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FULL ISSUE

- [PDF \(BAHASA INDONESIA\)](#)

ARTICLES

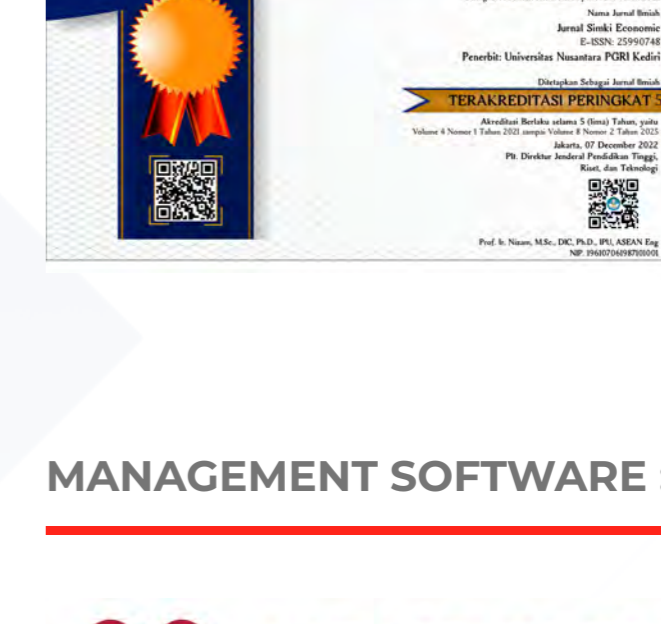
- Analisis Pengelolaan Sumber Daya Manusia dalam Upaya Meningkatkan Kualitas Pelayanan Pasien IGD pada RSUD Oto Iskandar Di Nata**
 Silvi Fitri Utami, Harry Nugraha 347-356
 DOI: <https://doi.org/10.29407/jse.v7i2.602>
 Abstract views: 217, PDF (Bahasa Indonesia) downloads: 283
[PDF \(BAHASA INDONESIA\)](#)
- Analisis Customer Rating dan Customer Review terhadap Keputusan Pembelian Produk Makanan Secara Online**
 Studi Kasus pada Konsumen Pengguna Jasa Pesan Antar Shopee Food di Kota Solo
 Annisa Indah Mutiasari, Anggit Dyah Kusumastuti, Rusnandari Retno Cahyani, Firdhaus Hari Saputro Al Haris 357-366
 DOI: <https://doi.org/10.29407/jse.v7i2.618>
 Abstract views: 299, PDF (Bahasa Indonesia) downloads: 248
[PDF \(BAHASA INDONESIA\)](#)
- Analisis Laporan Keuangan untuk Menilai Kinerja Keuangan pada PT Bank Mandiri (Persero) Tbk.**
 Luthfiy Fithriyah, Vina Anggilia Puspita 367-379
 DOI: <https://doi.org/10.29407/jse.v7i2.585>
 Abstract views: 525, PDF (Bahasa Indonesia) downloads: 491
[PDF \(BAHASA INDONESIA\)](#)
- Dampak Tingkat Pendidikan terhadap Kemiskinan di Sumatera Utara Tahun 2017-2021**
 Rey Septianislaus Togatorop, Maysri Handayani Putri Sinaga, Nazwa Aulia Putri, Roihanah Hafifah, Azra Lena Nuraina 380-389
 DOI: <https://doi.org/10.29407/jse.v7i2.660>
 Abstract views: 225, PDF (Bahasa Indonesia) downloads: 184
[PDF \(BAHASA INDONESIA\)](#)
- The Actualization of The Economic Movement**
 An Approach to The Study of Economic Growth in Indonesia
 Rahmat Saleh, Nuralfiah Wulandari 390-399
 DOI: <https://doi.org/10.29407/jse.v7i2.599>
 Abstract views: 194, PDF downloads: 114
[PDF](#)
- Pengaruh Harga dan Lokasi terhadap Minat Beli Ulang**
 Peran Keputusan Pembelian
 Darma Wijaya, Purwatiningsih Purwatiningsih, Sopyan Sopyan, Iwan Iwan 400-407
 DOI: <https://doi.org/10.29407/jse.v7i2.639>
 Abstract views: 234, PDF (Bahasa Indonesia) downloads: 234
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Profitabilitas dan Likuiditas terhadap Keputusan Stock Split dengan Mediasi Tingkat Kemahalan Harga**
 Muhammad Sapruwan, Jurlis Marsemes Here 408-419
 DOI: <https://doi.org/10.29407/jse.v7i2.640>
 Abstract views: 154, PDF (Bahasa Indonesia) downloads: 119
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Saluran Distribusi, Harga dan Kualitas Produk terhadap Keputusan Pembelian Alat Kesehatan Merek Human pada PT. Media Diagnostika Surabaya**
 Wahyu Nur Syahidin, Ony Kurniawati, Baramadya Baramadya 420-428
 DOI: <https://doi.org/10.29407/jse.v7i2.671>
 Abstract views: 134, PDF (Bahasa Indonesia) downloads: 121
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Pengetahuan, Keterampilan, dan Sikap Kerja Terhadap Kepuasan Kerja Pegawai Kementerian Investasi RI/BKPM**
 Erikson Chandra Rianto Hutagalung, Zahera Mega Utama, Rahayu Rahayu 429-438
 DOI: <https://doi.org/10.29407/jse.v7i2.641>
 Abstract views: 124, PDF (Bahasa Indonesia) downloads: 126
[PDF \(BAHASA INDONESIA\)](#)
- The Role of Supervisory Support and Self-Efficacy on Work Effectiveness with Work Burnout as a Moderator Variable**
 Arif Rachman Putra, Didit Darmawan 439-451
 DOI: <https://doi.org/10.29407/jse.v7i2.358>
 Abstract views: 130, PDF downloads: 86
[PDF](#)
- Change Management: The Contribution of Sustainable Human Resource Management to Organizational Commitment and Employee Innovative Behavior**
 Rahayu Mardikaningsih 452-464
 DOI: <https://doi.org/10.29407/jse.v7i2.367>
 Abstract views: 130, PDF downloads: 76
[PDF](#)
- Keterkaitan Warna Desain Kemasan dan Daya Tarik Generasi Z terhadap Produk Teh Celup**
 Clara Lidwina Larasati, Brigitta Eliza Nadia Kusuma, Regina Jovanytha Zefanya Liwoso, Sri Hapsari Wijayanti 465-477
 DOI: <https://doi.org/10.29407/jse.v7i2.605>
 Abstract views: 223, PDF (Bahasa Indonesia) downloads: 132
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Inflasi, Suku Bunga dan Nilai Tukar terhadap Return Saham yang Terdaftar di IDX-MES BUMN 17 Periode 2018-2022**
 Jihan Mawaddah, Eko Susanto, Andi Amri 478-488
 DOI: <https://doi.org/10.29407/jse.v7i2.727>
 Abstract views: 485, PDF (Bahasa Indonesia) downloads: 226
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Word of Mouth dan Kualitas Produk terhadap Keputusan Pembelian Produk Kopi**
 Studi Kasus pada Usaha Gisting Coffee Roastery di Kecamatan Gisting, Lampung
 Ari Yunita, Is Fadhillah 489-499
 DOI: <https://doi.org/10.29407/jse.v7i2.750>
 Abstract views: 135, PDF (Bahasa Indonesia) downloads: 90
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Kualitas Pelayanan dan Promosi terhadap Keputusan Pembelian Konsumen di Indomaret Buana Raya Padang Sambian Denpasar Bali**
 Dina Mariana Saingo, Is Fadhilla 500-509
 DOI: <https://doi.org/10.29407/jse.v7i2.728>
 Abstract views: 225, PDF (Bahasa Indonesia) downloads: 119
[PDF \(BAHASA INDONESIA\)](#)
- The Influence of Population and Government Expenditure on Surakarta City Original Revenue 2006-2023**
 Fahnur Ari Wijaya, Kuku Arisetyawan, Ladi Wajuba Perdini Fisabilillah, Risiq Noor Hidayati Putri 510-516
 DOI: <https://doi.org/10.29407/jse.v7i2.710>
 Abstract views: 125, PDF downloads: 79
[PDF](#)
- Pengaruh Brand Image dan Brand Awareness terhadap Keputusan Pembelian Produk Air Minuman Dalam Kemasan (AMDK) AQUA**
 Studi Kasus pada Masyarakat Kecamatan Sukajadi Kota Bandung
 Rini Handayani, Rila Amalia, Annisa Puspasari 517-527
 DOI: <https://doi.org/10.29407/jse.v7i2.190>
 Abstract views: 457, PDF (Bahasa Indonesia) downloads: 403
[PDF \(BAHASA INDONESIA\)](#)
- Analisis Tingkat Kesehatan Keuangan PT. X Periode 2017-2022 Berdasarkan Keputusan Menteri BUMN Nomor: KEP-100/MBU/2002**
 Zahroh Firdausi, Indro Kirono 528-538
 DOI: <https://doi.org/10.29407/jse.v7i2.763>
 Abstract views: 105, PDF (Bahasa Indonesia) downloads: 43
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Pemasaran Digital dan Customer Review terhadap Minat Beli Konsumen pada Pengguna Aplikasi Shopee di Kota Surabaya**
 Alifha Nur Fadhilla, Iswati Iswati, Anis Fitriyarsari 539-550
 DOI: <https://doi.org/10.29407/jse.v7i2.583>
 Abstract views: 160, PDF (Bahasa Indonesia) downloads: 99
[PDF \(BAHASA INDONESIA\)](#)
- Pemanfaatan Dana Desa dalam Menjalankan Program Prioritas Nasional Ketahanan Pangan Nabati dan Hewani di Desa Sukamukti**
 Fahmi Sahlan, Nanda Agustina, Sriayu Pracita 551-563
 DOI: <https://doi.org/10.29407/jse.v7i2.740>
 Abstract views: 209, PDF (Bahasa Indonesia) downloads: 111
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Kredibilitas dan Kualitas Pelayanan Host Live terhadap Minat Beli Konsumen di Aplikasi TikTok pada Masyarakat Kecamatan Wringinanom Cresik**
 Dimas Warsito Putro, Is Fadhillah, Anis Fitriyarsari 564-574
 DOI: <https://doi.org/10.29407/jse.v7i2.785>
 Abstract views: 251, PDF (Bahasa Indonesia) downloads: 322
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Ketidakjelasan Peran dan Konflik Peran terhadap Kinerja Auditor dengan Kecerdasan Emosional sebagai Variabel Moderasi**
 Studi Empiris Kantor Inspektorat Kota Pontianak
 Itin Sumarni, Muhammad Fahmi, Rusliyawati Rusliyawati 575-584
 DOI: <https://doi.org/10.29407/jse.v7i2.792>
 Abstract views: 265, PDF (Bahasa Indonesia) downloads: 146
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Kompetensi dan Prestasi SDM terhadap Promosi Jabatan Aparatur Sipil Negara pada Kantor Kementerian Agama Kabupaten Cresik**
 Mohammad Lutfi Kurniawan, Is Fadhillah 585-596
 DOI: <https://doi.org/10.29407/jse.v7i2.361>
 Abstract views: 88, PDF (Bahasa Indonesia) downloads: 40
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Motivasi Kerja dan Kinerja Karyawan terhadap Produktivitas Perusahaan PT. BSA Gresik**
 Kusnul Yattimah, Is Fadhillah 597-608
 DOI: <https://doi.org/10.29407/jse.v7i2.511>
 Abstract views: 110, PDF (Bahasa Indonesia) downloads: 52
[PDF \(BAHASA INDONESIA\)](#)
- Analisis Pengembalian Portofolio Investasi Perusahaan Asuransi Wajib di Indonesia Studi pada PT. Jasa Raharja (Persero) Tbk Periode 2013-2022**
 Nurdiana Agustina, Dini Nurhayati, Sani Sartika 609-620
 DOI: <https://doi.org/10.29407/jse.v7i2.789>
 Abstract views: 132, PDF (Bahasa Indonesia) downloads: 78
[PDF \(BAHASA INDONESIA\)](#)
- Pengaruh Kualitas Produk dan Harga pada Keputusan Pembelian dengan Kepercayaan Konsumen sebagai Variabel Mediasi**
 Studi pada Konsumen Rocket Chicken di Kota Yogyakarta
 Vincka Ambarwati, Muhammad Mathori 621-630
 DOI: <https://doi.org/10.29407/jse.v7i2.847>
 Abstract views: 261, PDF (Bahasa Indonesia) downloads: 174
[PDF \(BAHASA INDONESIA\)](#)
- Analisis Manajemen Risiko Gelembung Berbasis ISO 31000:2018 terhadap Perusahaan Logistik**
 Studi Kasus JNE Station Center Gelembang Kota Bandung
 Desi Ratna Haryanti, Mohamad Hutomo 631-642
 DOI: <https://doi.org/10.29407/jse.v7i2.709>
 Abstract views: 732, PDF (Bahasa Indonesia) downloads: 320
[PDF \(BAHASA INDONESIA\)](#)
- Reseller Loyalty as an Asset for MSMEs: An Analysis of Product Quality and Consumer Demand**
 Aji Priambodo 643-652
 DOI: <https://doi.org/10.29407/jse.v7i2.848>
 Abstract views: 87, PDF downloads: 38
[PDF](#)
- Customer Service Management at Bank BTN KCP Condong Catur**
 Review of SOPs and Service Procedures
 Imbang Yuniannita, Yunita Fitri Wahyuningtyas 653-660
 DOI: <https://doi.org/10.29407/jse.v7i2.862>
 Abstract views: 99, PDF downloads: 39
[PDF](#)
- Pengaruh Disiplin Kerja, Kompensasi, dan Lingkungan Kerja Fisik terhadap Produktivitas Kerja pada PT Anugrah Jaya Drajat**
 Muhammad David Istiawan, Roziana Ainul Hidayati 661-673
 DOI: <https://doi.org/10.29407/jse.v7i2.681>
 Abstract views: 113, PDF (Bahasa Indonesia) downloads: 55
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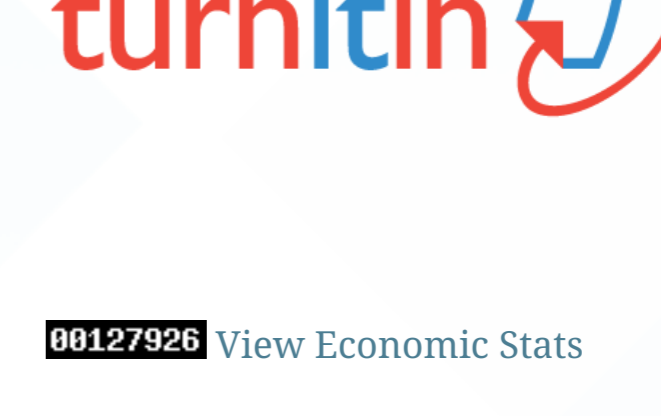
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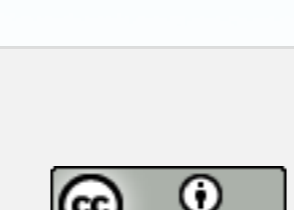
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CURRENT ISSUE

- [JSE 7.0](#)
- [JSE 6.0](#)
- [JSE 5.0](#)

INFORMATION

- [For Readers](#)
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Customer Service Management at Bank BTN KCP Condong Catur : Review of SOPs and Service Procedures

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Abstract : Facing the complexity of the banking industry, especially in the era of globalization and digitalization, Bank Tabungan Negara (BTN) needs to anticipate the changes that occur. This study uses several methods in data collection, in this study are interviews, observations and documentation, but emphasizes more on the interview method to dig up information and obtain good and complete information. The qualitative data processing and analysis stage is carried out based on interview data, observations and documentation. Data analysis at this stage consists of data reduction and presentation followed by drawing conclusions. Service management based on SOP (Standard Operating Procedure) at BTN KCP Condong Catur bank, with a service management system in accordance with standard operating procedures and management functions has been realized and is running well. The service procedure at BTN KCP Condong Catur Bank has been carried out well, one example of the service procedure process is by controlling the services at BTN KCP Condong Catur by holding annual controls from BTN KCP Condong Catur.

Keywords : Service management, SOP, Service Procedures.

INTRODUCTION

Financial institutions such as banking are institutions that contribute to facilitating the development of a nation According to Banking Law No. 10 of 1998, banks are business entities that collect funds from the public in the form of deposits and distribute them back to the community in the form of credit or other forms in order to improve the standard of living of many people (Aravik, H., & Hamzani, 2021). The banking world has succeeded in changing the perspective of people who originally only kept their money at home to people who owned personal bank accounts. The development of banking in Indonesia faces fierce competition in terms of both products and services, so that people are one step ahead of just being savers and investors. Increasingly fierce competition and the number of competitors require banks to offer a variety of products in order to compete with other banks in providing quality services to their customers (Wahyudi et al., 2022).

Facing the complexity of the banking industry, especially in the era of globalization and digitalization, the State Savings Bank (BTN) needs to anticipate the changes that occur. Technology development, human resource skill improvement, and product innovation are some of the aspects that need to be considered to ensure quality service. As part of efforts to achieve customer satisfaction, the management of Bank Tabungan Negara (BTN) can design an integrated strategy, including improving service quality, increasing the value received by customers, and strengthening the company's image. These efforts can involve employee training, the implementation of advanced technology, and effective marketing strategies (Irawan et al., 2024).

One of the best ways to compete in the world is to produce the highest quality goods and services. The highest quality is achieved through continuous improvement efforts related to several elements of the organization: people, processes, and the environment. Improving management systems in integrated quality management is now referred to as business excellence or best practice. These two terms are an extension of corporate governance and strengthen the company's position in the business world. To achieve the above ideals, all banks must have written standards/guidelines designed to encourage and move the group to achieve organizational goals. Bank BTN KCP is no exception. Standard Operating Procedures (SOPs) are steps or stages that must be carried out and passed to complete a certain work process. On the other hand, there is an administrative process in customer service that every bank has.

RESEARCH METHODS

The type of research used in this study is using qualitative methods. The selection of subjects in qualitative research does not depend on quantity but rather on the quality of the person to be researched, commonly referred to as an informant. The number of people who will be used to become informants in the research depends on the scope of the research problems that will be carried out by the informants in this study are people who are seen as able to provide adequate information about customer service management at Bank BTN KCP Condong Catur.

The informants in question are: 1) Head Office: Nur Arif. Head office is an entity above a company that has full duties in managing all business activities. Head Office's job is the center of control and strategic decision making in providing services to customers. 2) Supervisor : Yulianti. A supervisor is someone who is responsible for supervising and

coordinating the tasks carried out by employees or their work team. This supervisor directly supervises teller service and customer service. This instrument is in the form of interview guidelines and observation checklists. The research tools include the researcher himself, voice recording tools using mobile phones, mobile phone cameras to get documentation, stationery tools to record interview points and other data collection tools.

This study uses several methods in data collection, in this study are interviews, observations and documentation, but more emphasis is placed on interview methods to dig up information and get good and complete information. The qualitative data processing and analysis stage is carried out based on interview, observation and documentation data. Data analysis at this stage consists of data reduction and presentation followed by drawing conclusions. Qualitative data analysis is a technique that is carried out by organizing data, sorting data, synchronizing data, finding what is considered important and what is learned, and making decisions so that it can be told to others. (J.Moleong, 2014).

HASIL DAN PEMBAHASAN

SOP-Based Customer Service Management (Standard Operating Procedure) at Bank BTN KCP Condong Catur. The service management of Bank BTN KCP Condong Catur must be in accordance with the SOP (Standard Operating Procedure) of Bank BTN KCP Condong Catur. Bank BTN KCP Condong Catur has standard guidelines for branch office employees in carrying out their duties to customers so that with good service will create a business and can provide good service for existing businesses because the business owns the service. One of the service standards at Bank BTN is the customer service time standard. This is in accordance with the results of the interview as follows : "Yes. In customer service, account opening is carried out within 30 minutes, for other services such as replacing lost/damaged/swallowed ATM cards, blocking cards, blocking savings, customer complaints, information about these savings does not have a standard time but must still be effective. For teller service, there is a standard time of 2 minutes for cash deposits, cash withdrawals. For remittance transactions, there is no standard, but it must still be effective". (Results of Interview with Head Office of Bank BTN KCP Condong Catur).

In addition to service time standards, there are several Bank BTN programs related to banking services provided to customers in accordance with the bank's rules and policies. This result was conveyed by the Supervisor of Bank BTN. "There is a Spekta point program. Spekta Point is a program to increase the loyalty of Bank BTN customers in the form of

Points. Customers get Spekta Points based on the average balance of savings and/or transactions determined by Bank BTN. If the points have been collected, they can be exchanged for merchant vouchers that have been listed on the BTN mobile application on the spekta points menu. The latest program is to open an e-deposit account through mobile banking, customers will get up to 60,000 spec points". (Results of Interview with Bank BTN KCP Supervisor Condong Catur).

However, in providing services to customers there are obstacles and obstacles. The internal obstacles faced by Customer Service are system problems that take time to resolve. This is supported by the following interview results : "The internal obstacles faced by Bank BTN Customer Service KCP Condong Catur when overcoming customer complaints come from the existing system in the bank, so that not all problems experienced by customers can be solved right away, but there are problems whose resolution period is up to 20 working days but can be faster than that time because it is related to the existing system in the banking and Bank BTN head office, such as problems withdrawing money through ATM machines, withdrawals failed but the balance decreased, delays in transactions through BTN mobile banking which caused the balance to decrease but the transaction was not successful" (Interview Results with the Head Office).

The solution to the existing system problems at Bank BTN KCP Condong Catur has been solved to overcome them. This was conveyed by the Supervisor of the BTN KCP Condong Catur as follows : "Trying to develop good services on mobile banking applications, so that customers can transact at home without having to go to the bank, for things such as payments, purchases, account openings and others" (Results of Interview with Bank BTN Supervisor KCP Condong Catur). The settlement effort is also supported by the Head Office's statement, namely efforts to develop mobile banking so that customers do not have to come directly to the bank because the system at the Bank also sometimes has system problems. "In an effort to provide ease of transactions for its customers, PT. Bank Tabungan Negara (Persero) Tbk. KCP Condongcatur by innovating to improve services and services to its customers by providing several features that can make it easier for customers to make transactions using the BTN mobile banking application without having to come to the bank directly" (Interview Results with the Head Office of Bank BTN KCP Condong Catur).

At Bank BTN KCP Condong Catur, SOP-based service management (Standard Operating Procedures) with a service management system that is in accordance with standard operational procedures and management functions has been implemented and running well.

The management and employees of BTN KCP Condong Catur always strive to provide ease of transactions for their customers, besides that if there are obstacles, BTN KCP Condong Catur provides the best solution.

Service Procedures at Bank BTN KCP Condong Catur. An organization without good service procedures is an impossible thing to achieve the desired goals effectively and efficiently. Service procedures are broadly defined as the process of planning, organizing, implementing and evaluating something that is planned so that the desired goals are achieved effectively and efficiently. So from every company, one of which is Bank BTN KCP Condong Catur always does work in accordance with service procedures and evaluates and monitors the performance of Bank BTN KCP Condong Catur employees. This is supported by the results of the interview as follows: "Effective work evaluation contains positive input and points that need to be improved by employees. Therefore, meetings are an important thing for Bank BTN and need to be carried out regularly to evaluate employee performance. Meetings at Bank BTN are held every Monday and are attended by all BTN employees and units through the Zoom application." (Results of Interview with Head Office Bank BTN KCP Condong Catur). "Routine evaluations are always carried out every Monday and morning briefings are carried out for reports and evaluations as well as work plans in the next week, attended by all employees of each BTN unit in all main branch offices and sub-branch offices including bank BTN KCP Condong Catur". (Results of Interview with Bank BTN KCP Supervisor Condong Catur).

All company operational activities in each field require a system or standard to find out whether the products produced by a company are in accordance with existing standards or not and to see the performance of employees in the company. Bank BTN KCP Condong Catur has made efforts to empower employees by increasing employee involvement in decision-making and improving employee performance. Supported by the results of the interview as follows : "BTN employee development efforts are carried out by procuring training and development. Training and development activities provide benefits to employees and the company, in the form of expertise and skills that will subsequently become valuable assets for the company. Through employee training, the ability of employees will increase". (Results of Interview with Bank BTN KCP Supervisor Condong Catur).

Bank BTN has several employee empowerment efforts that aim to increase employee involvement in decision-making. Some examples of these efforts are: 1) Anti-Corruption Training: This activity aims to increase the awareness and ability of employees to prevent and

overcome corruption in the organization. 2) Customer Complaint Service: Bank BTN has a customer complaint service that allows customers to submit suggestions, criticisms, and complaints related to Bank BTN's products/services. This service aims to increase customer satisfaction and improve service quality. 3) Improving the Quality of Life: Bank BTN has a program that aims to increase productivity, compliance, and corporate governance to be more transparent and efficient. This program includes the development of digital applications and inclusive banking services.

The implementation of effective and efficient service procedures requires the implementation of the four main functions of procedures and management, namely planning, organizing, mobilizing, and supervising, in an integrated and integrated manner in the management of human resource management activities. Therefore, if the process is not good, then the overall service process will not be smooth and the process of achieving the goals will be disrupted and will experience failure in achieving these goals.

SOP-Based Customer Service Management (Standard Operating Procedures) at Bank BTN KCP Condong Catur. The Bank's service mechanism in terms of service rules already has SOPs set by the center, so it is also national. SOPs are very important for employees to provide the best service, maximum in accordance with the standards that have been set. So that it can satisfy customers. SOPs include systems, rules, decisions, procedures and procedures for services and complaints to facilitate service implementation standards and are useful in the provision of banking products and/or services. Without a clear procedure, it is very likely that the services provided will be far from public expectations. In such a situation, there will be a high expectation gap. (Mahmudi, 2012).

SOP-based service management (Standard Operating Procedures) at bank BTN KCP Condong Catur, with a service management system that is in accordance with standard operational procedures and management functions has been realized and running well. Supported by the explanation of research conducted by Cristine (2021) which explains that the implementation of good, effective and efficient management requires the implementation of the four main functions of management, namely planning, organizing, mobilizing, and supervising, in an integrated and integrated manner in the management of human resource management activities. Therefore, if the process is not good, then the overall management process will not be smooth and the process of achieving the goals will be disrupted and will experience failure in achieving these goals.

Standard Operating Procedures (SOPs) are instructions or guidelines in carrying out duties and obligations in a work environment. With SOPs, all company activities can be well organized and can be managed according to the company's needs. SOPs can be interpreted as documents that describe operational activities that are carried out daily and follow these activities in order to be fair, accurate and consistent in order to produce results according to the standards that have been set previously (Tathagati, 2014). The existence of SOPs will help companies to achieve their goals. To achieve the company's goals, the company provides a draft in the form of an SOP that will be a guideline for employees in carrying out their duties and to minimize errors when performing the duties of each employee (Gabriele, 2018).

Service Procedures at Bank BTN KCP Condong Catur. BTN KCP Condong Catur always monitors twice a year to see how the management of existing services is going. Each monitoring is evaluated, the evaluation is carried out from a physical and non-physical perspective. Not only BTN KCP Condong Catur, other banks are also competing with each other to provide services that satisfy their customers. This monitoring is carried out so that BTN KCP Condong Catur is used to serving customers well and improving service quality. This is important because there are many situations that can cause service problems, including if the staff is not friendly during service, then the room will not be clean because the service does not meet customer expectations. This service management is a very important process because it allows avoiding service issues in customer support.

An example of the service procedure process is the management of services at BTN KCP Condong Catur by conducting annual inspections by BTN KCP Condong Catur. Learn more about BTN KCP Condong Catur services. BTN KCP Condong Catur will continue to strive to further improve services. Quality service procedures are a form of service promise that is reflected in the company's commitment to producing quality products needed by the community. BTN KCP Condong Catur argues that the relationship between the company and its customers is built on promise and trust. When these promises and trusts are fulfilled properly, consumer trust in the company increases. Therefore, to ensure excellent service, BTN KCP Condong Catur requires employees who are dedicated to customer service (Nasution, 2020).

CONCLUSION

Bank BTN KCP Condong Catur has implemented services in accordance with the service management system and operational standards, procedures and management functions

have been realized and running well. This is realized to provide excellent service to Bank BTN KCP Condong Catur customers. The service procedure at Bank BTN KCP Condong Catur has been carried out well, one example of the service procedure process is by controlling the services at BTN KCP Condong Catur by holding control every year from BTN KCP Condong Catur. To find out more about the services available at BTN KCP Condong Catur. So that in the future the service can be improved again.

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