includes BPRS staff must be able to be friendly and communicative when serving customers, and neat appearance is a form of good service to customers and prospective customers. While the main service strategy includes excellent service, responsiveness, honesty, innovation, and credibility.

## 1. INTRODUCTION

Strategy is a future plan to suit the desired goals. In determining the process plan carried out by the top leaders of the organization that focuses on long-term goals which are carried out in a way or how these efforts can be achieved. All strategies are used in all cases to achieve the goals created. So that the goal is easy to achieve, because basically every action or action cannot be separated from the strategy. Currently, the bank is a financial institution that is growing rapidly in Indonesia. These developments have made competition for banking customers in Indonesia very tight. Given the increasing number of banks and branch offices and the variety of products offered, the quality of banking services remains effective in retaining existing customers and reaching new customers. Sharia People's Financing Bank is a bank whose business is based on sharia principles and in its activities provides services. At the beginning of the emergence of Islamic banking in Indonesia, its development was a little slow, but in 1998.

The development of Islamic banking in Indonesia is progressing rapidly. So that in 2019, more than 202 sharia financial institutions were recorded at OJK, consisting of 14 sharia commercial banks, 168 sharia rural credit banks (BPRS), and 20 sharia business components. In the following years the number of Islamic banks has grown very rapidly, along with the existence of new banks and the increasing number of existing Islamic bank branch offices as well as by opening Islamic Window in conventional banks. As a financial institution, the bank is tasked with providing financial services such as deposits (savings), lending (credit), along with other economic services. For this reason, banks need to maintain customer confidence, because without customer confidence or trust it is difficult for banks to develop and it is difficult to increase their customers. With the aim of increasing the number of customers, the bank finally developed a precise strategy to increase customer satisfaction, with increased customer satisfaction so that the hope is that customers will not run away and customers will invite or promote the bank to their relatives and friends. That way the number of customers in Islamic people's financing banks can continue to increase.

One of the factors that can provide customer satisfaction is adequate service, with adequate and satisfying service, the customer will certainly be happy and will not run to other banks. Service itself is to provide everything that is needed by others with pleasure, sincerely. The number of customers in a banking company is determined by the good or bad services that have been carried out. The characteristics of good service are providing the ability to satisfy customers, having professional employees, providing good

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facilities and infrastructure, providing all the products needed by customers, being able to serve quickly and accurately, and knowing thoroughly about the forms of bank services and products with slick, and able to pass on trust to customers.

Currently it is known that the development of customers at BPRS Bakti Makmur Indah Surabaya from 2020-2022 is as follows:

**Table 1. Development of the Number of Customers from 2020 - 2022**

No.	Tahun	Jumlah Nasabah
1.	2020	517
2.	2021	871
3.	2022	926
	Jumlah	2.314

Based on the data above, the number of customers has increased every year, so it cannot be denied that BPRS Baktimakmur Indah Surabaya has won the trust of the people of Surabaya for 3 years in the city of Surabaya. Because BPRS Baktimakmur Indah uses a good and appropriate strategy related to service, where a service provided can affect an increase in the number of bank customers. One of the conditions for becoming a bank customer can be influenced by accurate and satisfying service to customers. So, from here, researchers are interested in further researching strategies to increase customers, especially in terms of service.

## 2. METHODS

The research method used in this study is the qualitative research method which is a method for obtaining the truth and classifying it as scientific research which is built on the basis of theories developed through empirically controlled research. Qualitative research is a way of explaining a problem and analyzing it again to draw conclusions based on existing data. In this qualitative research method, the researcher is the key to a research.

The research location is at the Sharia People's Financing Bank (BPRS) Surabaya, Jalan Raya Manyar No.69 B Surabaya. In this study, the technique of determining research subjects used by researchers was using a purposive technique, which was determined with certain considerations and objectives. This consideration, for example, is the person who is believed to know best what we expect and maybe he is the ruler so that it will make it easier for researchers to explore the object or social context being studied.

This study uses a purposive data technique, including various sources of informants who are believed to have the most knowledge about the problems used in this study. Interviewed informants are as follows:

1. Hj. Dwi emy Subekti., S.Hut, Main Director of BPRS Baktimakmur Indah Surabaya
2. Sania Raya, Service Section Staff of BPRS Baktimakmur Indah Surabaya.
3. Mariyah as BPRS Baktimakmur Indah Surabaya.
4. Darmani was a customer of BPRS Baktimakmur Indah Surabaya.

## 3. RESULTS AND DISCUSSIONS

### History of BPRS Baktimakmur Indah, Surabaya

Establishment of PT. BPRS Baktimakmur Indah began in 1993 which was initiated by religious leaders, community leaders and Muslim entrepreneurs and government officials such as KH. Zaki Goefron, KH. Imron Hamzah (late), DR. H. Tjuk K Sukiadi, SE., HRP Moh. Noer, HMY Bambang Sujanto, HM. Aldjufri, HM. Saleh Aldjufri (late), H. Makbul Thohir (late) etc. During the establishment process, it experienced various difficult obstacles, both in terms of capital, licensing and operational preparations, bearing in mind that Syari'ah Bank was relatively new to Indonesia at that time, so that Bank Indonesia as the Central Bank which made banking policies still needed quite a long time to develop. grant the establishment permit. Likewise with the community, although at first they gave full support, in practice they still doubted the success of the establishment and operation of PT. BPRS Baktimakmur Indah.

## **DISCUSSION RESULT**

The data obtained in the field will be presented in the form of data presentation through observation, interviews and documentation. The data obtained in the field include:

### **Strategy in Increasing the Number of Customers at BPRS Baktimakmur Indah Surabaya**

In a company, strategy is the most important aspect, because the company can work well. Based on the research results, researchers can analyze the strategy to increase the number of customers by improving their services. As is well known that to balance and adding value customers, banks need to build a positive image through increasing the capacity of the products produced, as well as through the quality of services provided to customers. Therefore, BPRS Baktimakmur has a strategy for service staff at the front, such as customer service and teller by being smiling, greeting, friendly, communicative, neat and fragrant.

### **Providing Excellent Service**

Excellent service is a service quality that meets customer expectations with the aim of being able to provide satisfaction and delight customers. Excellent service with the aim that customers are satisfied with the services provided. BPRS Baktimakmur Indah Surabaya has friendly and communicative staff, so customers feel very satisfied and happy with their services. The customer is proven starting from the date, the door is opened and then asked what needs there are, then among them according to the needs of the customer. Customers will also be given mineral water, candy and wet cakes (if any) when queuing or there are other customers who are still transacting.

### **Quick Response**

Quick and responsive, namely the attitude of responding to something swiftly, understanding something in a short time. This was done at BPRS Baktimakmur Indah Surabaya. Staff are quick to respond in serving customers, whenever there is any information customers are also always contacted by BPRS Baktimakmur Indah.

### **Honest**

Honesty in all matters and transactions. All information that customers need is conveyed by BPRS Baktimakmur Indah honestly, nothing is hidden. In dealing directly with customers, honesty is very important, because this is what can ensure whether customers or prospects trust the bank in carrying out transactions.

### **Innovate**

Changes are efforts made to provide the best service and development to customers, so that later it can be expected that customers will be interested in the products and services provided and offered by employees customer service bank in order to increase the number of customers. Change is an effort to develop service processes as well as existing products and services. BPRS staff or parties consistently offer their new products to customers.

### **Credibility**

Credibility, that is honest and trustworthy. Here it concerns the name and reputation of the company, personal characteristics, personal contact and interaction with customers. Credibility is the key to attracting customers or customers, so that the number of customers increases. Credibility increases customer trust or customers of BPRS Baktimakmur Indah Surabaya.

## **4. CONCLUSION**

After making observations and descriptions of the service strategy in increasing customers at BPRS Baktimakmur Indah Surabaya, the authors convey the following: The strategy in providing services must be further improved and provide extra services for customers who have long been members of BPRS Baktimakmur Indah Surabaya. BPRS uses strategies in carrying out services, namely the basic strategy which includes BPRS staff must be able to be friendly and communicative when serving customers, and neat appearance is a form of good service to customers and prospective customers. While the main service strategy includes excellent service, responsiveness, honesty, innovation, and credibility.

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