



Customer Satisfaction Orientation as A Strategy to Increase Sales (A Study at BPRS Cerana Kiat Andalas Bukittinggi)

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Abstract

Customer satisfaction is a crucial factor in the success of any business, as consumers are the key to ensuring business continuity and profitability. This study aims to examine the strategies implemented by PT BPRS Cerana Kiat Andalas Bukittinggi in meeting customer needs to achieve satisfaction and increase sales. The research uses a qualitative approach through field research, with data collected via interviews with customers, employees, and company leadership. The findings indicate that the company applies six main consumer-oriented strategies: *First*, choosing strategic and easily accessible locations, *Second*, improving service quality, *Third*, conducting effective marketing activities, *Four*, offering competitive prices and product innovation, *Fifth*, building family-like relationships with customers, and *Six*, proactive outreach efforts. These strategies have proven effective in increasing customer satisfaction by providing easy access, high-quality service, and streamlined procedures, which in turn foster customer loyalty and enhance the company's sales performance. This study emphasizes the importance of customer satisfaction orientation in banking business strategies, particularly in enhancing competitiveness and sustainability within the Islamic banking sector.

Keywords: Customer Satisfaction, Clients, Consumer Orientation, Sales, Service.

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1. Introduction

A business is established with the aim of meeting customer needs. When consumers utilize a product, the company has succeeded in achieving its goal, namely gaining profit, because a successful business is one that can provide benefits to entrepreneurs and other owners, earn profits, pay employees a decent income (salary), and fulfill customer needs. Consumers are the key to business success, because a product can be turned into money only when it is purchased or consumed by customers. Conversely, if the product is not bought by consumers, it will become waste in the warehouse and cause losses. This requires business actors to create products that match the desires and needs of buyers, or in other words, be customer-oriented. This consumer orientation will provide satisfaction to customers, thereby encouraging them to consume the products offered, which will ultimately increase sales. This is because customer satisfaction with a product fosters a good relationship between the company and its customers and generates a desire to make repeat purchases, turning them into loyal customers [1]. Customer satisfaction is also the key to winning the competition, and it must be accompanied by delivering value, competitive pricing, and effective marketing [2].

PT BPRS Cerana Kiat Andalas Bukittinggi is one of the Islamic Financial Institutions (LKS) that provides services in fund collection in the form of savings and in fund distribution through financing, as well as conducting other banking activities. Located in the Padang Luar market area, close to schools and densely populated residential neighborhoods, this financial institution holds significant potential for growth. Its strategic location facilitates financial transactions, both in providing financing for traders who need capital for their business activities and in offering savings services for traders, local residents, and students who wish to save their money.

This situation makes it possible for financial transactions to thrive, as traders need capital to start or expand their businesses and for other transactions related to the smooth running of their commercial activities. Furthermore, its location in a densely populated residential area and near schools opens up opportunities for the community to engage in trading activities that require financial institution services. This represents great potential for the growth and sustainability of PT BPRS Cerana Kiat Andalas Bukittinggi.

This golden opportunity to increase and retain customers must be utilized optimally for business development. This study aims to analyze the strategies

employed by PT BPRS Cerana Kiat Andalas Bukittinggi to increase sales by leveraging the opportunity of customer satisfaction orientation. By satisfying customers, it is hoped that they will become loyal and encourage others to use the company's products as well. However, in reality, customers are not always easily satisfied by the efforts made. Therefore, businesspeople must continuously seek appropriate strategies to meet their customers' needs.

Customer satisfaction is a crucial factor for the existence, sustainability, and progress of a company [3]. A company that provides pleasant service in line with customer expectations will make its customers satisfied [4]. According to the previous research [5], creating customer satisfaction is beneficial in fostering harmony between the company and its customers, encouraging repeat purchases and customer loyalty. When service is good, responsive, and friendly, customers will feel satisfied.

Traditionally, satisfaction or dissatisfaction is defined as the difference between expectations and perceived performance [6]. Customer satisfaction is the extent to which a product's perceived performance matches customer expectations [7]. Customer satisfaction occurs when the service or product received exceeds the consumer's expectations [8]. Satisfied customers tend to be more loyal and continue consuming the product [9], and customer satisfaction can also serve as a key mediating factor between brand image and the consumer's intention to repurchase the product [10].

Furthermore, customer satisfaction acts as a mediating factor that has a positive and significant influence on repurchase intention through brand image [11]. Consumer satisfaction is the customer's perception that their needs are fulfilled by obtaining the product [12]. Customers who experience satisfaction with the service provided will become loyal to the company's products. This proves that good service delivery leads to consumer satisfaction [4], and customer satisfaction significantly influences customer loyalty. Satisfied customers also tend to encourage others to consume the products offered. Meanwhile, the previous researchers stated that customer satisfaction is influenced simultaneously by service quality and brand image [13].

Fast service and the provision of convenience for participants can help increase members' interest in utilizing insurance services [14]. Meanwhile, found that satisfaction has a positive and significant effect on customer loyalty [15]. According to Kotler and Keller, there are four dimensions to measure customer satisfaction [16]: *First*, repeat purchases when the company launches a new product. *Second*, spreading positive information about the company. *Third*, continuing to believe that the product quality is superior to competitors, whether in terms of brand or price. *Fourth*, offering ideas about the product. According to

lat research, there are five factors to consider in order to provide customer satisfaction: *First*, product quality. *Second*, emotional factors. *Third*, service quality. *Fourth*, business location. *Fifth*, price [17].

2. Methods

The stages carried out to complete this research are as follows: *First*, the type of research conducted is field research by collecting data directly from the research location [18], which is PT BPRS Cerana Kiat Andalas Bukittinggi. The approach used is a qualitative approach. In this case, the researcher met with informants at PT BPRS Cerana Kiat Andalas to conduct direct interviews with management, employees, and customers in order to obtain the desired data, both oral and written.

The object of the research is PT BPRS Cerana Kiat Andalas Bukittinggi, located on the Bukittinggi–Padang Luar road. The researcher chose this Islamic Bank due to its strategic location, which provides potential for growth. In this research, primary data was obtained through direct interviews by asking various questions to the management, employees, and customers—both financing and savings customers—to obtain valid data directly from the institution. Meanwhile, secondary data sources in this research consist of library references, namely various written information obtained from BPRS Cerana Kiat Andalas Bukittinggi. In addition, the researcher also used various library sources such as books or other related information as supporting data. Secondary data refers to sources that do not directly provide data to the data collector, such as through other people or documents.

To obtain the necessary data for this research, the observation technique was used, where the researcher openly informed the data sources that an observation was being conducted, so those being observed were aware of the research activities from beginning to end. However, in other situations, the researcher used a covert or disguised observation technique to avoid bias or to obtain data that might be confidential [19]. In addition to observation, the researcher also used interview techniques with the management, employees, and customers of this Islamic financial institution. To assist the interview process, a mobile phone was used as a recording tool, and documentation was carried out by collecting supporting documents from BPRS Cerana Kiat Andalas. These documents include brochures of savings and financing products offered by the Islamic Bank.

The data processing technique involved data reduction related to strategies implemented in products oriented toward consumers or customer satisfaction by BPRS. Data display and verification were conducted by formulating propositions related to customer orientation or satisfaction and presenting them as research findings. This was followed by repeated reviews of the data,

categorization, and proposition formulation [18]. The data analysis technique used to complete this study is qualitative descriptive analysis, by describing the data obtained from interviews and then drawing conclusions. For data validity testing, the researcher used source triangulation. Through source triangulation, the researcher used management, employees, and customers as data sources and benchmarks for data validity, which were then analyzed using triangulation techniques.

3. Results and Discussions

3.1 Implementation of Customer Orientation at the Islamic Financing Bank (BPRS) Cerana Kiat Andalas Bukittinggi

Companies always strive to gain loyal customers for their business. Customers will become loyal if they receive products or services that meet their needs, thereby creating satisfaction for the sacrifices made to obtain the desired goods. Therefore, entrepreneurs must have the right strategy to provide satisfaction to their customers. Consumers will consider a product superior if they perceive it to have more value than products offered by competitors. This means that a product is considered valuable if it provides benefits that are proportional to the effort or cost to obtain it and if its quality is superior to that of other products. Therefore, companies must be able to produce differentiated products through innovation, so that consumers perceive the company's products as high-quality and distinctive [20]. Innovation can also increase the market value of a product [21], and product innovation has a positive and significant effect on company performance, significantly influencing the success of a business [22].

As a service company in the financial sector, PT BPRS Cerana Kiat Andalas Bukittinggi must prioritize excellent service for its customers. However, the implementation of service quality is more difficult to evaluate compared to product quality, as consumers assess service quality based on the service delivery process and the extent to which the service provided meets their expectations [23]. The Islamic Financial Institution (LKS) PT Cerana Kiat Andalas Bukittinggi has provided good service to its customers by offering clear explanations for every customer need or inquiry regarding products that suit their needs. As expressed by Rika, one of the customers, she is pleased with the service of this Islamic bank because the staff are friendly, the explanations given are easy to understand, and they maintain good relationships and a sense of family with the customers, making her feel comfortable and secure when dealing with the bank [24].

This financial institution also maintains the quality of its offered products, such as providing products that meet customer needs while still adhering to contracts (*akad*) that comply with sharia principles. For example, for

capital needs, the applicable contract is a sales contract (*murabahah*), as it fulfills the function of an Islamic bank [25]. In its operations, a sharia financial institution must conduct transactions based on principles of brotherhood and justice (free from *riba*, injustice, elements of gambling or *maysir*, and ambiguity or *gharar*), must not involve anything unlawful (*haram*), and must promote the public good (*maslahah*) [26]. This aligns with research by Budiono, who found that fraud in sharia financial institutions—such as *hilah* (legal trickery), or concealing and engaging in *riba*-based transactions—can erode the trust of Muslims who wish to carry out their economic transactions according to sharia principles [27]. Meanwhile, the religious foundation of the *maqāṣid* in sharia cooperatives (LKS) is to serve as a force to repel various forms of unlawful *muamalah* (economic transactions) and misleading ideologies [28].

In addition, this Islamic bank also fosters good relationships (*ukhuwah*) with its customers not only formally but also informally. For instance, the financing officer may visit a customer's food stall to make a purchase and casually engage with the customer, thereby establishing a strong sense of brotherhood between the customer and the bank staff. As a result, the customer feels an emotional connection with the employees and, for example, feels reluctant to default on installment payments out of respect [29]. This Islamic bank also provides pickup services for customers who are unable to bring their savings to the bank, making it easier for them. As stated by Nana, one of the customers, she enjoys saving at the Islamic bank because she doesn't have to leave her merchandise to deposit money, and even when she needs to withdraw her savings, she can ask a staff member to deliver it to her address [30].

The same service is also provided to customers who are unable to deliver their financing installments to the bank; in such cases, bank employees are willing to collect the installments directly from the customer's location. This greatly assists the customers and increases their satisfaction with the service provided [31]. One of the reasons customers use financing services is the quality of service [32]. Meanwhile, last research stated that service, reputation, and procedures collectively influence the public's interest in using financing services [33]. In Islamic banks or Islamic financial institutions (LKS), financing distribution must cover two important aspects: *First*, the sharia aspect, which means every financing transaction must be based on sharia principles. *Second*, the economic aspect, meaning the financing provided must offer benefits for both the customer and the institution [34].

This Islamic bank also has a highly strategic and advantageous location for a financial institution that must be easily accessible to its customers. It is situated near the Padang Luar market, which is a central

distribution hub for vegetables and fruits destined for regions within and outside West Sumatra. As a result, the volume of transactions is substantial, requiring the services of a financial institution to facilitate commercial transactions. In addition, the bank is located in a densely populated residential area and close to schools, a condition that increases the bank's potential to grow and acquire new customers. The company must fully capitalize on this potential by offering services and products that align with customer needs, providing service that is easy, fast, accurate, and facilitating transactions for its customers, so that customers feel the bank's presence is essential for fulfilling their needs.

This aligns with the findings of previous research, which show that fast service and ease of access for customers (participants) increase their interest in utilizing the company's (insurance) services [14]. This also supports by the research which found that business location and innovation simultaneously have a significant influence on business success [35].

3.2 Customer Satisfaction-Oriented Strategy as an Effort to Increase Sales at PT BPRS Cerana Kiat Andalas Bukittinggi

Consumers are the key to the success of a business, as they are the ones who transform products into money through purchases. Therefore, a company is established to be able to sell the products it produces. A company must be able to create products that are liked by its customers so that they are willing to consume them. To achieve this, businesspeople need to conduct market research on the development of consumer preferences. Several actions can be taken to achieve customer satisfaction, such as providing high-quality service, which can have a positive and significant impact on customer satisfaction [36]. Service quality also influences customer intention [37]. Customer satisfaction has a positive effect on increasing company profits, boosting sales, and enhancing business image [38]. Therefore, all company activities aim to satisfy customer desires. Customer satisfaction and service quality are essential concepts for a company to grow and remain competitive [16]. Customer satisfaction is a condition in which the consumer receives product performance that meets their expectations.

PT BPRS Cerana Kiat Andalas Bukittinggi, as an Islamic financial institution, must be able to carry out its primary duties—namely, distributing funds through financing, collecting funds through savings, and engaging in other banking activities permitted under banking regulations. These activities require excellent service, a strategic business location, competitive products, product innovation, competitive pricing, and effective product marketing. All these efforts must be optimally implemented to ensure that the products offered match the customers' needs and desires. Satisfied customers will remain loyal to the company's

products and become loyal clients. To that end, this Islamic financial institution has developed several strategies to win customer satisfaction and provide ease for its customers. All these activities are carried out to create customer satisfaction, always working with a focus on consumer needs or aiming to fulfill customer satisfaction. These efforts are as follows:

First, operating in a strategic location. This Islamic bank is located in the Padang Luar market area, which is easily accessible to customers—whether traders, local residents, or students—who wish to utilize the services of this Islamic financial institution for their economic transactions, either for saving or financing purposes. This is in line with the findings of the research which stated that business location and innovation simultaneously have a significant influence on business success [35]. This has also been experienced by this Islamic financial institution (LKS), where one of the reasons customers choose this service is its accessibility. As stated by one customer, Ali, he chose to use this Islamic bank for financing and saving because it is easily accessible and does not take much time, thus not interfering with his business activities [39].

Second, providing excellent service. Employees must be friendly, courteous, and polite when serving customers, and they must clearly explain the products that meet the customers' needs, enabling them to make informed choices. Customers feel genuinely assisted by the support provided by this LKS. Service quality has a significant impact on satisfaction, trust, and the customers' intention to repurchase. This is in line with research by [40], which found that fast service and convenience provided to customers increase public interest in utilizing Islamic insurance services. This service quality was also experienced by Eni, one of the customers, who said she preferred to obtain business financing from this Islamic bank due to its excellent, polite, and clear service, which helped her understand the process, disbursement, and installment payment procedures. This financing was already her fourth [41]. Customer satisfaction also has a significant positive effect on loyalty [15]. Loyalty, in turn, boosts product purchases and increases sales, as loyal customers are likely to recommend the product to others, thereby expanding the customer base [42].

Third, effective marketing. Employees tasked with offering products must have a deep understanding of the savings and financing products they are promoting, especially regarding the *akad* (contract) that differentiates Islamic banking products from those of conventional banks. One of the reasons customers choose Islamic financial services is their compliance with sharia principles, which is a defining characteristic of Islamic financial institutions that help Muslims conduct transactions in line with Islamic law research, confirmed that in service companies—including Islamic

insurance and banks—marketing is a critical activity to meet customer needs [43]. Therefore, market research and integrated marketing efforts are essential. This must always be taken seriously. A customer of BPRS also mentioned that one reason he chose the product was because the bank is Islamic. As Toni stated, he saves at this LKS because it is a sharia financial institution, from which he hopes to gain blessings and conduct transactions based on Islamic principles [44]. Hence, this LKS consistently ensures that its transactions are grounded in Islamic teachings, as every activity carried out by Muslims should be based on sharia principles to bring about prosperity and public good (maslahah) [45].

Fourth, competitive pricing and product innovation. The institution offers profit-sharing rates on savings that are relatively similar to competitors and sets its margins at comparable or even lower levels than its rivals, so customers do not feel disadvantaged and instead feel they are gaining more by using the services [46]. As stated by Susan, one of the customers, she feels satisfied saving here because not only does it operate in accordance with sharia, but the profit-sharing is also competitive with others [47]. In addition, there are innovations in products, processes, and marketing. This is in line with the findings stated that price, product quality, and marketing strategies have a positive and significant influence—both partially and wholly—on customer satisfaction [48]. Other research also proved that price, innovation, and location significantly affect competitive advantage [49].

Fifth, a sense of family. Employees must serve customers with a sense of familial warmth so that customers do not feel uncomfortable dealing with them. For example, in financing cases, the financing staff not only formally collect installment payments but sometimes also visit and enjoy the culinary products of their customers while socializing. This builds pride and closeness between them, fostering mutual respect. Employees come to appreciate the efforts customers make to run their businesses and prepare installment payments, while customers feel reluctant to miss or delay their payments out of respect and appreciation for this relationship.

Sixth, a proactive “jemput bola” (pick-up) system. This initiative by BPRS aims to make it easier for customers to carry out transactions, where bank employees come directly to the customers’ locations—either to collect savings or financing installments—so customers don’t have to leave their activities to fulfill their obligations to the institution. This is highly helpful, as Eli, a customer, stated: she feels greatly supported and finds the pick-up system very convenient because she does not need to leave her stall to pay her financing installment—she just asks the bank staff to collect it. Furthermore, she can also deposit money for her next installment via bank employees who regularly pass by her stall [50]. Providing friendly, helpful, and

responsive service results in customer satisfaction [51]. According to Yayan, the head of PT BPRS Cerana Kiat Andalas Bukittinggi, the pick-up system is a signature strategy of the company that helps attract customers and significantly contributes to increasing product sales, as many customers choose to refinance due to the convenience of this system [25].

4. Conclusions

PT BPRS Cerana Kiat Andalas Bukittinggi, as an Islamic Financial Institution, has operated in accordance with sharia principles, such as utilizing contracts (akad) based on the needs and preferences of customers while ensuring that these contracts comply with Islamic teachings. All business activities are directed toward increasing sales by prioritizing or being oriented toward customer satisfaction—since customers are the key to business success. The more they use the products, the more the company's sales will increase. To achieve this, PT BPRS Cerana Kiat Andalas Bukittinggi has implemented several strategies, including operating in a strategic location that is easily accessible to customers, providing high-quality service, conducting effective marketing to promote its products, offering competitive prices and product innovation, building familial relationships with customers, and implementing a proactive “jemput bola” system to facilitate customer transactions. These efforts have successfully increased the company’s sales. It is hoped that this research can continue to be further developed in a more innovative and improved manner.

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