



## Bank Communication in Building a Saving Culture at Bank Muamalat Indonesia Madiun Sub-Branch Office

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**Abstract:** Communication is needed by every individual or group in interacting. Without community communication, it is impossible to form, on the contrary, without society, it is impossible for humans to develop communication. Communication is very important in an institution, one of which is Bank Muamalat Indonesia KCP Madiun. Based on the results of interviews conducted with customers, it can be said that communication at Bank Muamalat Indonesia KCP Madiun is good, but CS neglects to inform the advantages and other service features in the product so that it does not affect customers to make transactions at the Bank, especially in terms of saving. This is not in accordance with the theory put forward by Harold Laswell that communication is defined as: Who Says What Through What Channel To Whom With What Effect?. The main purpose of this research is to describe several things which include bank communication patterns, narration of communication language, and the impact of narration of communication language on the culture of saving at Bank Muamalat Indonesia KCP Madiun. Methods This research uses qualitative research methods. While the data collection techniques used were interviews, observation, and documentation. The results of the study conclude that there are 4 communication patterns used at Bank Muamalat Indonesia KCP Madiun in building a culture of saving, namely primary, linear, secondary and circular communication patterns. The narration of the communication language applied by Bank Muamalat Indonesia KCP Madiun is that it has used good language, easy to understand and in accordance with the script recommended by the bank, but in the CS section the narrative used is still not optimal, which is indicated by the negligence of CS in conveying the advantages of products and features other services. The impact arising from the application of the language communication narrative is the lack of knowledge and understanding of customers about the product so that it does not generate customer interest in saving.

**Keywords:** Communication, Saving Culture, Bank Muamalat Indonesia

## INTRODUCTION

In general, communication is the process of conveying a statement made by one person to another as a consequence of social relations. Communication in this sense is often seen in the meeting of two people. They greet each other and so on. Regarding the paradigmatic notion of communication, there are many definitions put forward by experts, but of the many definitions it can be concluded in full by displaying its true meaning, namely: communication is the process of conveying a message by one person to another to inform or change attitudes, opinions, or behavior, either directly orally or indirectly through the media (Onong Uchjana Effendy, 2015).

Communication is needed by every individual in interacting. Without community communication, it is impossible to form, on the other hand, without society, humans cannot develop communication. The term communication stems from the Latin words *Communis* which means to make togetherness or build togetherness between two or more people. Communication also comes from the root word in Latin *communiaco* which means to divide. Because to communicate it takes effort and work. From that word, the verb *Communicare* is made which means sharing something with someone, needing something from someone, conversing, exchanging ideas, connecting and making friends (Edi Tyto Priyandono, 2016). So communication cannot be separated from human life, both as individuals and as members of society.

Humans are the most perfect creatures of Allah SWT compared to other creatures of God's creation, on the other hand humans are social beings who basically cannot live alone and always need and communicate in society. Apart from being a taught behavior, communication also functions as a tool to socialize cultural values to the community (Riswandi, 2009). Without communication, human life will not develop, be static, and will not produce high culture. Communication is the center of all attitudes, behaviors and skilled actions of humans (Muya Syaroh Iwanda Lubis, 2016).

Bank Muamalat Indonesia Madiun Sub-Branch Office is one of the banks in Madiun City that applies sharia principles. This Syari'ah Bank serves customers for various needs related to Bank Muamalat products such as credit and loan applications, cash deposits, savings, creating bank accounts, applying for housing loans or Muamalat bank mortgages, to mobile online banking (Bank Muamalat KC Madiun, 2022). There are several things that must be considered by the bank in serving customers, one of which is communication. Communication is very necessary in the world of banking because humans as social beings are interdependent on one another. With communication, a relationship can be established between the bank and the customer through exchanging messages and delivering messages that contain information, meaning, meanings and ideas. The communication process will be successful if the communication message gets effective feedback from the communicant according to the communicator's expectations. So that this can influence customer decisions to make transactions at the bank, especially in terms of saving (Affandi Sophia Wijaya, 2022).

The customer's decision to save is based on existing facilities such as mobile banking,

good Islamic services, ATMs can be used at shared or prime ATMs and are free of administration fees, and the existence of Bank Muamalat offices in several cities or regencies. With the things mentioned above, it can facilitate transaction activities that will be carried out by customers so that customers are interested in saving, especially with mobile banking, activities carried out are not only saving and withdrawing funds but can be used to buy pulses, shopping, and also transfers without having to come to the bank (Affandi Sophia Wijaya, 2022).

Based on the results of the interviews, data were obtained regarding the number of savers at Bank Muamalat Indonesia Madiun Sub-Branch Offices for the 2017-2021 period, as follows:

**Table 1. Number of savers at Bank Muamalat Indonesia KCP Madiun**

Period 2017-2021	
Year	Number of Savers
2017	832
2018	1130
2019	1413
2020	882
2021	1056

From the table above it can be seen that the number of savers at Bank Muamalat Indonesia Madiun Sub-Branch Office has experienced an unstable increase and decrease in the last 5 years. This condition occurred due to the covid-19 pandemic so that the number of customers who came to the bank became fewer and this affected the number of transactions at Bank Muamalat KCP Madiun (Affandi Sophia Wijaya, 2022).

This study uses the communication theory put forward by Harold D. Lasswell quoted by Prof. Drs. Onong Uchjana Effendy, M.A. in the book *Communication Science Theory and Practice* (Prof. Drs. Onong Uchjana Effendy, 2005). One of the theorists who expressed the most famous and earliest theory in this study was Harold Lasswell. In a classic article he wrote in 1948 entitled *The Structure and Function of Communication in Society*, Lasswell presented a simple model of communication. According to Lasswell, communication can be defined as: Who, Says What, In Which Channel, To Whom, With What Effect (Who Says What Through What Channel To Whom With What Effect) (John Fiske, 2012). The model presented by Lasswell clearly classifies the fundamental elements of communication into five elements, one of which cannot be omitted. Lasswell's research shows that only the wealthy used to own communication mediums such as television and radio. Nevertheless Lasswell's formulation is still relevant today to show mass media culture.

According to Harold D. Lasswell, communication is the process of conveying messages by communicators to communicants through spoken and written media that cause certain effects (John Fiske, 2012). The existence of this definition shows that in communicating with

customers, the communication carried out by the bank has the aim of causing certain effects, such as changing or shaping the behavior of the customer who is the target of communication. For this reason, the communication carried out by the bank to customers must run effectively, this can create an understanding of customers so that they are attracted to the bank (Ponco Dewi Karyaningsih, 2018). The reason the author chose this theory is because this theory is in accordance with the problems contained in the research conducted by researchers.

In the explanation of the theory used in this study, it has been stated that in communicating with customers, the communication carried out by the bank has the goal of causing certain effects, such as changing or shaping the behavior of customers who are the target of communication. For this reason, the communication carried out by the bank to customers must run effectively, this can create an understanding of customers so that they are attracted to the bank. However, in reality, not all banks use good and effective communication. There are several obstacles or obstacles that make the bank's communication less effective, namely problems in developing messages due to doubts about the contents of the message and lack of familiarity with the existing situation, media problems as a tool in the message delivery process, problems in receiving messages, problems interpreting messages is influenced by differences in background, interpretation of meaning, differences in emotional reactions and so on (Ponco Dewi Karyaningsih, 2018).

Based on the theory does not match the reality in the field. It was shown by the communication made by the bank's Customer Service section that was not optimal, according to Brother Ahmad he received service in the form of communication from the bank which was already good, but CS neglected to inform the advantages of the product and other service features so that it did not affect the customer's desire to make transactions at the bank, especially in terms of saving (Ahmad, 2022).

Based on the description above, the writer is interested in knowing and analyzing bank communication patterns, the narrative language of bank communication and the impact of the narrative language of bank communication in building a culture of saving. So in this case, the authors need to conduct further research on bank communication with the title "Bank Communication in Building a Saving Culture (Study at Bank Muamalat Indonesia Madiun Branch Office)".

## **METHOD**

This type of research is field research. The research was conducted at Bank Muamalat Indonesia, the Madiun Sub-Branch Office, which is located at Jalan Colonel Mahardi, No. 28 Nambangan Lor, Manguharjo, Madiun Regency, East Java Province. The data sources in this study are primary data sources obtained directly by researchers through interviews with Sub-Branch Managers, Customer Service, Tellers, and one of the customers of Bank Muamalat Indonesia, Madiun Sub-Branch Office regarding Bank Communication in Building a Saving Culture. Data collection techniques in this study are using interview techniques, observation

and documentation. Data processing techniques used in this study are data reduction, data display and drawing conclusions or verification. The data analysis technique used in this study is data analysis in qualitative research, carried out during data collection and after data collection is completed within a certain period. At the time of the interview, the researcher had conducted an analysis of the answers interviewed. If the answers interviewed after being analyzed are not satisfactory, the researcher will continue the question again, until a certain stage, data is obtained that is considered credible. Technique Checking the validity of the data using triangulation techniques. The triangulation used is source triangulation. Through source triangulation, researchers compare or recheck the degree of trust in information obtained from available sources, both between observations and interviews between customers and the opinions of Bank Muamalat Indonesia, Madiun Branch Office.

## **RESULT AND DISCUSSION**

### **Analysis of Bank Communication Patterns in Building a Saving Culture**

Communication pattern is the way an individual or group communicates. The pattern of communication in this paper is the workings of a group or individual in communicating based on communication theories in conveying messages or influencing communicants. The pattern of communication is divided into several parts, which include the following:

#### **1. Primary Communication Patterns**

The pattern of primary communication is a process of conveying thoughts by the communicator to the communicant by using a symbol as a medium or channel, both verbally and nonverbally (Onong Uchjana Effendy, 1993). The communication process carried out by Bank Muamalat KCP Madiun in building a culture of saving is by using a symbol to facilitate the understanding of the communicant. In this case Bank Muamalat KCP Madiun has used a primary communication pattern by using a symbol to make it easier for the communicant to understand.

#### **2. Patterns of secondary communication**

The secondary communication process is the process of conveying messages by the communicator to the communicant by using tools or facilities as the second media after using symbols as the first media (Dedy Mulyana, 2010). The communication process carried out by Bank Muamalat KCP Madiun in building a culture of saving is by using symbols as the first medium and using tools such as telephones or cellphones as the second medium. Communication with this secondary process is increasingly effective and efficient because it is supported by increasingly sophisticated communication technology. In this case Bank Muamalat KCP Madiun has carried out a secondary communication pattern using many media such as symbols, telephone, e-mail and so on. The existence of these media can facilitate communication between banks and customers.

### 3. Linear communication patterns

The term linear implies straight. So a linear process means traveling from one point to another in a straight line. In the context of communication, the linear process is the process of conveying messages by the communicator to the communicant as the terminal point. This linear communication takes place well in face-to-face communication situations and mediated communication situations (Dedy Mulyana, 2010). The communication process carried out by Bank Muamalat KCP Madiun in building a culture of saving is by using the media to create advertisements and sometimes there is no feedback from the communicant because usually in this process the communicant plays a passive role and only consumes the advertisement, but sometimes gets feedback back in the form of a complaint. In this case, Bank Muamalat KCP Madiun has implemented a linear communication pattern by using the media to create advertisements that are useful for informing communicants about the latest things in the Bank.

### 4. Circular communication patterns

Circular literally means round, round or around. In the circular process, feedback occurs, namely the flow from the communicant to the communicator, as the main determinant of the success of communication. In this pattern of communication, the communication process continues, i.e. there is feedback between the communicator and the communicant. The communication process carried out by Bank Muamalat KCP Madiun in building a culture of saving is circularly indicated by the feedback from the communicant. With this feedback, the communication process will run smoothly. In this case, Bank Muamalat KCP Madiun has implemented a linear communication pattern as indicated by the feedback from the communicant on the message conveyed by the communicator. This can be a determinant of the success of the communication carried out by the communicator.

Based on some of the above analysis, it can be concluded that there are 4 communication patterns used at Bank Muamalat Indonesia KCP Madiun in building a culture of saving, namely primary communication patterns indicated by the use of a symbol as a medium or channel both verbally and nonverbally, secondary communication patterns indicated by the use tools or facilities as the second media after using language symbols as the first media, linear communication patterns indicated by the use of media to create advertisements and circular communication patterns indicated by the presence of feedback from the communicant on the message conveyed by the communicator.

## **Narrative Analysis of Communication Language in Building a Saving Culture**

Narrative is an essay that tries to create, tell, and arrange human actions in an event or human experience from time to time, there are also characters who face a conflict which is arranged systematically. Based on the definition above, narrative has the goal of conveying ideas in a time sequence with the intention of presenting the reader's imagination of a series of events that usually culminate in the main event (Betty Suci Tantikasari, 2017).

Some of the language narratives used by Bank Muamalat KCP Madiun in building a culture of saving are as follows:

#### 1. Narrative of Customer Service Communication Language

CS : (Calling the customer) Next queue please (while stand, smile with a nod of the head to the customer)

CS : Assalamu'alaikum, good morning/afternoon/evening (according to hour) (shaking hands in the style of Bank Muamalat) Sir/Madam... please take a seat (while inviting by hand, after the customer is seated then the CS officer sits down) I'm sorry you've been waiting a long time or how are you?

CS : Me with (mention your name as CS), may I do you know your name?

Customer: Afternoon, Mas, I and Mayta

CS: All right, Mrs. Mayta, what can I help you with?

Customer: I want to open a savings account, sir, what are the requirements?

CS: All right, Mrs. Mayta wants to open a savings account, right?

Mrs. Mayta previously had an account at Bank Muamalat?

Customer: Not yet, sir

CS: Mrs. Mayta for what purpose did you open an account? Necessity everyday, investment or business?

Customer: Just for everyday, Mas

CS: Alright Mom. Please fill out this form (submit the form to customers)

Customer : Fine. I have filled it in Mas (after a few minutes) (submit the form to CS)

CS: May I borrow your KTP, Mother?

CS: Let me help you make your ATM pin, Mom. Please input 6 digits of the ATM pin that Mrs. Mayta wanted.

Customer : OK, Mr

CS: Please repeat one more time, ma'am. And please sign here (submit and designate the part to be signed in the logbook)

CS: Alright Mom. Your account is ready. Mom can use it

starting today. This is your savings book and ATM card. Is there anything you want to ask?

Customer : No. Thank you.

CS: Alright Mom. Thank you for using our service. Have a nice day. Assalamualaikum (bank Muamalat style greeting)

## 2. Teller Communication Language Narration

Teller: Next queue please (while standing and greeting Bank style Muamalat), what can I help you with?

Customer: I want to deposit Ma'am (while giving the book savings + deposit slip + money)

Teller : Alright (while taking passbook+deposit slip+money and check the deposit slip. Things that are cross-checked are: date, type of transaction, account number, and deposit amount).  
With Mayta's own mother?

Customer : Yes Ma'am

Teller : Ms. Mayta will make the initial deposit for Savings Rp. 200,000, - yes, I will count the money, ma'am (while counting the money in front of the customer)

\*If the money is exactly as stated on the slip, then:

Teller : Alright, Mrs. Mayta, the money is right, please wait a moment (data input and print validation and print books)

\* If the money does not match, then:

Teller: I'm sorry Miss Mayta, the money is lacking "?" sheet (say number of sheets less)

Customer: It's okay Ma'am, try to check again. If the customer asks for a re-check, do the calculations once again in front of the customer, or use a money counting machine if you have one. Re-checking is only done 1 time.

The teller then counts the money back in front of the customer.

Teller: How about Mom, the money is still lacking "?" sheet (while shows last sheet count)

Customer : Oh yes Ma'am, this again (while depositing money)

Teller : OK, please wait a moment, Mother (enter the data and do it print validation and print books)

Teller : This is a savings book + slip sheet for Mayta's mother, the money It's already entered, Mother, to Mrs. Mayta's savings account (while showing the print out of the savings book and giving it). Is there anything else i can help you with?

Customer : Ok, no Ma'am.

Teller : Thank you Mrs. Mayta for visiting Bank Muamalat, good afternoon, be careful on the road (while greeting Bank Muamalat style)

Customer : Thank you



### 3. Narrative of Security Communication Language

Security : Assalamu'alaikum good morning, sir/madam. Anyone can I help? (stands up and smiles)

Customer : I want to open a savings book.

Security : This is the queue number for customer service, sir/madam (gives the customer the queue number, then)...Please wait for Mr/Ms (pointing in the direction the customer is going with palms up and fingers together)..Thank you.

Customer : Thank you.

Based on the analysis above, it can be concluded that the narration of the communication language used by Bank Muamalat KCP Madiun in building a culture of saving above has used good language, easy to understand and in accordance with the script recommended by the bank. However, in the narrative CS section that was used less than optimally it was shown by CS' negligence in conveying product advantages and other service features to customers so that this did not affect customers' interest in making transactions at bank Muamalat KCP Madiun, especially in terms of saving.

### **Analysis of the Impact of Communication Language Narratives in Building a Saving Culture**

With the language narrative applied by Bank Muamalat KCP Madiun in building a culture of saving, it is inseparable from the impact where this impact can have a negative or positive impact. In simple terms, impact can be interpreted as influence or effect. From the description above, we can divide the impact into two meanings, namely:

#### 1. Definition of Positive Impact

Positive impact, namely the desire to persuade, convince, influence and impress other people, with the aim that they follow or support their good wishes. The narration of the communication language used by Bank Muamalat KCP Madiun in the Teller, AO and Security sections has used good language, easy to understand and in accordance with the script recommended by the bank.

#### 2. Definition of Negative Impact

Negative impacts are the desire to persuade, convince, influence or impress other people, with the aim that they follow or support their bad wishes and cause certain consequences (Siska Pratiwi, 2017). Narasi bahasa komunikasi yang diterapkan oleh Bank Muamalat KCP Madiun yaitu pada bagian CS narasi yang digunakan kurang maksimal ditunjukkan dengan lainnya CS dalam menyampaikan kelebihan produk serta fitur layanan lainnya kepada nasabah sehingga hal tersebut kurang memengaruhi minat nasabah untuk melakukan transaksi di Bank Muamalat KCP Madiun terutama dalam hal menabung.

Based on the analysis above, it can be concluded that from the narrative language of communication used by Bank Muamalat KCP Madiun in building a culture of saving, it has positive and negative impacts. The positive impact that occurs is obtained from the narration of the communication language used by Tellers, AO and Security, which can create understanding for customers. However, in the narrative CS section that is used less than optimally, it has a negative impact, namely not creating customer knowledge and understanding of the products offered so that it does not create a desire for customers to save.

## **CONCLUSION**

Based on the data and discussion that the researchers have described regarding bank communication in building a culture of saving at Bank Muamalat Indonesia KCP Madiun, the researchers conclude that:

1. There are 4 communication patterns used at Bank Muamalat Indonesia KCP Madiun in building a saving culture, namely primary communication patterns indicated by the use of a symbol as a medium or channel both verbally and nonverbally, secondary communication patterns indicated by the use of tools or facilities as media secondly after using symbols as the first medium, linear communication patterns shown by the use of media to create advertisements and circular communication patterns indicated by the presence of feedback from the communicant on the message conveyed by the communicator.
2. The narrative language of communication carried out by Bank Muamalat KCP Madiun in building a culture of saving above has used good language, easy to understand and in accordance with the script recommended by the bank. However, in the narrative CS section that was used less than optimally, it was shown by CS' negligence in conveying product advantages and other service features to customers so that this did not affect customers' interest in making transactions at Bank Muamalat KCP Madiun, especially in terms of saving.
3. From the narration of the communication language applied by Bank Muamalat KCP Madiun in building a culture of saving, namely causing positive and negative impacts. The positive impact that occurs is obtained from the narration of the communication language used by Teller, AO and Security which can create understanding. However, in the narrative CS section that is used is not optimal, causing a negative impact, namely the lack of creation of customer knowledge and understanding of the products offered so that it does not affect the desire and interest of customers to save.

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