

Effectiveness Seed in Building Performance Banking Services in Makassar

Anwar Ramli

Department of Management, Faculty of Economy, State University of Makassar,
South Sulawesi, Indonesia

Abstract:

Effectiveness of Human Resources of excellence in building a Service Performance banks in the city of Makassar, this study used qualitative research with phenomenological approach whereas the results showed that In a company engaged in the services sector, particularly banking services, competitive advantage is often pursued in the form of superior service. Because the key to success in market competition, especially in the banking world is not in the interest (the price), but lies in the distribution of services to create loyal customers to retain customers. To achieve this required good cooperation of all the members for the good cooperation will be realized if there is a good communication as well. This study uses a phenomenological approach. Source of data in this study include: 1) Primary Data Sources, 2) Secondary Data Sources. This research instrument a researcher himself, in which the researcher as an instrument to obtain accurate data supplied by a variety of methods.

Keywords: Function and Role of Human Resources, Effectiveness, Performance and Work Motivation, Banking Services.

I. INTRODUCTION

Era of business competition is so strong and tight as is the case now, requires all companies to be more aggressive and bold in taking decisions and implementing the company's strategy so that it can be superior to competitors. Being superior to competitors for the company is a condition that must be sought way. To achieve these advantages, we need a uniqueness that can differentiate the company from competitors.

At a company engaged in the services sector, particularly banking services, competitive advantage is often pursued in the form of superior service. According to Wahlers (1994, p. 230) states that the right strategy and accurate in the quality of service is an important factor affecting the competitive advantage when it is planned and implemented appropriately.

In banking services, the quality of the product being measured is the quality of service. Parasuraman et al (1990) defines quality of service as a service that is acceptable to consumers in accordance with customer expectations for quality. In this case, to determine whether the quality of service received by consumers in accordance with the expectations of consumers, obtained through questionnaires or interviews regarding consumer complaints.

It underlying quality of service are the indicators that can be used to evaluate the quality of service, regardless of the type of service. According to research Parasuraman et.al (1990), the quality of service, there are several dimensions that affect the quality of service, that is tangible, reliability, responsiveness, assurance and empathy. Quality of service is one of the important factors for the success of the bank as a service company today. Because today's issue customer satisfaction and loyalty through service has been committed for banks in running the business. If the service provided to customers is the best and is able to provide optimum satisfaction to its customers, then it will be a positive influence on business performance. If the customer satisfaction increases, it will increase customer confidence to continue doing repetitions of transactions in the same bank that will embody their loyalty.

Problem: How the strategy Performance Banking Services Bank Bukopin in Makassar.

II. LITERATURE REVIEW

2.1 Function and Role of Human Resources (HR)

There are two functions in the management of human resources is to encourage each other managerial functions and operational functions. Mulia Nasution in Anda (2005) states that the functions of management are:

- a. Managerial functions
- b. Operational functions

Through HR planning is good, then it can be known how many human resources available compared to the human resources needed. It can be information to decide whether to maintain or reduce the balance when the conditions when the condition is no greater human resources with the required human resources.

Dessler in Hendrayanti (2007) suggested that job analysis is a procedure to determine the tasks and the nature of the work, as well as the kind of person who needs to be raised to implement it, or in other words, job analysis provides data about the terms of work used to draft the job description (job description) and the specifications of the job (job specification). Further it is said also, that the information generated by job analysis can be used in recruitment and selection, compensation, performance appraisal, as well as education and training.

Furthermore Moekijat (1995: 58) in Hendrayanti (2007) suggested that job analysis provides information about the terms of labor qualitatively as well as the types of positions and employees are required to complete tasks. Edwin B. Flippo (1984) states that human resource management is the process of planning, organizing, directing and controlling of procurement of labor, development, compensation, integration, maintenance and termination of employment with a view to achieving the goal or goals of individuals, organizations, and society.

2.2 Performance and Work Motivation

According to Atkinson, et al (1995: 51), an effective system of performance appraisal should contain performance indicators, namely; 1) pay attention to every activity of the organization and emphasis on customer's perspective, 2) assess each activity using performance measurement tools that validate the customer, 3) pay attention to all aspects of the performance in a comprehensive manner that affect customers, and 4) provide information in the form of feedback to help members organizations about the problems and opportunities for improvement. Assessment of corporate performance according to Hansen and Mowen (1997: 396) as "Activity performance measures exist both financial and non-financial forms. Reviews These measures are designed to assess how well an activity was performed and the result Achieved. Also They are designed to reveal if constant improvement is being Realized. Measures of activity performance center on three major dimensions: (1) efficiency, (2) quality, and (3) time. Kaplan and Norton (1996: 39) mengaris underscored on the need for the measurement of a business by using the balanced scorecard.

According to Robbins (1996) performance directly affects a person's level of performance and satisfaction of employees through job suitability capabilities. Ability should be considered in addition to motivation, whereas performance levels high is partly a function of the absence of obstacles that constrain employees (Robbins, 1996: 218). According Timple (1999: 31) accurate identification of the causes of one's employees is fundamental for good supervision and decision making more effective strategies for improved performance.

Motivation according to Chung defined as behavior that is aimed at the target. Motivation related to the level of work done by a person in pursuit of a goal. Motivation is closely related to employee satisfaction and performasi jobs. Handoko (in Amin and Jarot 2006) defines motivation as a state in the person of someone who encourages the desire of individuals to undertake certain activities in order to achieve the goal. Motivation is an activity that resulted, distribute and maintain human behavior.

2.3 Effectiveness

Effectiveness is derived from the word effective. According to Big Indonesian Dictionary Third Edition 2003, 284 pages compiled by the Language Center (in Ibnu, 2009), the Ministry of National Education, Effective is:

- 1) 'have effect' (consequently, influence, impression);
- 2) 'potent or efficacious' ;
- 3) 'can bring results; effective;
- 4) 'comes into force'.

Meanwhile, the effectiveness has the meaning of 'effectiveness'. Effectiveness is:

- 1) 'state influence'; 'Memorable thing';
- 2) 'efficacy'; 'Efficacy';
- 3) 'success';
- 4) 'terms of entry into force' (about the laws, regulations).

Some Definitions Or Definition of "effectiveness" According to Experts:

Roulette: Effectiveness is doing the right thing at the right time for a long period of time, both in the organization and the customer. Hodge: Effectiveness as a measure of the success of the organization is defined as an organization's ability to achieve their every need. This means that the organization is able to arrange and organize resources to achieve the goal. Sondang P. Siagian: Effectiveness is the utilization of resources, facilities and infrastructure in a certain amount that consciously previously set to produce some goods for services activities performed. Abdurahmat: Effectiveness is the utilization of resources, facilities and infrastructure in a certain amount that is consciously predetermined to generate a number of jobs on time.

2.4 Banking Offices

Bank services is very important in the economic development of a country. Banking services are generally divided into two purposes. First, as a provider payment mechanism and an efficient tool for customers] For this, the bank provides cash, savings, and credit card] It is the bank's most important role in economic life. Without the provision of efficient means of payment, then goods can only be traded by barter time consuming.

Secondly, by accepting savings from customers and lend to those in need of funds, means that banks increase the flow of funds for investment and more productive uses. If this role goes well, the economy of a country will meningkat. Without the flow of these funds, the money just sitting in someone's pocket, one can not obtain loans and business can not be built because they do not have the loan funds.

Below are various services provided by the bank, including: 1) Inkasso, 2) Transfer, 3) Safe Deposit Box (Box Storage), 4) Letters of Credit (L / C) / Export, 5) Travelers Cheque

1. Transfer

Transfer is a service business bank to transfer a certain amount of funds in accordance with the order giver mandate intended to benefit a person designated as the recipient of the transfer. In another sense, the transfer of remittances are received by the bank, including the results of inkasoyang billed through the bank which will be forwarded to the other banks to be paid to customers (transfer). Either transfer money in or out will result in the existence of inter-branch relations are reciprocal, meaning that if one branch of another branch debiting credits.

Transfer type:

a) Transfers Out

One type of remittances that can simplify the payment traffic is by sending money out. Media adalah to make this transfer in writing or through a wire.

Cancellation transfer out.

In the event of cancellation of the transfer, it should be noted that the cancellation can only be carried out when the transfer has not been paid to the beneficiaries and to itubank principals must meberi command of "stop payment" to the branch payment. The cancellation of the payment will be made by the bank to the customer principals principals only if it has received a confirmation message from the paying bank transfer meant that it has not been paid.

b) Transfer Log

Incoming transfers, which the bank receives the mandate from one branch to pay a sum of money to an individual beneficiary. In this case the payer bank will post the results transferkepada nsabah account beneficiary if he has a bank account payers. Incoming transfers no longer subject to the commission because the client principals have been charged a commission at the time of transfer mandate.

Cancellation Transfer Log:

In the event of cancellation, the first - tamayang should do is to check whether the result of the transfer has been paid to the beneficiary. When ternyata yet, will be blocked and canceled for later returned to branch principals via transfer.

2. Collection

Collection is giving power to the bank by clients (both companies and individuals) to perform billing against securities (both documented and undocumented) to be paid after the parties concerned located elsewhere (inside or outside country) approve payment. In another sense, the Collection is activity bank services to carry out the mandate of a third party in the form of billing amount of money to a person or entity in any other city that has been designated by the principals.

a. Scripless Collection

1) Scripless collection without attachments

Namely script-script collection that are not attached to any documents such as checks, bank draft, money orders and securities.

2) Scripless Collection with attachments

Namely the collection of script-script attached with other documents such as receipts, invoices, insurance policies and important documents.

b. Type Collection

1) Collection exit

An activity to collect a warkiat which have been issued by other bank customers. On the side of the bank received a mandate from its own customers to collect the letter to someone other bank customers in other cities.

2) Collection Login

An activity that goes on slips issued by the customer himself. In the course of collection comes in, just check the adequacy of bank customers who have issued scrip to third parties.

3) Clearing

Clearing is a way of debt settlement-accounts between clearing banks in the form of paper or securities at any given point. Clearing include: checks, giro, CD, debit notes and credit notes. Slips must be denominated in rupiah, the full nominal value, and has matured.

a. Clearing divided by 2 (two), namely:

1) Clearing Manual

2) Electronic Clearing

b. Bank Clearing Member

Bank included as clearing participants are commercial banks that are in a particular area and not stopped participated in clearing by Bank Indonesia. A bank may be excluded from clearing for various reasons. If one clearing participant for any reason can not participate in the clearing, the participant must submit a request to the clearing ten days earlier.

c. Do Clearing meeting in two Phase namely:

1) Clearing Delivery

At this time only the delivery of debit items / Check / BG is still done hardcopy, while credit slips already in softcopy form, stating the stamp "clearing" and the code number of participating groups, organizers agreement and other participants.

2) Clearing Returns

Once the script is returned then grouped according to the participants and recorded in the list of clearing the full returns to its nominal value. The next organizers arrange a combined balance of participants vote.

d. Electronic Clearing

Electronic clearing is a local clearing in the implementation of the calculations and manufacturing bilyet clearing balance which is based on financial data electronically with the delivery of scrip securities. The objective of this electronic clearing are:

- 1) Improve the quality and capacity of service payment systems are fast, accurate, reliable, safe and smooth.
- 2) Improving the efficiency, effectiveness, and security implementation and monitoring process.

III. RESEARCH METHODS

This study describes and analyzes the effectiveness of HR excellence in building performance banking services in Makassar. Based on the type of research in which use of qualitative research methods, this study investigates a social phenomena and human being problems . The Research Approach is Phenomenology approach using data collection techniques and used are Individual interviews. Namely informant interviews were conducted with a number of stakeholders in the internal department of the regional administration, observation involved, documentation.

IV. DISCUSSION

Strategy Performance Banking Services Bank Bukopin in Makassar, Indonesia

Increasing competition in the business world at the present time, making the businessmen be it an individual or a partnership, or in the form of a company must have a factor that can be used by companies as a weapon in its bid to win the competition with its rivals in the business world.

Similarly, in the banking world, the service strategy is one important factor in improving customer satisfaction and loyalty as well as enhance the corporate image itself because the bank as a financial services provider is dependent on the customer or customers who use its services. Because of the role of banks in society can not be separated from the presence of customers should get the best service from the bank.

In the year 2014 was the rate increasing competition for the banking sector, amid demands to be able to continue to grow and pressure to increase profits in order to show a positive performance, resulting in conditions like today expected foresight of a banking institution to how to communicate the ministry held that can attract potential customers to choose as well as loyal to banking products due to the current use of the products offered by banking in Indonesia largely the same, so the current competition in the banking world in the service level.

The better service, the public is more interested in becoming customers. The current situation of banking services is very different from past service. First bank borrowers do not need to search for money. Instead the borrower money that came to the bank. Currently the atmosphere has changed, bank directors sit as close as possible to the customer, smiling security guards and employees in order to woo customers remain loyal. All banks are aware that attract customers may be easy, but making them become loyal far more difficult, because in this era of business competition is tight as it is now required that marketers continue to maintain customer loyalty.

Today the amount of growth in the private and non private banks nation wide very quickly, thus bringing the Indonesian economy is growing. PT. Bank Bukopin Tbk is one example of a private bank in Indonesia has grown and developed until it can fit into the medium bank group in Indonesia in terms of assets.

That still exist in the competitive arena of national banks, then in recent years Bukopin being intensively conduct quality improvement service standards are integrated to customers in accordance with standard international banking services whose goal is customer satisfaction and loyalty, and ultimately have a positive impact on the growth of funds third party.

Because the key to success in market competition, especially in the banking world is not in the interest (the price), but lies in the distribution of services to create loyal customers to retain customers. To achieve this required good cooperation of all the members for the good cooperation will be realized if there is a good communication as well.

This is important, because as an institution engaged in public service, customer satisfaction is very absolute. Because it aims to retain customers in order to remain faithful in Bank Bukopin and of course to attract new customers, but undeniably in daily operational work of various communication barriers always arise, such as technical barriers and structures. Surely these barriers if allowed to continue will eventually be very disturbing operational work, which resulted in the form of services to customers that also certainly bad.

Bank Bukopin is one bank that makes service as a top priority in building its image in society. As a private bank that is still growing, Bank Bukopin can survive in the face of competition in the banking world today. Moreover, judging from the number of customers or the growth of third party funds, Bank Bukopin was still below the big banks other, thus making Bukopin still need to be consistent and continuous (on going) improve service different from other banks to build customer loyalty and enhance the growth of third party funds.

Based on the results of a survey conducted by Insight Mark Plus and Info bank Magazine (Issue February 2012), Bank Bukopin won the Indonesian Bank Loyalty Award (IBLA) 2012, Bank Bukopin has a good quality service. By looking at existing problems, this research is directed to analyze on how to improve customer loyalty PT. Bank Bukopin, Tbk supported improvement of quality of service awarded the company and improve the excellence of the product.

Bank Bukopin continue to maximize the service to its customers, such as by increasing the number of branches, develop a network of ATMs, and add features to an increasingly diverse products. Furthermore, to further improve banking services to the public, Bank Bukopin branch offices in major cities, one of which is in Makassar, which is currently the location of the research conducted by the author. In addition, Bank Bukopin also supported by 333 ATMs with more than 20,000 ATMs, the national network and more than 500,000 ATMs plus and visa International around the

world and can be withdrawn in cash at the bank's ATM anywhere at no charge, because the entire Office of Bank Bukopin since long been connected in a network of Real Time Online.

Currently, Bank Bukopin continue to develop operational programs by applying appropriate priority short-term strategy has been prepared carefully. Implementation of the strategy is intended to ensure the fulfillment of comprehensive banking services to customers through a network connected nationally and internationally, a diverse product and service quality with high standards.

It is what lies behind the need for the service strategy of a company in carrying out its functions, in this case Bank Bukopin, but the important thing is how to formulate such services so that understood by the public. To build long-term relationships with its customers, Bank Bukopin should always communicate with customers so that customers feel safe and trust the bank because customers can easily obtain the information they want from the bank.

It is proved that the role of employees in the banking organization has a very strategic position. If the banking human resources properly, it will create a banking organization goes well, and vice versa. Based on the phenomena that occur in the community, it is known that the public wants the banking sector which is able to carry out its function as an intermediary institution well. The fulfillment of these demands is dependent upon bank employees as the spearhead of banking services to the public.

Service Strategies That Do PT. Bank Bukopin Tbk in Increasing Customer Loyalty In Makassar.

Service strategy which aims to increase loyalty let emphasizes the importance of customer positions. PT. Bank Bukopin, Tbk have seen it so implement strategies that can increase loyalty service of its customers, particularly in the area of Makassar. The strategy adopted by PT services unit. Bank Bukopin Tbk Makassar on customer satisfaction is the term Pick up ball that is how the bank's directly related to working with several agencies in Makassar, such as Bulog (Logistics Agency), Pertamina (National of oil Mining Corporation), Tonasa (Cement Corporation) and others.

The direct evidence of this strategy is more concerned with the physical aspects, such as the ability of banks to provide physical facilities, and the appearance of employees, for example increase of branch performance, automatic teller machine (ATM), telephone banking or call center, the cleanliness and tidiness of offices and employees, structuring exterior and interior good offices, waiting rooms, and clothing employees.

Bank Bukopin services are not just focused on the behavior front liners. Everything in physical form can affect the assessment of customers. For example, an ATM that looks seedy, dirty toilets, clothes that do not neatly until cluttered desk does not necessarily make the customer feel comfortable. Therefore the bank's employees are very concerned that the surrounding physical environment is a reflection of the bank's face itself.

Information is one of the elements in the most basic communication to achieve effectiveness in the communication process. Basically the information consists of two things: something that came to the knowledge and the unknown, in this case how the infrastructure used, means of communication in the form of information can be received by the audience.

To be widely known and accepted in the community, Bank Bukopin continue to conduct intensive approach to customers and prospective customers, the goal that can be established emotional relationship. One very effective way is to maximize the promotional function, so Bukopin will be in direct contact with the wider community. In order for information to be conveyed to precisely target Bukopin perform activities that are more towards educative mainly on banking products, so that people are more proactive in dealing with banks.

Reliability

On the strategy pursued so that the employees can help customers in providing outstanding service. There will never be services quality provided to customers when employees of a bank itself is not served well. Employees who are not happy in their work, they will not serve well to its customers. So, there is unity or reciprocal in Bukopin. To improve the togetherness, the Bukopin routinely conduct several activities for its employees, for example, training.

Responsiveness

The service efforts of Bank Bukopin in Makassar to improving customer satisfaction is how the Bank Bukopin down immediately to enter into an agreement with several companies or known as Pick Ball. Bank Bukopin Makassar in order to improve the quality of services using this strategy to provide the promised service capabilities to quickly and satisfactorily.

Guarantee

In carrying out its business activities bank is also involved with the internal problems of companies and individuals so that the role of banks has exceeded the traditional relationship between the debtor and the creditor. With such characteristics, the relationship between the bank and the customer is a trust relationship. Internal issue a bank was closely related to the quality of services provided to customers of the bank. The better the internal state of a bank, the better the quality of bank will be better service be given to customers. That is the principle Bukopin in terms of service.

Empathy

In service, the bank must convince customers that the bank cares for its customers. Concern the employee can increase the trust that the bank is the best option. This caring attitude applied by Bank Bukopin by acting through the lens of the customer. Bank Bukopin always understand all the conditions of customers, both rationally and emotionally. Because by knowing the condition of the customer first, an employee is in a better position to build an emotional bond.

The success of the bank's employees do to service due to their understanding of customer desires. They know what to expect customers. There are already standards of the company, but they are expected do more.

V. CONCLUSION

The better the service, the public is more interested in becoming customers. The current situation of banking services is very different from past service. First bank borrowers do not need to search for money. Instead the borrower money that came to the bank. Currently the atmosphere has changed, bank directors sit as close as possible to the customer, smiling security guards and employees in order to woo customers remain loyal. All banks are aware that attract customers may be easy, but making them become loyal far more difficult, because in this era of business competition is tight as it is now required that marketers continue to maintain

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