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Service Management Concepts and the Role of Banks' Creative Economic in Indonesia during the COVID-19 Pandemic Era

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Abstract---The COVID-19 pandemic has disturbed people all over the world. The economy is limited, even services in various institutions are also limited. Thus, the purpose of this paper is to describe the concept of service management and the role of developing the creative economy of Banks in Indonesia in the COVID-19 Pandemic Era. This research is descriptive qualitative research. The types of research data are statements and patterns of service behavior of the tire management team in Indonesia. Data were collected through observation and interviews. The interview subjects were the public as bank consumers (respondents) and bank employees. The respondent selection system was used with a random system in accordance with research needs. The results prove the role of customer service in providing information to customers very well. Because the media used customer service in providing the information is very good and customers feel very satisfied for the services provided customer service.

Keywords---banking, creative economic, economic recovery, pandemic COVID-19, service management.

Introduction

Customer service or what is often called Customer Service Officer comes from two words, namely Customer which means customer, and Service which means service. Service according to Kasmir, is defined as an act or deed a person or organization to provide satisfaction to customers or customers (Crowell et al., 1988; Richardson & Robinson, 1986). Customer Service is required to always be in touch with customers and keep the relationship good. This of course had to be done because Maintaining good relations with customers also means maintaining the bank's image so that the image of the bank can continue to improve in the eyes of customers. Customer Service must have the ability to serve customers appropriately fast and have good communication skills (Soteriou & Stavrinides, 1997; Julian & Ramaseshan, 1994). Customer Service A good officer must be followed by the availability of adequate facilities and infrastructure to support the speed, accuracy, and accuracy of the work. On the other hand, Customer Service Officers are required to provide excellent service to customers, so that the services provided can satisfy customers.

For this reason, a Customer Service Officer must have the basics of service such as service etiquette, product introduction, and other basics (Avkiran, 1999). The service provided will be of high quality if every customer service officer Officers are equipped with knowledge of the basics of services in accordance with the field of work to be faced, including the ability to master the knowledge of everything related to banks and products which is offered. Customer Service essentially learns various related techniques with good customer handling procedures (Amoako, 2012). In business interactions, In this case, our treatment of customers is very important in building and maintaining sustainable business continuity. Including ensuring customer trust and satisfaction (Tien et al., 2021).

Especially in credit cooperatives, where our customers are the owners of the business itself, so the treatment and service to them are very important to note. As tip spear, of course, the way of speaking, controlling emotions, facial expressions, patience, and insight is one of the criteria needed to become a Customer Service. Due to the importance of this position, considering he was in front of the screen (Kelley, 1990; Rootman et al., 2007). So the skills as a customer service must also be always improved, for example by participating in various related training with emotion management, company management, or various other sciences related to service that can be put into practice when meeting with customers. Our inability to do good service often becomes one of the obstacles in clearing credit cooperatives. Approach poor psychological, non-interactive communication, dissatisfaction service is an image that often happens (Ibrahim et al., 2015; Moutinho & Smith, 2000). This of course must be done immediately changed, so that services in credit cooperatives should not be far from financial services at other financial institutions, such as banking for example.

So the emphasis, in this case, is that Customer Service is not just fulfillment concerns knowledge alone, but more than that is skills and apply them. Customer Service is a task other than active sales, tasks included an indirect relationship with consumers themselves, or through communication tools, voice, or automated

processes. This was designed, implemented, and communicated with two main objectives, namely operational productivity and customer satisfaction. Understanding (Rose & Hudgins, 2013), Customer Service, in general, is "any activity that intended or intended to provide satisfaction to customers, through services that can meet customer wants and needs. Many factors affect customer satisfaction that can make customers run away from the bank, either temporarily or forever (Harrison, 2004; Wallich, 1980). So that this incident does not happen again, a bank employee, moreover Customer Service must know the factors that influence customers are not satisfied and leave the bank.

The coronavirus has become the hottest topic since the last two weeks of January 2020. This virus suddenly became a terrible terror for the world community, especially after it claimed the lives of hundreds of people in just two weeks (Kumar & Somani, 2020). One most worrying thing is that this virus continues to find its prey, while the cure has not been found so far. The new type of coronavirus began to become the attention of the world community after on January 20, 2020 (Fitria et al., 2021; Jetten, 2020; Saxena, 2020), health authorities in Wuhan City, Hubei Province, China, said three people died in Wuhan after suffering from pneumonia caused by the virus (Su et al., 2020; Backer et al., 2020; Kang et al., 2020; Su et al., 2020; Zhou et al., 2020).

The new type of coronavirus that is currently attacking the world community in medical terms is referred to as the 2019 Novel Coronavirus (2019-nCoV). Quoted from the Center for Disease Control and Prevention, cdc.gov, coronavirus is a type of virus identified as the cause of disease in the respiratory tract, which was first detected in Wuhan City, China. This virus is known to first appear in the animal and seafood market in the city of Wuhan. It was later reported that many patients were suffering from this virus and it was found to be related to the animal and seafood market (Wang & Wang, 2022; Menor & Roth, 2007; Josephine, 2021). The first people who fell ill from this virus were also known to be traders in the market.

Indonesia prefers social distancing as a solution (Dini & Fauzana, 2021) rather than Lockdown, which is locking access to enter and exit the area for anyone to access prevent the spread of viruses commonly used by most countries. The essence of Social restriction is staying away from social activities directly with other people, while lockdown means that an area will be isolated and there will be a total stop of all activity in the region (Muhyiddin & Wardhana, 2020). The fundamental reason why Indonesia prefers to implement social restrictions is that many Indonesians rely on daily wages, so it will be vulnerable they cannot find a livelihood if the lockdown is enforced. Keep the distance social services at least enforce some appeals to all citizens, including: are working from home, studying from home, and worshipping at home.

The economy is an inseparable aspect of people's lives everywhere, not least in the conditions of the Implementation of Community Activity Restrictions (PPKM) which accompanies the COVID-19 Pandemic situation in Indonesia. PPKM with all its limitations certainly presents its challenges for the community in carrying out various economic activities (Toharudin et al., 2021; Saragih & Andrabi, 2021;

[Darmalaksana, 2021](#)). Fortunately, today's technological developments can help overcome some of the challenges that arise.

One of the food crop commodities in Indonesia is rice which yields production is still a staple food and most of cultivated as paddy rice. Population growth is encouraging the increasing needs of diverse human beings, one of which is the need for sufficient food from rice, therefore it needs to be encouraged efforts to increase rice production as a staple food. Agribusiness according to [\(Balendres et al., 2019; Ruf & Gérard, 2001\)](#), is a unity business that includes one or the whole of the production chain, processing of products, and marketing related to agriculture in a broad meaning. Agriculture in a broad sense is a business activity that supports agricultural activities and business activities supported by agricultural activities. One of the fields of agribusiness that is currently the focus of development in Indonesia is horticulture because it has a high economic value [\(Chavas, 2008; Van der Ploeg, 2006\)](#). Besides, Therefore, the function of horticulture is not only as a food ingredient, but also as a function of horticulture can be grouped into four, namely providing food, economic, health, and socio-cultural [\(Alavanja et al., 2003; Alavanja et al., 2003\)](#).

Agriculture is synonymous with the economy of a nation [\(Council, 1989\)](#). If the agricultural sector is not paid attention to, it will have an impact on economic inequality. Moreover, coupled with the effects of the COVID-19 pandemic, it will bring the agricultural sector to be less good, such as Indonesia, which is an agricultural country where most of the population is farming [\(Ayers & Westcot, 1985; Lampkin et al., 2000; Collinson, 2000\)](#). Agriculture is the practice of cultivating plants and livestock [\(Mead et al., 2017; Jackson, 1980\)](#). Agriculture was the key development in the rise of sedentary human civilization, whereby farming of domesticated species created food surpluses that enabled people to live in cities [\(Mulgan, 2013; Isnansetyo & Nuringtyas, 2017\)](#).

Agribusiness [\(Barnard et al., 2020; Beierlein et al., 2013\)](#), is an activity in the agricultural sector that is profit-oriented. According to agribusiness is the overall business activity in agriculture that is interdependent with one another, which consists of five subsystems, namely the procurement and distribution of production facilities, the farming subsystem, the product processing subsystem (agro-industry), the marketing subsystem, and the supporting service subsystem [\(Lowe & Preckel, 2004; Schneider, 2017; O'Keeffe, 1998\)](#).

The application of this agribusiness system concept should be applied to help farmers affected by COVID-19. In procuring production facilities, the government is expected to provide subsidies for fertilizers, feed, and pesticides for farmers, which are increasingly expensive. In the farming subsystem, it should develop superior human resources (HR) of farmers through technical guidance, comparative studies to increase production and maintain the quality of the results. Furthermore, to keep prices from falling at the time of the harvest, it is necessary to carry out product processing (agro-industry) to add added value to a product. It's not just that so far, what often becomes an obstacle for farmers in the field is marketing [\(Anastasia C et al., 2021; Ekakitie-Emonena & Alagba, 2021\)](#).

Marketing needs to get a touch of professional marketing management towards the digital era such as online marketing which requires the reliability of Human Resources. In the field of supporting services, the participation of financial institutions such as banks, cooperatives, and BUMDES need to pay more attention to farmer capital. The role of the government in providing assistance and repairing irrigation channels, farming roads need to be improved again. So that if the concept of the agribusiness system is applied at the farmer group level, it will undoubtedly be able to overcome the impact of the COVID-19 pandemic (Boccella & Salerno, 2016; Sung, 2015; Aithal, 2016).

Method

The research methods used are: 1) Field Research, namely direct observation of the selected research object to examine the results of secondary data. The data needed is also the way this field research is by interviewing directly to the interested parties, in this case, is PT. Bank Regional Development of West Sumatra, Padang Main Branch, or related agencies. 2) Library Research, namely an investigation conducted through literature or scientific books and related writings with the discussion. This library research is theoretical, where can be applied to the theories related to this writing.

Data Analysis Method, according to (Kothari, 2004; Goddard & Melville, 2004; Moleong & Edisi, 2004), the author uses analysis Qualitative research is research that intends to understand the phenomenon of what is experienced by the research subject for example behavior, perception, motivation, action, holistically, and by way of description in the form of words and language, on a special context that is natural and by utilizing various methods natural. Especially about the role of customer service in improving service to customers. With this method, the writer tries to provide facts or data reality experienced with existing theories.

Discussion

The origin of the word bank is from the Italian language, namely banca which means place exchange money. In general, the definition of a bank is an intermediary institution financial institution that is generally established with the authority to accept deposits money, lend money, and issue promissory notes or what is known as banknotes. The bank is a financial institution whose main activity is to collect funds from the community and channel them back to the community and provide other services According to (Hamidu, 2013). Meanwhile, according to Article 1 of Law Number 7 of 1992 concerning the banking sector as amended by Law Number 10 of 1998 quoted by (Kristianto et al., 2011), is a business entity that collects funds from the community in the form of savings and distributes them to the public in the form of credit and other forms in order to improve people's standard of living many.

Commercial Bank is a bank that carries out business activities conventional and or based on Sharia Principles which in their activities provide services in payment traffic. Rural Bank is a bank that carries out business activities conventionally or based on the Principles of Sharia which in its activities does not provide services in payment traffic. The development of the business world today, including the

banking sector in the city of Padang the past few years have experienced very rapid progress, development of This relates to the existence of a national economic sector, the various facilities available given by the government by creating a good way or atmosphere for business development in the banking sector in Indonesia. This is proven by many new banks that have opened their head office in Padang, West Sumatra. Banks are known as financial institutions whose main activity is accepting deposits current accounts, savings, and public deposits. Bank according to the State Law Republic of Indonesia Number 10 of 1998 dated November 10, 1998, concerning Banking is a business entity that collects funds from the public in form of savings and distributes them to the public in the form of credit or other forms in order to improve the standard of living of the people at large (Wang & Zhang, 2021; Altig et al., 2020; Kustina et al., 2019).

Bank is a financial institution that carries out activities in collecting and channeling funds to the public in fundraising activities, banks use customer service services in serving customers both in entrust funds or customers who will save in the bank. In general, the definition of customer service is any activity that is intended or shown to provide customer satisfaction, through quality service that can meet the wishes and needs of customers. Service Quality customer service can only be understood from the customer's point of view, namely: Customers tend to rate service levels in two ways: point of view, namely: 1) includes systems and procedures that have been arranged. Deliver products and or services. 2) Relates to how the provider service in using attitudes, behaviors, and verbal skills in interacting with customers. According to (Fernandes & Marlius, 2018), service is an activity carried out by a person or group of people on the basis of material factors through the system, certain procedures, and methods in an effort to fulfill the interests of others according to their rights. In providing services, the bank's Customer Service is always in demand to satisfy customers without violating self-respect or ethics. Existence good service makes customers feel happy and appreciated so that customers will come back again and continue the business relationship with the company.

Then the customer will tell satisfaction and kindness services obtained to other colleagues. Bank banking services Regional Development of West Sumatra, Padang Main Branch. Service program to customers is the bank's effort to provide the best service so that customers are comfortable to make transactions with the bank so that Finally, loyal customers will be created for the Regional Development Bank West Sumatra, Padang Main Branch. Regional Development Banks are generally commercial banks whose shareholding is owned by the provincial government in various regions. As an example of a Regional Development Bank of West Sumatra Province which owns its shares are owned by the Province of West Sumatra, referred to as a development bank region because regional development banks are appointed as government partners to participate in supporting the work programs of the provincial government in need of services financial and banking services. Like other commercial banks, Regional Development Banks have various products and services for various segments of society and the business world (Wu et al., 2010; O'Connor, et al., 2020; Zag, 2020).

Third-party fund products consist of savings, current accounts, and time deposits. Whereas for various credit and financing products, ranging from the consumer segment such as credit without collateral, housing, as well as product segments such as venture capital and investment. In general, the products and services of regional development banks are not inferior to those of banks another common (Athanassopoulos, 1997; Lee et al., 2011).

Conclusion

Four responses will be carried out in facing the challenges of economic recovery due to the COVID-19 pandemic. First, namely the implementation of the central bank policy mix which will continue. Second, encourage economic and financial digitization by supporting the acceleration of digital banking, financial technology (fintech), e-commerce, and the payment system industry. Third, coordinate with the government in strengthening economic recovery, including supporting and promoting MSMEs. Fourth, encourage the implementation of green economy and finance, through the support of environmentally friendly macroprudential policies, including environmentally sound financing policies.

Customer satisfaction is the main thing that should not be ignored for a company engaged in banking services. Because customer satisfaction is an important aspect to maintain a corporate image in the wider community so that quality services for customers need to be improved. Improving the quality of service to customers is important in an effort to increase satisfaction with the customer. This is very important because considering the role of the customer which is very large in the contribution of income directly and indirectly to support the existence of the company.

As suggestions and recommendations, in an effort to help agricultural business actors, especially KUR customers, the Ministry of Agriculture needs to formulate a mechanism that allows banks and farmers as customers to both benefits from the implementation of program credit. More concretely, this can be achieved by issuing implementation guidelines that are easy to follow up by farmers through procedures that are clear and can be socialized and agreed upon jointly by the KUR channeling bank. In addition, LKMAs should also allowed to become a KUR distributor with program linkage. LKMA has advantages over banks because it is closer in distance and emotionally with micro customers small and more familiar with customer characteristics.

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