CHAPTER I
INTRODUCTION

1.1 Title of the Study

The title of the study is “Communication Strategies Used by Customer Service Officers of Bank Rakyat Indonesia (BRI) Bengkalis.”

1.2 Background of the Study

The banking industry today is characterized by intense competition and increasing customer expectations. Banks are no longer evaluated solely by the financial products they offer but also by the quality of services experienced during customer interactions. In this context, communication plays a central role because most banking services are delivered through direct interactions between Customer Service Officers and customers. As communication involves message exchange, feedback, and the construction of meaning (Rambe, 2024, as cited in Affandy et al., 2024), the way Customer Service Officers communicate influences customers' understanding of banking products, services, and procedures. Therefore, communication strategies have become an essential aspect of customer service, particularly in providing product and service information and handling customer complaints.

In banking services, two communication-based activities are particularly critical: providing product and service information and handling customer complaints. Providing accurate and understandable information enables customers to make appropriate decisions regarding banking products and services, while effective complaint handling helps customers understand the procedures and solutions offered by the bank. Both activities require Customer Service Officers to communicate strategically by adapting messages to customers' needs and situations. Chan et al. (2023) emphasizes that customer service functions as the bridge between the institution and its customers, indicating that communication plays a central role in facilitating customer interactions. Therefore, the communication strategies used by Customer Service Officers are essential in ensuring that information is conveyed clearly and that customer complaints are handled in a structured and customer-oriented manner.

Customer Service Officers (CSOs) play a strategic role in banking services because they are the frontliners who interact directly with customers. Their primary responsibilities include providing information about banking products and services, assisting customers with banking procedures, and handling customer complaints. To perform these responsibilities effectively, CSOs must be able to communicate by recognizing customers' needs, organizing information clearly, selecting appropriate communication methods, and utilizing suitable media during customer interactions. Therefore, communication strategies are essential for Customer Service Officers to ensure that information is conveyed clearly and that customer complaints are handled appropriately according to each customer's situation.

Bank Rakyat Indonesia (BRI), as a state-owned bank with a strong focus on micro, small, and medium enterprises (MSMEs), has received international recognition, including being named Bank of the Year 2025 by The Banker. As one of Indonesia's largest banking institutions, BRI serves customers with diverse social, economic, and educational backgrounds, each with different financial needs and levels of financial literacy. Consequently, Customer Service Officers at BRI Bengkalis Main Branch are required to apply appropriate communication strategies when providing product and service information and handling customer complaints. These diverse customer characteristics make communication an essential aspect of daily banking interactions, requiring Customer Service Officers to adapt their communication approaches to different situations and customer needs.

According to Anwar Arifin, developing an effective communication strategy involves four sequential stages. The first stage is Knowing the Audience, which requires communicators to understand the audience's background, characteristics, and information needs before delivering a message. The second stage is Arranging the Message, in which information is organized systematically so that it is clear, relevant, and easily understood. The third stage is Determining Methods, which involves selecting appropriate communication methods, such as informative, persuasive, educative, or cursive approaches, according to the communication objectives and audience characteristics. The fourth stage is Selection and Use of Media, which emphasizes choosing suitable communication media to facilitate message delivery and minimize misunderstanding. In the context of banking, these four stages provide a framework for understanding how Customer Service Officers communicate when providing product and service information and handling customer complaints. In addition, Non-verbal Communication complements these strategies by reinforcing verbal messages through facial expressions, eye contact, tone of voice, body posture, and hand gestures during customer interactions. Although Anwar Arifin's communication strategy has been widely discussed conceptually, its implementation by Customer Service Officers in daily banking interactions, particularly at Bank Rakyat Indonesia (BRI) Bengkalis Main Branch, has received limited attention. Therefore, this study examines how the four communication strategies proposed by Anwar Arifin are implemented by Customer Service Officers when providing product and service information and handling customer complaints.

Therefore, this study focuses on the communication strategies used by Customer Service Officers at Bank Rakyat Indonesia (BRI) Bengkalis Main Branch in providing product and service information and handling customer complaints. Specifically, this study examines the implementation of the four communication strategies proposed by Anwar Arifin, namely Knowing the Audience, Arranging the Message, Determining Methods, and Selection and Use of Media, with Non-verbal Communication as a supporting indicator. By examining these two communication contexts, this study aims to provide a deeper understanding of how Customer Service Officers implement communication strategies during daily interactions with customers at BRI Bengkalis Main Branch.

1.3 Formulation of the Problem

Considering the background, the present study focuses on two problem formulations, as follows:

1. How do Customer Service Officers at Bank Rakyat Indonesia (BRI) Bengkalis apply communication strategies in delivering product and service information?
2. How do Customer Service Officers at Bank Rakyat Indonesia (BRI) Bengkalis apply communication strategies in handling customer complaints?

1.4 Limitation of the Study

This study focuses on the communication strategies used by customer service officers of Bank Rakyat Indonesia (BRI) Bengkalis. Specifically, the strategies of how customer service officers communicate with customers in terms of product or service information and handling complaints. It involves both the perspectives of the staff and customer experiences during service interactions.

This study does not examine communication strategies used by other departments such as marketing, public relations, or digital platforms (e.g., mobile banking apps, social media). It is also limited geographically to the Bengkalis Branch only and does not include other BRI branches outside the Bengkalis area. The following table provides a list of BRI offices located within the Bengkalis region:

Table 1. 1 List of BRI Bengkalis

Num.	BRI Office Name	Address
1	BRI Bengkalis Main Branch (*KC*)	Jl. Jend. Sudirman No.18, Bengkalis, Riau
2	BRI Teras Pasar Bantan Tengah	Jl. Gajah Mada RT.001 RW.006, Bengkalis, Riau
3	BRI Teras Pasar Pelita	Pasar Pelita, Yos Sudarso, Bengkalis, Riau
4	BRI Teras Pasar Terubuk	Komplek Pasar Terubuk Lt.2, Jl. Kelapa Pati Laut, Bengkalis, Riau
5	BRI Bengkalis Kota Unit	Jl. Ahmad Yani No.160 RT.04/RW.02, Bengkalis, Riau
6	BRI Selat Baru Unit	Jl. Jend. Sudirman, Selat Baru, Bengkalis, Riau

Among the listed offices, this study specifically selects the BRI Bengkalis Main Branch (*KC*) as the research focus due to its central role in managing customer service and a wider range of banking operations compared to other sub-units or branch offices in the area. Furthermore, data collection is restricted to a specific time period and sample size.

1.5 Purpose of the Study

Based on formulation of the problem above, the purposes of the study are:

1. To examine how Customer Service Officers at Bank Rakyat Indonesia (BRI) Bengkalis apply communication strategies in delivering product and service information.
2. To examine how Customer Service Officers at Bank Rakyat Indonesia (BRI) Bengkalis apply communication strategies in handling customer complaints.

1.6 Significance of the Study

This study is expected to provide both theoretical and practical contributions. Theoretically, it enriches the literature on communication strategies by applying Anwar Arifin's communication strategy framework in the context of banking services. The findings contribute to a better understanding of how Customer Service Officers implement communication strategies when providing product and service information and handling customer complaints. In addition, this study serves as a valuable academic reference for researchers, students, and academics, particularly those in the field of communication studies and the English for Business and Professional Communication study program, who are interested in communication practices within the banking sector.

Practically, this study provides insights for Customer Service Officers and banking institutions, particularly Bank Rakyat Indonesia (BRI) Bengkalis Main Branch, regarding the implementation of communication strategies in daily customer interactions. The findings may be used as a reference for strengthening communication practices in delivering product and service information and handling customer complaints. Furthermore, this study is expected to serve as a useful reference for future researchers who intend to conduct studies on communication strategies in banking or other service-oriented organizations.