

CHAPTER I

INTRODUCTION

1.1 Background of Study

Customer service is all activities aimed at providing customer satisfaction through services that can meet the requirements and desires of the customer. The main responsibility of customer service in the banking industry is to provide services and build relationships with the community. Customer service operates as the company's centerpiece in serving customers and selling the products or services provided. Customer service must also be able to safeguard existing customers so that they remain to use the bank's product services. One of the most frequently used bank service products is mobile banking.

Mobile banking is an application for utilizing mobile commerce that concentrates on banking financial concerns, therefore enabling operations such as those carried out through ATMs (Automated Teller Machines) to be carried out using mobile devices (Turban, 2004). For registration, mobile banking requires standard operating procedure.

All companies require standard operating procedures (SOP) in carrying out their own duties and functions. SOPs are documents that contain structures, rules, and procedures that enable the application of service standards. SOPs must be clear and concise for both service providers and recipients to understand. Furthermore, all staff involved in the company must follow it in line with their particular jobs. Because excellent service standards must fulfill particular quality requirements, they should not be created arbitrarily. It is also a measure of the standardization of performance in the supply of written public services.

Due to the COVID-19 outbreak, the students of Diploma III English Study Program had the opportunity to take on the job training program at banks. In this case, the writer had her at the job training program at BPD Bank Singaraja Branch Office. The writer's experiences when attending training at a bank is how to work on time, work under pressure, and serve customers wholeheartedly.

Therefore, the writer focuses on research with the title "The Identification of the Standard Operating Procedure (SOP) in Handling Mobile Application at BPD Bank Singaraja Branch Office". This research only focused on SOPs in handling mobile banking, starting from the registration process until mobile banking is finished and used by the customer. Other topics such as blocking applications, activating blocking status, and terminating mobile banking services are not included in this research.

1.2 The Scope of the Study

This study focused on "The Identification of the Standard Operating Procedure in Handling Mobile Banking Application at BPD Bank Singaraja Branch Office" in implementing a mobile banking bank product that has a range of benefits for its users.

1.3 The Statement of Problem

What is the Standard Operating Procedure (SOP) in Handling Mobile Banking Application at BPD Bank Singaraja Branch Office?

1.4 Objectives of the Study

To describe the Standard Operating Procedure (SOP) in Handling Mobile Banking Application at BPD Bank Singaraja Branch Office.

1.5 Significance of Study

The results of this study are useful for students to increase knowledge about standard operating procedures in handling mobile banking. Furthermore, it is very useful for the younger generation who want to pursue a career as a bank employee, especially as a customer service staff.