Abstract

This study observed the apology strategies used by five customer service officers of Mandiri Bank and five customer service officers of Mega Bank in Surabaya. The data were analyzed using the theory of apology strategies proposed by Trosborg (1995). The findings show that both the customer service officers of Mandiri and Mega Bank mostly used Checking strategy when handling the complaints. Overall, it was found that all customer service officers used seven types of apology strategies and they did not use sixteen apology strategies. This happened probably probably because they had tendency to use strategies commonly used among Indonesians and probably because they were not trained to use other strategies.

Keywords: Apology, Apology Strategy, Complaint, Customer Service Officer, Bank.
to observe customer service officers of Mandiri and Mega banks was because both banks have good reputation in the country.

Based on Marketing Research Indonesia (MRI) survey, Mandiri Bank had been named as service leader among domestic banks for five consecutive years, from 2007 until 2011 (Mandiri Bank, 2012, par. 8). By the end of 2011, Mandiri Bank’s asset reached IDR 501.9 trillion, and by March 2012, it had 1,544 branches in Indonesia and 6 branches abroad, supported by 8,996 ATM machines (par. 13). Based on Marketing Research Indonesia (MRI)’s survey, the other bank observed in this study, i.e. Mega Bank had been named as service leader among other district banks for three consecutive years from 2004 to 2006 (Mega Bank, 2007, par.7). By the end of 2010 Mega Bank had 230 branches throughout Indonesia with approximately 279 ATMs. In May 2012, Mega Bank’s asset reached IDR 58.4 trillion (Mega Bank, 2007, par. 3).

The study was guided by following research questions:
1. What are the types of apology strategies used by the customer service officers of Mandiri Bank?
2. What are the types of apology strategies used by the customer service officers of Mega Bank?
3. What are the differences and/or similarities between the apology strategies used by the customer service officers of Mandiri Bank and those used by the customer service officers of Mega Bank?

METHODS
The subjects of this research were the five customer service officers of Mandiri Bank and five customer service officers of Mega Bank in Surabaya. In collecting the data, we applied several steps. The first step was asking the head of Human Resource Department (HRD) of each bank the permission to allow us record real conversations between customer service officers and their customers. The permission was not granted and we were allowed to have interview only; thus we created interview questions which can be seen in the appendix. Basically there were nine questions; four questions related to the profile of each participant, and five questions were created to find out each officer’s responses towards complaints.

After creating the interview questions, one of us (Dewi Handayani) conducted a pilot project in September 8th, 2012 for ten minutes in order to figure out whether the interview questions would elicit the responses of customer service officers. Handayani asked one customer service officer of Mandiri Bank located at Petra Christian University to be interviewed for this pilot project. Some minor changes were made based on the result of this pilot project.

Then after revising the interview questions and getting permission of all Bank managers, Handayani set up interviews with each customer service officer. The interviews were done from September 17th to September 28th, 2012. Each interview lasted for fifteen minutes and was recorded. All interviews were conducted in Indonesian to avoid misunderstanding.

After that, Handayani began to transcribe the recordings. Next, she underlined all of the responses containing apologies expressed by the customer service officers. Finally, she gave number for each response expressed by the customer service officers. She applied two digit numbering system. The first digit referred to the bank; number 1 referred to Mandiri Bank and number 2 referred to Mega Bank. The second digit referred to the utterance of the customer service officers’ responses which contain apology. As an example is in 1.1., which indicates that the data analyzed was expressed by the customer service officers of Mandiri Bank and the response was the first utterance. There were seventy one utterances expressed by customer service officers of Mandiri Bank and seventy three utterances expressed by customer service officers of Mega Bank. Next, both of us began to analyze the data based on the theory presented by Trosborg (1995, pp. 373-387).

We also made the percentage of the occurrence of the apology strategies used by the customer service officers of Mandiri and Mega Banks. Thus we could recognize which apology strategies dominantly occurred. Finally, we figured out the dominant apology strategy used by the customer service officers of the Mandiri Bank and the dominant apology strategy used by customer service officers of Mega Bank.

FINDINGS AND DISCUSSION
The following table showed the types of apology strategies used by the customer service officers of *Mandiri* and *Mega* Banks along with the differences and similarities.

Table 1: Comparison between the apology strategies used by customer service officers of *Mandiri* Bank and the ones used by customer service officers of *Mega* Bank

<table>
<thead>
<tr>
<th>No</th>
<th>Type of Apology Strategies expressed by <em>Mandiri</em> Bank Customer Service Officers</th>
<th>Percentage</th>
<th>No</th>
<th>Type of Apology Strategies expressed by <em>Mega</em> Bank Customer Service Officers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Checking</td>
<td>26.8%</td>
<td>1</td>
<td>Checking</td>
<td>32.9%</td>
</tr>
<tr>
<td>2</td>
<td>An Offer of Apology</td>
<td>15.5%</td>
<td>2</td>
<td>Expression of Regret</td>
<td>19.2%</td>
</tr>
<tr>
<td>3</td>
<td>Expression of Regret</td>
<td>14.1%</td>
<td>3</td>
<td>An Offer of Apology</td>
<td>15.1%</td>
</tr>
<tr>
<td>4</td>
<td>Repair</td>
<td>12.7%</td>
<td>4</td>
<td>Repair</td>
<td>13.4%</td>
</tr>
<tr>
<td>5</td>
<td>Explicit Acknowledgement</td>
<td>8.5%</td>
<td>5</td>
<td>Attacking the Complainers</td>
<td>11%</td>
</tr>
<tr>
<td>6</td>
<td>Attacking the Complainers</td>
<td>7.1%</td>
<td>6</td>
<td>Implicit Denial of Responsibility</td>
<td>6.8%</td>
</tr>
<tr>
<td>7</td>
<td>Implicit Denial of Responsibility</td>
<td>7.1%</td>
<td>7</td>
<td>Explicit Acknowledgement</td>
<td>2.8%</td>
</tr>
<tr>
<td>8</td>
<td>Compensation</td>
<td>4.3%</td>
<td>9</td>
<td>Promise of Forbearance</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

Related to the first research question about the types of the apology strategies used by customer service officers of *Mandiri* Bank, we found that the customer service officers used nine types of apology strategies when responding to the customers’ complaints namely *Checking, An offer of Apology, Expression of Regret, Repair, Explicit Acknowledgement, Attacking the Complainers, Implicit Denial of Responsibility, Compensation, and Promise of Forbearance*.

Dealing with the second research question about the types of the apology strategies used by customer service officers of *Mega* Bank, we found that the customer service officers used seven types of apology strategies when responding to the customers’ complaints. They were *Checking, Expression of Regret, An Offer of Apology, Repair, Attacking the Complainers, Implicit Denial of Responsibility, and Explicit Acknowledgement*.

We also noticed that there were two differences and three similarities between the apology strategies used by the customer service officers of *Mandiri* Bank and the customer service officers of *Mega* Bank.

The first difference was the number of apology strategy types used by the customer service officers. The customer service officers of *Mandiri* Bank used nine types of apology strategies while the customer service officers of *Mega* Bank only used seven types.

Another difference was on the types of apology strategy rarely used by the customer service officers. The customer service officers of *Mandiri* Bank rarely used *Promise of Forbearance* strategy, meanwhile the customer service officer of *Mega* Bank rarely used *Explicit Acknowledgement* strategy.

There were also some similarities. The first one was both of customer service officers of *Mandiri* and *Mega* Banks used *Checking* strategy mostly. Perhaps this happened because the
customer service officers had a tendency to make sure they really knew the problem first, so that the problem could be managed well.

Another similarity was that there were seven types of apology strategies used by both of customer service officers of Mandiri and Mega Banks, namely Checking, Expression of Regret, an Offer of Apology, Repair, Attacking the Complainer, Implicit Denial of Responsibility, and Explicit Acknowledgement. These strategies were probably the most common strategies used by Indonesians. The writer’s opinion was supported by the findings of some previous studies conducted by Suryadi (2007) and Christiani (2008) which also showed that these seven strategies were mostly used by Indonesian subjects they observed.

The third similarity was that the customer service officers had tendency to use more than one strategy in one utterance. An example is as follows:

‘Mohon maaf ibu atas kesalahan nama di kartu ATM nya,11 Sebelumnya saya coba cek dulu Ibu, kesalahan pencetakan nama terjadi karena apa?’ 12 (‘I am sorry Ma’am for this incorrect printed name. I need to check it first Ma’am to find out the cause of this problem.’)

This utterance had two strategies namely Expression of Regret and Checking. The Expression of Regret strategy found in utterance 1.1 while the Checking strategy found in utterance 1.2 since the customer service officer used the word ‘sorry’ and she also wanted to check the cause of this problem first.

Another example can be found in the utterance:

‘Boleh saya lihat kartu ATM ibu? Biasanya nama yang tercetak di kartu ATM sudah sesuai dengan penulisan di formulir pendaftaran permintaan pembuatan kartu ATM.’246 (‘May I look your ATM card first, Ma’am? The name printed on the ATM should be same with the data written for the registration form.’)

This utterance also had two strategies namely Checking and Implicit Denial of Responsibility. The Checking strategy was found in utterance 2.45 which showed that the customer service officer wanted to check her customer’s ATM card. The Implicit Denial of Responsibility was found in utterance 2.46 which showed that the customer service officer implicitly did not want to take the responsibility by saying that the name printed on the ATM was exactly similar with the name written in the registration form.

The tendency of using more than one strategy in one utterance might happen because the customer service officers of Mandiri Bank and the customer service officers of Mega Bank wanted to ensure their customers that they did understand their problem. In order to show the customers that they really wished to maintain the customers’ satisfaction, they sometimes used more than one apology strategy in an utterance.

CONCLUSION

This research was about apology strategies used by the customer service officers of Mandiri Bank and customer service officers of Mega Bank in Surabaya. The writers used the theory of apology strategies proposed by Trosborg (1995) as their main theory to analyze the data. The data of this research was taken from interviews with five customer service officers of Mandiri Bank and five customer service officers of Mega Bank.

Overall, it was found that all customer service officers used seven types of apology strategies and they did not use sixteen apology strategies. This happened because they had tendency to use strategies commonly found among Indonesians and probably because they were not trained to use other strategies. However, it is important to note that the findings presented here do not reflect the whole extend of the apology strategies since the writers collected the data through interviews; not the real field observation.

This research is only a small scale of research, which only used responses expressed by the customer service officers of Mandiri Bank and the customer service officers of Mega Bank as its source of data. Therefore, the writers recommend other researchers to conduct further studies about apology, for example by involving more subjects, taking the data from the real field observation and having some other social variables such as gender, social status or age.
REFERENCES


Appendix
Interview Questions

1. *Berapa lama Anda bekerja di Bank Mandiri sebagai staf kustomer servis?* (English translation: How long have you been working in Mandiri Bank as customer service staff?)

2. *Berapa banyak kustomer yang biasa Anda tangani dalam sehari?* (English translation: How many customers do you meet per day?)

3. *Komplain apa saja yang sering dilayangkan oleh nasabah Anda?* (English translation: What are some of the complaints usually expressed by your customers?)

4. *Secara umum, bagaimana cara Anda menghadapi komplain yang dilayangkan oleh nasabah Anda?* (English translation: In general, how you face the complaints from your customers?)

5. *Misal ada nasabah yang mengajukan komplain karena ada kesalahan pencetakan nama yang tertera di kartu ATM nya, sehingga dia mengajukan komplain seperti 'Mbak, nama di kartu ATM saya yang baru salah. Padahal minggu lalu saya sudah menuliskan nama saya dengan benar di form pendaftaran permohonan kartu baru. Mengapa ada kesalahan cetak? Apa yang Anda katakan?* (English translation: If your customer is saying “Excuse me; the name printed in my new ATM card is incorrect. Last week I had written the correct name in the registration form. How can this happen?” What is your response?)

6. *Misalkan nasabah Anda merasa kurang puas dengan penjelasan yang Anda berikan, dan dia mengajukan komplain lagi seperti ‘Kan saya sudah menunggu mbak selama 2 minggu, kok bisa sih kesalahan seperti ini terjadi?’ Bagaimana respon Anda?* (English translation: If the is customer still unsatisfied with your explanation and saying, “I have waited for two weeks. Why can this problem still happen?” What is your response?)

7. *Misalkan nasabahnya masih merasa kurang puas sehingga dia mengajukan komplain lagi seperti ‘Kan dua minggu lalu saya sudah memastikan jika nama saya tertulis dengan benar, mengapa setelah jadi malah terjadi kesalahan penulisan nama di kartu saya?’ Bagaimana respon Anda?* (English translation: If the customers is not satisfied and is complaining again, “Last two weeks I am sure that I had written the right spelling of my name. But I find my name printed incorrectly here. How can it happen?” What is your response?)

8. *Jika ada nasabah lain yang datang karena menghadapi masalah pemblokiran kartu ATM, sehingga dia mengajukan komplain seperti, ‘Mbak, kartu ATM saya yang baru kok tiba-tiba terblokir, padahal baru pertama kali saya gunakan. Bisa diberi penjelasan kenapa? Bagaimana respon Anda?’* (English translation: If there is another customer coming to you...
because her ATM card has been blocked and then she is complaining “Excuse me, my new ATM card has been blocked. This is my first time in using it. Can you explain this to me?” What is your response?

9. *Jika nasabah Anda merasa kurang puas dengan penjelasan yang Anda berikan kemudian dia mengajukan komplain lagi seperti ‘limit saldo saya tidak dibawah saldo minimal kok mbak, saya juga sudah memasukan PIN dengan benar. Mengapa masih bisa terblokir? Respon apa yang Anda berikan?’* (English translation: If the customer is not satisfied with your explanation and she is complaining again ”I have sufficient balance, I have typed the correct PIN numbers, but I cannot use the ATM card because it is blocked. Why?” What is your response?)