

## Analysis of ASN and TNI pension customer visit services at Bank Woori Saudara Kc Solo

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### Abstract

The rapid development of information and communication technology has significantly changed the financial sector, especially through digital banking. Indonesia ranks third in the world in terms of digital banking usage, hence the need understand its challenges and opportunities, which is crucial for the sustainability of the financial industry. The study fills a research gap by addressing the unique challenges faced by pension customers in adapting to digital banking services. This research aims to analyze the ASN and TNI pension customer visit service system at Bank Woori Saudara KC Solo, analyze the obstacles faced, and analyze the impact of these services on customer satisfaction. The research used a qualitative approach with a case study design, involving in-depth interviews, observation and documentation. The results show that the mechanism implemented contributes positively to customer satisfaction, with staff friendliness and attentiveness as key factors. However, there are challenges such as accessibility and time constraints. For the future research, it is recommended to expand the scope of research to several other banks and involve more informants, as well as explore other factors that may affect customer satisfaction in more depth. Can use a mixed-methods approach, combining quantitative surveys to measure customer satisfaction with qualitative interviews to explore underlying perceptions. Could explore the impact of technology interventions, such as AI-driven customer support, on the satisfaction of pension customers.

**Keywords:** *customer satisfaction, retirement customers, service visits*

### Introduction

The development of information and communication technology, especially in the digital world, has brought significant changes in various sectors of life, especially the financial sector. Digital banking is becoming a growing phenomenon, as a result of financial innovation and banking transformation. Financial technology affects the digital financial sector to be more practical, effective, efficient, and simple (Krismono & Mustofa, 2024). Since the Covid-19 pandemic, consumer behavior has also changed, putting pressure on banks to transform their services into digital service (Li, Zhang, Feng, & Wang, 2022). According to Finder.com, Indonesia is the country that uses the largest digital bank, with third place in 2021. The percentage reached 24,9% of the total population in the country. Based on this, the challenges and opportunities of digital banking are a subject of concern that require in-depth understanding to support the sustainability and success of the financial industry (Indriasari, Prabowo, Gaol, & Purwandari, 2022).

In Susenas (2023), people's access to information and communication technology was found to be almost half (49,56%) of the elderly using cellular phones and about one in five (22,87%) elderly accessing the internet. By age group, about one in four (25,35%) older adults and two in five (40,32%) middle-aged adults have access to the internet on a mobile phone. The ease of access to mobile phones and the internet is enjoyed more by older people in the young age group (60-69 years), older people in urban areas, older people without disabilities, and older people from households with high welfare levels. Despite the increase, the level of

internet access and technological literacy of the elderly is still relatively low. Many of them only use the internet as entertainment and a means of communication but do not dare to utilize certain applications such as online shopping and digital banking applications for fear of being wrong (Radius, 2023). This means that with the low interest of pension customers in the development of banking digitalization, the bank can conduct a pension customer visit service. Customer enthusiasm for digital banking can be increased by increasing the security of customer personal information so that customers will feel safe and interested in using digital banking (Hermawan, Komariah, & Danial, 2020).

Service improvement is very important and has a beneficial impact on the company. These impact are loyal customers, increased market share, higher stock prices, and greater productivity (Nugroho, 2023). There are several factors that affect customer loyalty, including satisfaction, trust, and customer trust. Customer satisfaction is only one of several factors that shape customer loyalty. Therefore, maintaining customers means maintaining the survival of the company, especially in the banking sector, because by retaining customers the company can increase revenue or income through product sales (Octavia & Alexandro, 2020). Improving service quality plays an important role in increasing market share because good service can attract more customers and build customer loyalty (Fathony, Affan, & Mahmudi, 2022). One of the innovations in improving these services is through the Pension Customer Visit Service (LKN).

Pension Customer Visit Service (LKN) is a program implemented by banks to visit pension customers who have not authenticated for three consecutive month (Zahra & Aisyah, 2024). This program aims to ensure that pension customers recorded in the company's system are still active and receive appropriate service. Pension Customer Visit Service (LKN) is a service provided by the bank in collaboration with PT TASPEN and PT ASABRI for pension customers whose accounts are no longer active (Aminah, 2024). Through cooperation with pay partners, the bank makes direct visits to pension customers, especially to customers who have included passive accounts, to provide assistance and information related to customer pension rights. Pension Customer Visit Service is carried out by surveying and visiting relatives or neighbors who live close to the customer to obtain further information regarding the condition and situation of pension customers whose accounts are no longer active (Hadiyah, Saputra, & Anggitaningsih, 2024).

Pension is a worker or employee who is dismissed from his activities for the work he does for various reasons (Otoritas Jasa Keuangan, 2019). The dismissal of employees varies depending on the profession and the conditions faced by each individual such as age, health, and personal wishes. PT Bank Woori Saudara Indonesia 1906, commonly abbreviated as Bank BWS, is a bank established in 1906 under the name of Himpunan Saudara. Over time, Bank BWS underwent changes until it finally became a conventional bank like now. The Bank BWS occupied by the author to carry out internships and compile research is Bank Woori Saudara KC Solo, which is located at Ronggowarsito Street Number 53B, Banjarsari District, Surakarta City, Central Java. Like other banks in general, Bank BWS also provides various services to its customers, both debtor customers and depository customers. Bank BWS has both types of customers who come from various groups, including the general public, private employees, entrepreneurs, and pension, both POLRI/TNI and ASN/PNS pension. All customers are served with the best possible quality. Bank Woori Saudara needs to improve quality to get a favorable influence on the company. One of them is the pension customer service at Bank Woori Saudara KC Solo.

State Civil Apparatus (ASN) or Civil Servants (PNS), TNI/POLRI members, and civil servants

of the Ministry of Defense and Security are provided with state-guaranteed programs organized by PT TASPEN and PT ASABRI (Otoritas Jasa Keuangan, 2019). PT TASPEN and PT ASABRI are third parties in the form of commercial banks and Bank Woori Saudara that have collaborated with PT TASPEN and PT ASABRI as partners in the payment of social benefits for Old Age Allowance, Work Accident Insurance, and Death Insurance, and Pension. Paying Partners have an important role in improving excellent service for pension participants, where pay partners are an extension of PT TASPEN and PT ASABRI. Because of this cooperation, pension customers can withdraw pension salaries at places that have become paying partners. This cooperation provides benefits to each party involved in it. PT TASPEN and PT ASABRI get the convenience of distributing pension salaries to recipients who are retired customers in a commercial bank; the bank benefits because they get a very large number of customers from the retired group, and pension customers benefit because pension customers get easy access to disburse pension salaries.

This study fills a research gap by addressing the unique challenges faced by pension customers in adapting to digital banking services. This research aims to analyze 1) How is the ASN and TNI pension customers visit the service system at Bank Woori Saudara KC Solo, 2) What are the obstacles faced in the provision of visiting services for ASN and TNI pension customers at Bank Woori Saudara KC Solo, and 3) How is the impact of visiting services on the satisfaction ASN and TNI pension customers at Bank Woori Saudara KC Solo.

## **Methods**

This research uses a qualitative approach with a case study research design to gain a deeper understanding of the ASN and TNI pension customer visit services at Bank Woori Saudara KC Solo. Bank Woori Saudara KC Solo was chosen as the research site because it has the achievement of consistently providing the best service to PT ASABRI pension customers compared to other banks. This indicates an excellent service and effective system for serving pension customers.

Data collection techniques used in this research include in-depth interviews, direct observation, and documentation. In-depth interviews were conducted with two Bank Woori Saudara KC Solo employees and three ASN and TNI pension customers at Bank Woori Saudara KC Solo. Bank employees were chosen because they have direct knowledge of the ASN and TNI Pension Customer Visit Service process. The ASN and TNI pension customers were chosen as resource persons because their experiences in receiving customer visit service and perception of satisfaction can provide an overview of the ASN and TNI pension Customer Visit Services provided by Bank Woori Saudara KC Solo. Researchers will conduct participatory observations of the ASN and TNI pension customer visit service process at Bank Woori Saudara KC Solo. This observation aims to obtain a direct picture of the interaction between bank employees and customers, obstacles, and the impact of customer visit services on customer satisfaction. Researchers collected and analyzed relevant documents such as Customer Visit Service forms as well as QR codes and customer satisfaction surveys. These documents will be used as supporting data to strengthen the research findings.

To improve data validity, researchers will use triangulation techniques, namely source triangulation and method triangulation. Source triangulation is done by comparing data obtained from observation, in-depth interviews with two bank employees, in-depth interviews with customers, and documents. Method triangulation is done by comparing data obtained from in-depth interviews and supporting documents.

The data analysis technique used in this research is the Miles Huberman Saldana interactive

analysis model, which is then analyzed using the Nvivo 15 application. Miles et al. (2014), the steps of interactive data analysis are data condensation, data presentation, and conclusion drawing. Data condensation was carried out after conducting in-depth interviews with two pension customer visit service officers and pension customers, direct observation, and documentation grouped based on relevant themes. Data that has been categorized is presented in tabular form to facilitate source triangulation and method triangulation. Based on the data has been analyzed the researcher will draw conclusions about the ASN and TNI pension customer visit services at Bank Woori Saudara KC Solo. Conclusions are also visualized with Nvivo 15 application.

## **Result and Discussions**

After conducting in-depth interviews with two employees and three customers of Bank Woori Saudara KC Solo, observation, and documentation, this analysis will focus on the customer visit service system, obstacles, and the impact of customer visit service on customer satisfaction. Table 1 is a triangulation of sources and methods related to the ASN and TNI Pension Customer Visit Service system at Bank Woori Saudara KC Solo. The ASN and TNI pension customer visit service system essentially consists of aspects of the customer visit service flow, including mechanisms, processes, and service procedures. Based on research results Masithoh and Ulfatun (2022), there is a significant positive influence between system quality and service quality on customer satisfaction. The mechanism is a set of processes, habits, policies, and rules that affect the direction, management, and control of an institution (Siregar, Siahaan, & Nasution, 2023). The visiting service mechanism for pension customers is a systematic procedure implemented by the bank to provide assistance and meet customer needs. Based on the interview results, this mechanism is carried out when bank employees get customer data that requires visit services from the pay partner center, namely PT TASPEN and PT ASABRI.

The process in services is a combination of all activities, generally consisting of procedures, work schedules, mechanisms, activities, and routine matters, where services are produced and delivered to consumers (Mariska & Sitanggang, 2021). Processes in the provision of pension Customer Visit Services are activities undertaken by companies to produce and deliver service to customers. By understanding this process, the company can improve efficiency, service quality, and customer satisfaction. The following are the processes and procedures carried out by Bank Woori Saudara KC Solo in carrying out service visits to ASN and TNI pension customers after receiving customer data from paying partners.

The retirement Customer Visit Service begins with the data collection and processing stage. Data on customers who have not made attendance for two consecutive months is collected. Based on the provisions of PT TASPEN (Persero), authentication is a verification process carried out to ensure that pension funds are received by the rightful recipient to avoid delays in pension funds, all recipients are required to perform authentication periodically. The maximum time limit for authentication is two months. After the data is collected, bank employees conduct an initial analysis to determine the priority of the visit.

Prioritization of visits is determined due to time and distance constraints, so bank employees prioritize more efficient ways. Before making a direct visit to the customer's home, bank employees try to contact the customer via video call to conduct a virtual pension participant visit service (LKPP). The development of video calls is growing with the development of cellphone technology and fast internet networks from G to 2G to 3G to 4G until Indonesia has entered the 5G generation (Kionggono, Fitriandri, Ariel, Desilia, & De Oliveira,

2021).

**Table 1. Triangulation of Sources and Methods Related to the ASN and TNI Pension Customer Visit Service System at Bank Woori Saudara KC Solo**

No	Aspect	Interview Results	Observation Results	Documentation Results
1	Mechanism of the ASN and TNI pension customer visit	Customer Visit Service Employees 1: “Look at the data from the center regarding customers who are not absent for three months.”	The customer visit service is carried out when bank employees receive reports from pension payment partners that ASN and TNI pension customers have not made attendance for two consecutive months.	Figure 1. Customer Visit Service Form (LKN) There is a form for the Pension Customer Visit Service. The form contains data that must be filled in by customer visit service officers, namely the
2	Service at Bank Woori Saudara KC Solo	Customer Visit Service Employees 2: “The customer visit service employees must get data from the center, then later we will conduct customer visit service.”	As a first step, bank employees who conduct customer visit service attempt to contact through an active telephone number to remind them to take attendance immediately. However, if there is no action, a customer visit service is carried out by bringing the customer visit service form and Scan Spaciment.	name of the bank officer, the day of the visit date, customer data such as name; account number; address; cellphone number that can be contacted, purpose of the visit, visit results. This form is accompanied by proof of customer signature and customer visit service officer signature.
3	Process of visiting ASN and TNI pension customers at Bank Woori Saudara KC Solo	Customer Visit Service Employees 1: Before the home visit, example there are 50 customer, which is impractical within a month due to distance, we first attempt video calls for the LKPP (Pension Participant Visit Service). If customers cannot be contacted or theirs numbers have changed, we will proceed with home visits based on the address we have.” Customer Visit Service Employees 1: “The visit service process begins by gathering data. If we cannot reach a customer by phone. Then we confirm their address and proceed with the visit. If they are absent, we will help to absent and if they are sick, we help them attend.		

If attempts to contact via video call are unsuccessful, for example, because the phone number is inactive and the customer cannot be contacted, bank employees will continue with a direct visit to the address recorded in the data. By doing so, bank employees ensure that all customers who require a visit are served. The process of indentifying customers who require service visits is done systematically. The system will analyze customer attendance data and identify customer who meet certain criteria, for example customers who have not made attendance for two consecutive months. The results of this identification will be then used as



the basis for scheduling visits.

The scheduling of visits is done dynamically by considering several factors, including the number of pension customer service visits, distance traveled, and availability of staff. The aim is to ensure that each visit can be carried out effectively and efficiently. The closer the distance to the customer's home, the easier it is for the visiting service to reach the customer (Fatkhuromji, Syathori, & Umam, 2024).

Visit documentation is an important part of the pension customer visit service. This documentation aims to ensure accountability and transparency in service delivery. Transparency and accountability are two key concepts underlying good governance in any organization, especially in the financial sector (Tasman & Ulfanora, 2023). In the banking industry, these two aspects are becoming increasingly important given the role of banks as institutions that manage public funds and provide various financial services (Putri & Hidajat, 2024). Officers are required to document each visit completely, including photos and videos, and ask for the customers/visitors signature on the customer visit service form as proof that the service has been provided.

The Customer Visit Service officer must fill in customer visit service form containing complete information about the results of the visit. The form is then reported to the pay partner and information system to be verified and integrated into the customer database. This reporting process aims to ensure that the customer visit service has been carried out and that the information on the pension customers condition is always accurate.

**Table 2. Triangulation of Sources and Methods Related to Obstacles Faced in Providing ASN and TNI Pension Customer Visit Service at Bank Woori Saudara KC Solo**

No	Aspect	Interview Results	Observation Results
1	Obstacles Faced in Providing ASN and TNI Pension Customer Visit Services at Bank Woori Saudara KC Solo	Customer Visit Service Employees 1: "The obstacle is that, for example, the cellphone number is no longer active or the customer visit service has changed, video calls cannot be made. That means a customer visit must be made. For example, if the customer visits, it turns out that the address has changed, it is also difficult. Third, if the address is still the same, it turns out that you can't meet the person directly or the family can only meet with neighbors, you also have to do customer visit service again." Customer Visit Service Employees 2: "The obstacle is that if for example he has moved his address, we have to find out in more detail where the RT / RW moved."	Access to the customer's place is easily accessible by using an office car or other means of transportation according to the needs of the pension customer visit service. However, sometimes the location of the pension customer's house is difficult to find. As a solution, bank employees can ask the address to the nearest residents or neighbors.

Dari Table 2, it is a triangulation of sources and methods related to the obstacles faced in providing ASN and TNI Pension Customer Visit Services at Bank Woori Saudara KC Solo. In the implementation of the Pension Customer Visit Service, several obstacles often arise. The first obstacle faced in providing the ASN and TNI pension customer visit service at Bank Woori Saudara KC Solo is the accessibility of customer contact. Changes in phone numbers that are

not recorded in the bank's database are an obstacle in conducting the pension participant visit service (LKPP) via video call. Based on research Prabowo (2019), if there is a change in the customer's phone number, the customer is expected to immediately report to the bank so that data changes can be made. Therefore, the active role of customers and customer awareness to report is an important factor in this obstacle. In addition, changes in domicile addresses that are not recorded in customer data also make it difficult for officers to find customers in the right location. When officers make visits and fail to meet with customers, the information obtained from neighbors is often inaccurate. This requires officers to make repeat visits, which requires more time and operation.

The limited time allocated for customer visit services is also a significant constraint. Bank employees have many other tasks to complete, hence the time available to conduct customer visit services. Limited information about customers is also a factor inhibiting the implementation of customer visit services. Officers do not always have complete information about customers. Limited customer information is an internal obstacle faced. Bank offices need complete and accurate information about customers to assess their character, capacity, and financial condition (Putri, Juliati, & Nasution, 2023).

**Table 3. Triangulation of Sources and Methods Related to the Impact of Visit Services on the Satisfaction of ASN and TNI Pension Customers at Bank Woori Saudara KC Solo**

No	Aspect	Interview Results	Observation Results	Documentation Results
1	Customer Satisfaction	<p>Customer Visit Service Officer 1: "If you say you are satisfied, I don't dare to say yes, because we don't know the level of satisfaction. But for example, from the results of LKN, usually they will be grateful if they have been visited, then reminded, if they still have not been absent, because they forgot or were busy."</p> <p>Retirement Customer 1: "The service is friendly, patient, good, and nothing is missing."</p> <p>Retirement Customer 2: "Alhamdulillah, all the services are good. So prioritizing customers... The officers are friendly... Everything is good. So anyway, I observed that the service of Woori Brother Bank was good."</p> <p>Retirement Customer 3: "I'm really happy that the officers are here. Friendship... more strengthening. Maybe we can explore the issue later."</p>	<p>Customer satisfaction is shown by welcoming the arrival of bank employees who conduct customer visit services. The customer kindly invites entry to sit down and welcomes with a smile. After completing the visit, the customer also showed appreciation by thanking the LKN officer.</p>	<p>Figure 2. QR Code and Customer Satisfaction Survey Link Woori Saudara Bank provides customer satisfaction survey that can be accessed through QR Code and Survey Link.</p>

From Table 3, we can see the triangulation of sources and methods related to the impact of visiting services on the satisfaction of ASN and TNI pension customers at Bank Woori Saudara

KC Solo. Nonetheless, in general, the interviewed pension customers stated that they were very satisfied with the Customer Visit Service provide by Bank Woori Saudara KC Solo employees. Customers appreciate the friendliness and patience of officers, focus on customers, strengthening friendship, solving problem, and customer satisfaction is evidenced by expressions of gratitude.

The courtesy and friendliness of bank officers is a very important factor in increasing customer satisfaction. Employees interact with customers and can serve customers in a friendly, attentive, and patient manner (Firdayanti & Rusdi, 2023). This is an example of the behaviors that are expected to always be carried out by employees in providing services to customers. Based on research results, Anggitaningsih (2023), employee friendliness has a significant positive effect on customer satisfaction. Friendliness also includes responsiveness, reliability in serving consumers, politeness, and empathy. But this is different from other research results close to the agreed category, but still, customers feel dissatisfied. The statement that affects their satisfaction is employee availability (Tadesse & Bakala, 2021). Behavior in serving customers is something that must be very considered, especially friendliness when dealing with customers (Tyoso & Raynera, 2021). Customers participating in the customer visit service feel very appreciated by the friendly attitude and patient attitude of the customer visit service officers. This friendly and patient treatment makes customers feel comfortable and cared for.

Customers feel that customer visit service officers prioritize their needs and comfort. This is evident from the availability of officers to make visits, provide clear explanations, and help solve problems. The company's focus on providing the best by putting customers first aims to increase customer satisfaction. This customer-centric approach not only increases customer satisfaction but also strengthens the relationship between the company and the customer (Andres, Dewi, Sinatra, Anjeli, & Sijabat, 2023). The visiting service is not only limited to administrative tasks but also a means to establish a closer relationship between customer visit service officer and the pension customer. The visit service helps customers solve various problems they face, such as forgetting to take attendance or having difficulty accessing banking services. With a visit, the problem can be resolved quickly. A special approach to staying in touch with customers to improve the services provided is in line with the discussion of (Fitriyah & Rahman, 2023).

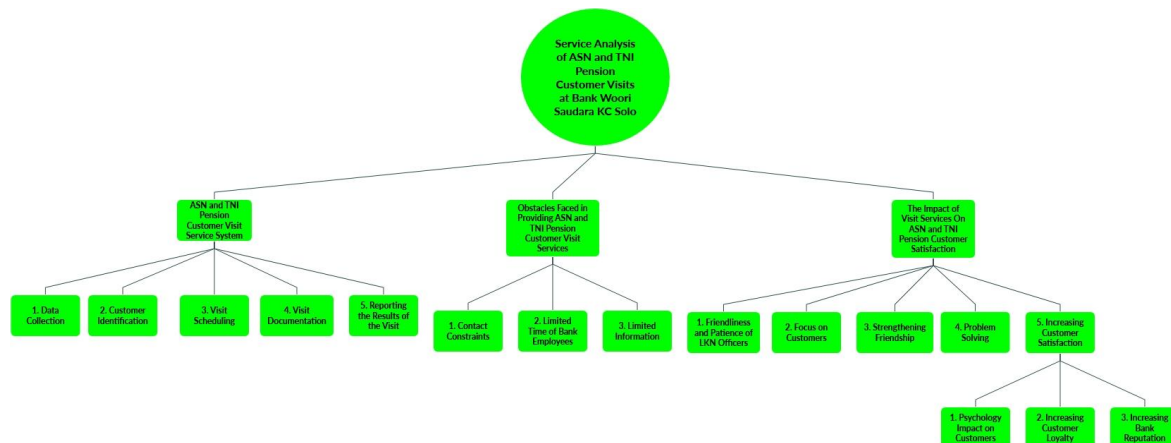
In general, customers were satisfied with the pension customer visit service. This can be seen from the expressions of gratitude and appreciation conveyed by customers to the customers visit service officers. Although not all customers explicitly stated their level of satisfaction, from the results of the visit it can be concluded that customers feel more valued and cared for. The visit service has a positive impact on the psychology of customers, especially for elderly pension customers. Retirement customers feel valued and cared for.

Customer satisfaction with visit services can increase customer loyalty bank. Satisfied customers tend to remain bank customers in the long term. The level of customer satisfaction will have an impact on bank customer loyalty (Triyanti, Kaban, & Iqbal, 2021). The higher the level of satisfaction will have an impact on the higher the loyalty of bank customers. Vice versa, the lower the level of satisfaction will result in a decrease in the value of customer loyalty.

Based on research Nawawi and Permadi (2022), it can be explained that company reputation has a significant effect on customer satisfaction. Quality visit services can improve the bank's reputation in the eyes of the public. This can attract new customers and strengthen the bank's position in the market. Based on the results of interviews, observation results, and documentation results, conclusions can be drawn using the Nvivo application regarding the



analysis of Bank Woori Saudara KC Solo pension customer visit services.



**Figure 3. Diagram of Research Findings**

The research findings diagram above is the result of drawing conclusions from the analysis of ASN and TNI pension customer visit service at Bank Woori Saudara KC Solo. The data was processed using the Nvivo 15 application. This diagram is made using the concept of mind mapping. The author makes a big theme that is detailed into more detailed parts (branches); these branches can be detailed again into smaller ones, and so on. The data used by the author in making this diagram is the result of triangulation of sources and methods. The relationship depicted in this diagram is to visualize the research findings. In the implementation of the pension customer visit service, several obstacles often arise. However, in general, the interviewed pension customers stated that they were very satisfied with the bank customer visit service provided by Bank Woori Saudara KC Solo employees. Customers appreciate the friendliness and patience of the staff, customer focus, strengthening friendship, problem-solving, and customer satisfaction, which is evidenced by expressions of gratitude.

## Conclusion

Analysis of the ASN and TNI pension customer visit service system at Bank Woori Saudara KC Solo shows that the mechanisms and processes implemented have contributed positively to customer satisfaction. The friendliness and attention of officers during the visit have a positive impact, making customers feel valued and cared for. However, obstacles such as accessibility of customer data, time constraints, and efforts to conduct visual and in-person visits reflect the bank's commitment to providing quality services. This not only increases customer satisfaction but also strengthens the relationship between the bank and the customer, which in turn can increase customer loyalty to the bank.

The theoretical implication of this study is that customer data management and communication effectively improve the quality of services. Practically, banks need to improve the quality of customer data update systems and increase training for customer visit service officers to overcome existing obstacles. The limitation of this study includes the limited number of informants, which may reduce the generalizability of the findings, as perceptions from a broader demographic were not captured. In addition, the frequency of the pension customer visit service is conducted once a month, which limits access to informants. For future research, it is recommended to expand the scope of research to several other banks and involve more informants, as well as explore other factors that may affect customer satisfaction in more depth. Can use a mixed-methods approach, combining quantitative surveys to measure

customer satisfaction with qualitative interviews to explore underlying perceptions. Could explore the impact of technology interventions, such as AI-driven customer support, on the satisfaction of pension customers.

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