USING VERBAL LANGUAGE FOR CUSTOMER SERVICE COMMUNICATION AT ADIRA FINANCE ZAINUL ARIFIN JAKARTA BRANCHES

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ABSTRACT

The research aimed to explain some terms of words used in verbal communication by customer service to its customers. The data were recorded data taken by recording and transcribing into utterances. The method used was the qualitative method Cresswell and the theory used for analyzing is by using Kreidler's theory. The result found three general terms of words used in some processes. They are 1) Terms of using words in verbal communication related to service availability at Adira Finance Zainul Arifin, such as The Multipurpose credit, motorcycle/car loans, electronics, furniture, and gadget loans terms; 2) Terms of using words in verbal communication related to customer offering process such as Log in to CRM Next, choose potential leads, list of potential leads, biodata of prospective customers, and contacting prospective customers; and 3) terms of using words in verbal communication related to the credit application process, such as checking the history payment of customers, vehicle units checking, calculating credit structure, providing customers forms and files, credit analyst process, and disbursement of funds

Keywords: Customer service, communication, customer service's terms, verbal language

ABSTRAK

Penelitian ini bertujuan untuk menjelaskan penggunaan beberapa kata dalam komunikasi verbal oleh pelayanan pelanggan pada para pelanggannya. Data yang digunakan merupakan data rekaman yang direkam dan ditranskripsikan menjadi ujaran-ujaran. Metode kualitatif oleh Cresswell digunakan dalam penelitian ini dan teori Kreidler digunakan dalam menganalisis data. Hasil analisis menemukan tiga istilah utama penggunaan kata dalam beberapa proses. Pertama, penggunaan kata dalam komunikasi verbal terkait ketersediaan pelayanan pada Adira Finance Zainul Arifin, seperti penggunaan istilah kredit multiguna, kredit mobil/motor, kredit elektronik, mebel, serta kredit gawai; kedua, penggunaan kata dalam dalam komunikasi verbal terkait proses penawaran pelanggan seperti masuk ke dalam system CRM Next, memilih prospek potensial, daftar prospek potensial, biodata calon nasabah, menghubungi calon pelanggan; dan ketiga adalah penggunaan kata dalam komunikasi verbal terkait proses pengajuan kredit, seperti memeriksa sejarah pembayaran pelanggan, pemeriksaan unit kendaraan, menghitung struktur kredit, menyediakan formulir dan file pelanggan, proses analis kredit, dan pencairan dana.

Kata kunci: Istilah kosa kata layanan pelanggan, layanan pelanggan, komunikasi, komunikasi verbal

INTRODUCTION

Introducing a product to customer by the customer service needs a skillful communication. The customer services, through the use of certain words, cause people or their customer to grab their attention to the products. People sometimes unconsciously buy a product only because the way the

customer service explain the product knowledge. That is why the work of customer service can be applied in various field.

Creating an unforgettable experience for customers within a company is very important in all industries. With so many communication channels, the real challenge lies in choosing the right communication for the company. It is also important to see which trends are emerging in customer communication and start adapting to them. As the business scale increases, communicating effectively with each customer becomes increasingly difficult. To survive in this competitive market, one of the important factors is improving customer communication.

Customer communication is the process of communicating with customers through several ways, one of which is verbal communication. Generally speaking, these are communications that take place on behalf of the company to its customers. Keeping customers satisfied and happy is the most basic requirement of any company. As easy as it sounds, there are a few things to keep in mind when communicating with customers. From managing customer communications to delivering communication effectively to customers.

Some of the application of communication service standards at Adira Finance is a must and has become a work culture. It also has become a strong basis for every stakeholder to carry out their activities and roles in the company's business activities. The communication strategy in the company is very important to realize the work program it has. Adira Finance in order to increase the company's sales, with the aim of achieving the desired expectations, especially in attracting customer interest.

Customer Service

The knowledge about service the customers is an important role in a business. The way the customers serve their customers is like showing a good reflection of a company. As Johnston and Clark (2008) define service concept as a shared understanding of the service nature provided and received. They also state that service concept has to provide information about the essence of the service, service experience, and service outcome. It can be said that the customer service becomes a complete information in a company.

By providing service to the customers, the company give experience of understanding a product to its customers. After getting this experiences, the customers service bound the emotion with the customers. That is why, this experience, especially good ones will lead the customers to repurchase the similar products from the same customer service at other times. It means that the customers face their satisfaction of the service.

The terms customer satisfaction and perception of quality are labels we use to summarize a set of observable actions related to the product or service (Hayes, 2008, p.33). It means that the satisfied feeling the customers feels comes from the customers service's action in pursuing the customers to purchase something. When customers revisit and repurchase one product, the customer service has

given the satisfaction for its customers. It can be said that it is achieve the customers' satisfaction, or the expectation of customer service has reached its goal (Parasuraman et al, 1991).

Verbal Communication

Communication among human being has been expanded nowadays, especially in the era of highest technology. People are easily communicating one another which cause them to be able to use a global language in their communication. So, they have to be master in using verbal communication.

By communicating verbally, the message is easily conveyed between speakers in a speaking context. Though written communication is important in writing message, the verbal ones are most important in sending direct message in advance. Verbal communication is about using language verbally, spoken, and directly between speakers of those language. The use of language in a verbal communication does not always be about using a means of communication, it mostly about communication using gestures, body language, and expressions.

The Verbal Communication is a type of oral communication wherein the message is transmitted through the spoken words (Kreidler:2002). Here the sender gives words to his feelings, thoughts, ideas and opinions and expresses them in the form of speeches, discussions, presentations, and conversations. We send message to others only by showing movements of our body. By this, the communication is more effective than the speaking. Speaker communicates something without saying it.

Using verbal communication in a conversation sometime brings misunderstanding among the speakers. It is because in speaking, speakers may misinterpret the tone, volume, or body language showed by others. That is a careful interpretation is needed in understanding each speaker. Lowering the tone while speaking is one good way to avoid misinterpretation. In other hands, some tones can lead to persuasive action. It can be seen from the use of soft tone in explaining product by some customer services.

RESEARCH METHODOLOGY

This research does not used any number to be analyzed. It is only qualitative research which explain every phenomenon using language, such as human being phenomenon (Creswell:2014, Mack, et al:2005:1) in Azyizah and Nuryanti (2023:50). In addition, the design used in this research is also by using qualitative research design (Creswell (2018).

The data collected by the writer is used for discussion or analysis to answer the formulation of the problem that has been formulated. In qualitative and quantitative research, data shows a fact from raw materials that still have to be processed to produce information. Data is the primary information or material that can be used as the basis for studies or research (Sugiyono, 2013). Thus, in the research conducted by the writers, they use a qualitative research method where they will reveal a meaning contained in the research data, which then describes it in a research report written in detail in the form of words that form paragraphs. As Nuryanti (2019:47) said, the data will be explained in words, phrases,

or sentences. The data that is used by the writers is included in the correct data to be studied using qualitative research methods, in which they will describe the results of the data in a text report.

The procedure of taking the data done by the writer is by recording the customer service at Adira Finance when they explain about the product to the customers. The writer takes the recorded data as natural as she has without changing anything. So, the data is a natural primary data.

RESULT AND DISCUSSION

After observing the proses of transaction at Adira Finance Jalan Zainul Arifin, the writer found some words used by the customer services in their verbal communication. The writer has divided the use of verbal communication into three terms: 1) Terms of using words in verbal communication which related to service availability at Adira Finance Zainul Arifin; 2) Terms of using words in verbal communication related to customer offering process; and 3) terms of using words in verbal communication related to credit application process.

The first terms related to using words at service availability found the terms such as Multipurpose credit. The Multipurpose credit is one of the banking products that provide loan facilities where the debtor is required to provide collateral or guarantees, with such a large loan which is then estimated with the goods used as collateral. This multipurpose credit also has risks that will occur. Especially the risk regarding the death of the debtor during the unfinished period of the credit or commonly referred to as the insurance period.

The next is motorcycle/car loans. The terms motorcycle/car loans are the term used by Adira Finance to offer the convenience of owning a new or used motorbike on credit for a wide selection of brands, including premium motorbikes. The last terms are electronics, furniture, and gadget loans. It is the term used by Adira Finance to offer convenience for its customers to have gadgets, the latest electronic products, furniture and various other items with easy document requirements, fast processing, lower interest and installments, an extensive network of installment payments, and friendly services at hundreds of branch offices/representatives, merchants/stores, contact centers, and digital media.

The second terms related to customer offering process. In this part, the writer found five terms of using words in verbal communication. The first is Login to CRM Next. It is the access provided by Adira Finance for its employees. The purpose is to make easier for employees to access the existing system, such as CRM Next. The CRM Next helps the employees to view the customer data that has done leasing at Adira Finance or commonly known as a database. They can do it by logging in to the system by using the employee's username.

The next terms in offering process are choose potential leads. This term refers to the initial display of CRM Next that will appear after log in. After that, the employee can click the Potential Leads section which can be seen. List of Potential Leads contain people who have the potential to buy products at Adira Finance. The fourth term is the term of Biodata of Prospective customers. It is the terms for collecting the information about customers who will appear in the system. The last term is the term of

contacting prospective customers. It is the last step done by employee to contact the prospective customers in order to offer

CONCLUSION

After completing the analysis, the writer found three terms of using words in customer service verbal communication. They are 1) Terms of using words in verbal communication which related to service availability at Adira Finance Zainul Arifin, such as The Multipurpose credit, motorcycle/car loans, electronics, furniture, and gadget loans terms; 2) Terms of using words in verbal communication related to customer offering process such as Login to CRM Next, choose potential leads, list of potential leads, biodata of prospective customers, and contacting prospective customers; and 3) terms of using words in verbal communication related to credit application process, such as checking the history payment of customers, vehicle units checking, calculating credit structure, providing customers forms and files, credit analyst process, and disbursement of funds.

Though the research has been completed, the writer still thinks that she does not do perfect research. That is why, she hopes other future researcher who has interest in analyzing about verbal language can see this research as one of their sources. The writer hopes that her research is able to give new insight for the next writer, especially the use of verbal language in communication.

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