

THE ANALYSIS OF THE STRATEGY OF CUSTOMER SERVICE IN THE FACE OF CUSTOMER COMPLAINTS IN THE PANDEMIC COVID-19 (Case Study: PT. Asuransi Jiwa Syariah Bumiputera Kediri Branch)

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Abstrak:

Masyarakat Indonesia saat ini tengah menghadapi pandemi covid-19. Kondisi memberikan dampak besar bagi kehidupan serta perekonomian masyarakat. Selain itu banyak lembaga keuangan yang juga terkena dampak dari pandemi covid-19 salah satunya adalah lembaga asuransi syariah. Lembaga asuransi syariah di kota Kediri yang terdampak dari pandemic ini adalah PT. Asuransi Jiwa Syariah Bumiputera Branch Kediri. Dimasa pandemi covid-19 keluhan yang diterima PT. Asuransi Jiwa Syariah Bumiputera Branch Kediri meningkat dari tahun 2018 dan 2019 terhitung sebanyak 30% nasabah melakukan keluhan, yang di dominasi oleh keluhan mengenai kesulitan pembayaran premi. Penelitian ini bertujuan untuk mengetahui: Strategi customer service PT. Asuransi Jiwa Syariah Bumiputera Branch Kediri dalam menghadapi keluhan nasabah sebelum dan selama masa pandemic covid-19. Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian studi kasus. Pengambilan data dilakukan dengan wawancara, observasi dan dokumentasi. Hasil penelitian menunjukkan strategi yang digunakan adalah (1) permohonan maaf; (2) empati; (3) kecepatan dalam penanganan keluhan; (4) kewajaran atau keadilan dalam memecahkan masalah dan keluhan (5) memberikan kemudahan bagi konsumen untuk menghubungi perusahaan; (6) adanya sistem jemput bola saat nasabah tidak bisa datang ke kantor karena pandemi covid-19; (7) penggunaan media digital untuk sistem pembayaran premi dan pengajuan klaim; (8) restrukturisasi guna pembayaran premi.

Kata Kunci : *Strategi Customer Service, Keluhan Nasabah*

Abstract:

Indonesian people are currently facing the COVID-19 pandemic. Conditions have a significant impact on people's lives and the economy. In addition, many financial institutions are also affected by the COVID-19 pandemic, one of which is sharia insurance institutions. The sharia insurance institution in the city of Kediri affected by this pandemic is PT. Bumiputera Sharia Life Insurance, Kediri branch. During the COVID-19 pandemic, the complaints were received by PT. Bumiputera Sharia Life Insurance Kediri branch increased from 2018 and 2019, accounting for 30% of customers making a complaint, which was dominated by complaints about difficulties in paying premiums. This study aims to determine: The customer service strategy of PT. Bumiputera Sharia Life Insurance Kediri branch deals with customer complaints before and during the covid-19 pandemic. This research uses a qualitative approach with the type of case study research. Data collection was done by interview, observation, and documentation. The results showed that the strategies used were (1) apology; (2) empathy; (3) speed in handling complaints; (4) fairness or fairness in solving problems and complaints (5) making it easy for consumers to contact the company; (6) the existence of a ball pick-up system when customers cannot come to the office due to the covid-19 pandemic; (7) use of digital media for premium payment systems and claim submissions; (8) restructuring for premium payment.

Keywords: Customer Service Strategy, Customer Complaints



Introduction

Insurance is one of the financial institutions with the principle of mutual help. Insurance is defined as the state in which that party to be the insurer promises to pay a premium to the insured instead of the losses the party certified suffers from an event.¹

Insurance is a non-bank financial institution with two operating systems: conventional and Islamic. Islamic insurance has *akad tabarru'* with the sharia system to use for the yield on the funds' investment. In contrast, the traditional method uses a system of interest on the funds' investment. One of the products owned insurance is life insurance, where the insurance is also experiencing growth in both the number of participants and in nominal terms. This growth can be seen from Table 1.1:

Table 1.1

The growth of life Insurance with the Principles of Sharia 2015-2019

No.	Description	2015	2016	2017	2018	2019
1.	Number Of Participants	4.762.542	5.349.352	7.489.541	8.692.814	11.953.610
2.	The contribution of gross (Billion Rp)	8,27	9,44	11,09	12,66	13,96
3.	Claims (Billion Rp)	2,58	3,06	3,50	7,19	9,24
4.	Investment (Billion Rp)	19,60	24,32	30,40	31,87	34,40
5.	Assets (Billion Rp)	21,73	26,90	33,19	34,28	37,89

Source: OJK, Stats Insurance

Data on the growth of life insurance in the above table proves that today, many people became interested in life insurance with the operational system of sharia that promotes Islamic values in every activity. Based on the Analysis of the field, not all Islamic insurance company has insurance product, whereas, in Kediri, life insurance products are only owned by two insurance companies, namely PT. Asuransi Jiwa Syariah Bumiputera and PT Asuransi Jiwa Syariah Al Amin. Here are presented the table associated with the two insurance companies' sharia.

Table 1.2

Comparative Data Asuransi Jiwa Syariah Kediri

NO.	PT. Asuransi Jiwa Syariah Bumiputera	PT. Asuransi Jiwa Syariah Al Amin
1.	Established In the year 2003	Established In the year 2010
2.	It has 50 branch offices	It has 26 branch offices

¹ Wirjono Prodjodikoro, *Hukum Asuransi Di Indonesia* (Jakarta: Raja Grafindo Persada, 2000), 1.

3.	there are 9 Products	there are 7 Products
4.	The Website provides information that is more objective.	Completeness of the information on the website of the less objective.

Source: Observations on the institutions concerned by the researchers

Based on table 1.2, the presence of PT. Asuransi Jiwa Syariah Bumiputera is a long standing compared with PT. Asuransi Jiwa Syariah Al Amin, the number of branches is also more than its competitors. In addition to the two points, PT. Asuransi Jiwa Syariah Bumiputera has a number of products more and managed website. PT. Asuransi Jiwa Syariah Bumiputera Kediri branch also has more complete information and updates than PT. Asuransi Jiwa Syariah Al Amin. This is the reason why the researchers chose PT. Asuransi Jiwa Syariah Bumiputera Kediri branch as the object of research.

The company PT. Asuransi Jiwa Syariah Bumiputera Kediri branch is located in the center of the city, precisely on Airlangga street number 9 Ngadirejo Kediri, Kediri City, East Java. In the beginning, established in 2002, PT. Asuransi Jiwa Syariah Bumiputera is a Sharia Business Unit (UUS) of the life Insurance Bersama Bumiputera 1912 (AJB Bumiputera 1912). The growth of the business in Indonesia that is increasingly growing to make UUS AJB Bumiputera 1912 have a desire to do a spin-off with the name of PT. Asuransi Jiwa Syariah Bumiputera. PT. Asuransi Jiwa Syariah Bumiputera officially opened on September 5, 2016, after the Financial Services Authority (OJK) provided a life insurance business license using the sharia Number principle KEP74/D.05/2016.² Table 1.3 shows the data growth in customers from 2019-2020.

Table 1.3

The number of Customers of PT. Asuransi Jiwa Syariah Bumiputera Kediri Branch

Number	Year	Number Of Customers
1.	2018	2488
2.	2019	2536
3.	2020	2596

Source: The Results of the observation on November 20, 2020

Table 1.3 above shows that PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, increased the number of clients annually. The year 2018 has customers as many as 2488 customers; in 2019, the number of customers grew 48, so the number of customers in 2019 is 2536 customers, while 2020 has the customer as much as 2596 where the customer has increased much 60 clients from

² PT. Asuransi Jiwa Syariah Bumiputera, "Profil Lembaga," accessed November 30, 2020, <http://bumiputerasyariah.co.id/AJSB/tentang-kami-2/profil-kami/>.

The Analysis of the Strategy of Customer Service

the year 2019. One of the strategies implemented. PT. Asuransi Jiwa Syariah Bumiputera Kediri branch promotes the service to be good; it aims to increase the number of customers.

In the year 2019, PT. Asuransi Jiwa Syariah Bumiputera got The Best Trusted Insurance Company in Service & Customer Satisfaction of The Year 2019 because it has been giving service and being insurance agencies are trustworthy for the customers. In providing services that satisfy PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, requires all employees to provide the best service. Customer service is the part that is prepared to provide good service because they are the part that is directly associated with the customer or the customer. Cashmere explained that customer service is the part that is intended to provide customer satisfaction by fulfilling the needs and desires of customers through quality services.³

In addition, researchers also want to know whether the strategy set conforms with Islamic values and do not violate the contract that has been agreed by both parties related to the specific strategies used, such as the use of digital media in the system of payment of premiums and claims filing and the restructuring of the cost of premiums. It is also one of the reasons researchers are interested in researching.

Method

The methodology used is a qualitative descriptive approach, research that is descriptive and tends to analyze, where the core instruments are the researchers themselves, collecting data into full participation, while for the other device is the instrument support.⁴ This study uses case study research which is a research-intensive interaction with the environment, the position, and the state or condition of the study for what it is.⁵

The primary Data obtained researcher in the research is derived from the employees of PT. Asuransi Jiwa Syariah Bumiputera Kediri branch and customers of PT. Asuransi Jiwa Syariah Bumiputera Kediri branch do complaints. Secondary Data in this study was collected from some of the literature about customer service and complaints of the payment of premiums as of a book, the previous research, the journal, as well as the website of PT. Asuransi Jiwa Syariah Bumiputera. The data collection was conducted by researchers with interviews, observation, and documentation.

³ Kasmir, *Customer Services Excellent Teori Dan Praktik* (Depok: Rajawali Pers, 2018), 257.

⁴ Iwan Hermawan, *Metode Penelitian Pendidikan Kuantitatif, Kualitatif Dan Mixed Methode* (Kuningan: Hidayatul Quran Kuningan, 2019), 100.

⁵ Saifuddin Azwar, *Metode Penelitian Kualitatif* (Yogyakarta: Balai Pustaka, 2001), 7.

Discussion

Customer service is a person who is given the task of services such as opening and closing accounts receiving and resolving customer complaints.⁶ The customer service function, namely as the front desk, as a deskman, as a salesman, as a customer relations officer, and as a communicator.⁷ From the definition of customer service and the function of customer service, we understand that customer service is the part that is directly related to the customer. Customer service also plays a role in fostering good relations with the customer, so it is expected that the preservation of the relationship between the company and the customer can retain customers and keep the company's image.

Customer service also plays a vital role in the success of the goals of an enterprise, so that the necessary assistance is quick and experts who can handle all the needs of customers, especially the complaint from the customer. Complaints received by customer service are a form of disappointment from the customer due to a problem that the company must address. According to Santoso, a complaint is a form of expression of customers' dissatisfaction with the services or products that we provide—related to customer complaints, PT. Asuransi Jiwa Syariah Bumiputera Kediri branch cannot be separated from the customer's complaint; table 1.4 is the data of customers' complaints of PT. Asuransi Jiwa Syariah Bumiputera Kediri branch:

Table 1.4

The number of Complaints PT. Asuransi Jiwa Syariah Bumiputera Kediri branch

No.	Year	Number Of Customers	The Percentage Of Complaints	Number Of Complaints
1.	2018	2488	2%	49
2.	2019	2536	5%	126
3.	2020	2596	30%	778

Source: PT. Asuransi Jiwa Syariah Bumiputera branch Tulungagung (Number of Customers)

Table 1.4 shows the number of complaints increased from year to year. Based on the interviews with the researcher Mrs. Wenny, as a customer service PT. Asuransi Jiwa Syariah Bumiputera Kediri branch she said that the complaints of customers of PT. Asuransi Jiwa Syariah Bumiputera Kediri branch before the pandemic Covid-19 was recorded only 5% as of December of 2019 of the number of customers. In the pandemic covid-19, the number of complaints increased to 30%. The complaint is increased by 25% from 2019 is usually only about 2-5%.

⁶ Kasmir, *Customer Services Excellent Teori Dan Praktik*, 250.

⁷ Ibid., 252.

The Analysis of the Strategy of Customer Service

It was triggered by a problem of pandemic covid-19, which impacts the life and economy of the people of Indonesia. The policies made by the government to reduce the spread of covid-19 impact on the local economy. Economic instability occurs due to the cessation of most of the economic activity of society due to the presence of PSBB. Decreased income due to the pandemic covid-19 also impacts the PT. Asuransi Jiwa Syariah Bumiputera Kediri branch. Some customers complained about their inability to pay insurance premiums; besides filing a claim from the customer, the current pandemic of covid-19 increased because the customer needed funds. To run the task, handle customer complaints in the pandemic covid-19 customer service PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, has a strategy to facilitate the handling of complaints from customers. The following table forms the process of handling customer service according to Fandy Tjiptono:⁸

Table 1.5

Forms Of Customer Service Strategy

No.	Customer Service Strategy
1.	An apology to customers for the inconvenience they experienced.
2.	Empathy for an upset customer.
3.	Speed in the handling of complaints.
4.	The fairness or justice in solving the problem of the complaint.
5.	The ease for the consumer to contact the company.

Source: Fandy Tjiptono, 2004: 355

Table 1.5 is a form of strategy for customer service according to the theory of Fandy Tjiptono. However, PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, also has a system of exceptional customer service to handle any complaints from customers regarding the objections of the payment of premiums. The following table handles complaints from customer service PT. Asuransi Jiwa Syariah Bumiputera Kediri branch:

Table 1.6

Forms Of Customer Service Strategy

PT. Asuransi Jiwa Syariah Bumiputera Kediri branch

No.	Customer Service Strategy
1.	The ball transfer system when the customer can not come to the office due to the pandemic covid-19.

⁸ Fandy Tjiptono, *Pemasaran Jasa* (Malang: Bayu Media Publishing, 2004), 355.

2.	The use of digital media to the system of payment of premiums and claims submission.
3.	She is setting back the schedule or restructuring the payment of premiums.

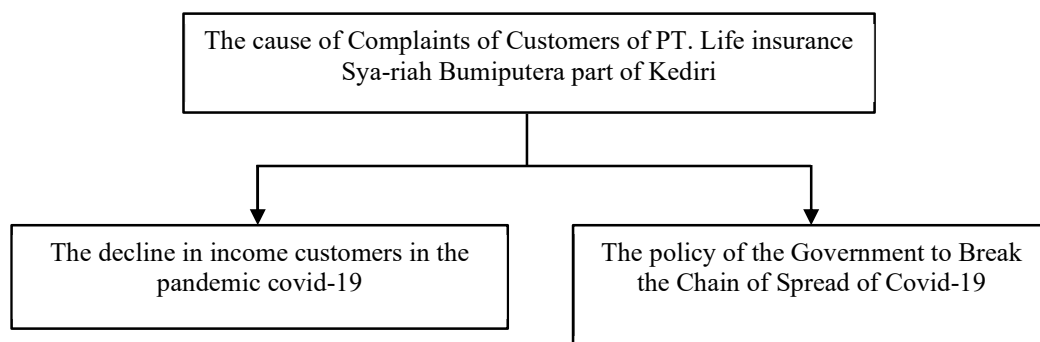
Source: The Results of the observation on January 3, 2021

Table 1.6 is a strategic differentiator that customer service PT uses. Asuransi Jiwa Syariah Bumiputera Kediri branch is used to resolve customer complaints, especially insurance premiums. Based on the results of interviews with researchers Mr. Khomaidi as head PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, explained the handling of complaints according to the Fandy Tjiptono in table 1.5 points 1, 2, 4, and 5 have been applied. While at point 3, the speed in handling the complaint can not be optimal due to some constraints.

Based on the interviews, Mr. H. Khomaidi, S. Ag, said that the number of complaints a complaint made by the customer of PT. Asuransi Jiwa Syariah Bumiputera Kediri branch as much as 30% of the amount the customer and dominated by complaints will be the inability of customers to pay the insurance premium is equal to 25%. Complaint this complaint was triggered because of the decline in income of the customer due to the pandemic covid-19.⁹ The researchers also obtained data on the cause of the complaints made by the customer of PT. Asuransi Jiwa Syariah Bumiputera Kediri branch namely as follows:

Chart 1.1

The Cause of Complaints of Customers of PT. Asuransi Jiwa Syariah Bumiputera Kediri Branch



The following is an explanation chart 1.1:¹⁰

1. The decline in income customers in the pandemic covid-19.

Based on the interview results, the customer's decline in income in the pandemic covid-19 is a significant cause of customer complaints. Development of a decrease in the customer's

⁹ Wawancara dengan Bapak Khomaidi, *Jumlah Keluhan Nasabah PT Asuransi Jiwa Syariah Bumiputera Part of Kediri* (Kediri, 2020).

¹⁰ Wawancara dengan Bapak Khomaidi, *Penyebab Keluhan Nasabah PT. Asuransi Jiwa Syariah Bumiputera Part of Kediri* (Kediri, 2020).

The Analysis of the Strategy of Customer Service

revenue, the customer shall be difficult to make payment of insurance premiums and choose to file claims before the contract is completed.

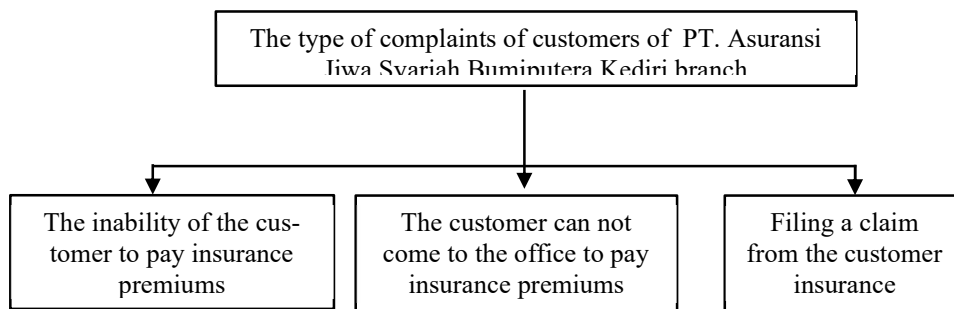
2. The policy of the Government to Break the Chain of Spread of Covid-19

The government issued policies to break the chain of the spread of covid-19. Policy PSBB made by the government makes the economic activity of the people stop for a while. PSBB requires people to stay home as much as possible to reduce the outside of the house, which leads to some industries, stores, malls, markets, and other public places being closed for a while. In addition, many communities affected by the layoffs reduce employees to emphasize the company's expense, store, and industry. This resulted in the income of the community in decline. Policy Work from Home (WFH) also leads to insurance customers not paying the insurance premium in the office. While the policy of the government to close schools and impose schools online make the usual traders selling around the school experience a decline in income.

Chart 1.2

Types of Customer Complaints

PT. Asuransi Jiwa Syariah Bumiputera Kediri branch



Based on chart 1.2, we can know the customer's complaints at PT. Asuransi Jiwa Syariah Bumiputera Kediri branch, here's an explanation chart 1.2:¹¹

1. The customer can not pay the insurance premiums to the office. The implementation of Work from Home on PT. Asuransi Jiwa Syariah Bumiputera Kediri branch results in a customer who wants to pay the insurance premium not coming to the office.
2. The inability of a customer to pay the insurance premiums. A decrease in earnings of the public due to the pandemic covid-19 results in the customer not being able to pay insurance premiums.
3. Filing a claim from the customer. In the current pandemic of covid-19, the filing of the customer's claims is increased because the customer needs funds as a result of liquidity problems.

¹¹ Wawancara dengan Bapak Khomaidi, *Macam-Macam Penyebab Keluhan Nasabah PT. Asuransi Jiwa Syariah Bumiputera Part of Kediri* (Kediri, 2020).

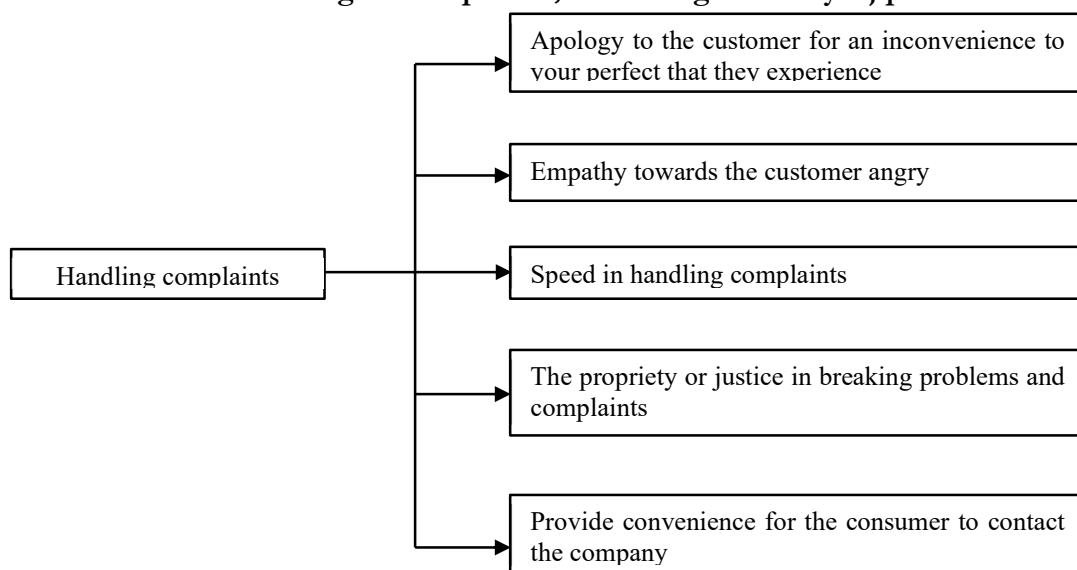
The steps that are carried out by PT Asuransi Jiwa Syariah Bumiputera Kediri branch to handle customer complaints refer to the theory of Budi Haryono, namely:¹²

1. To accommodate and receive complaints from the customer.
2. Select and understand any complaint from the customer
3. Discuss together to discuss the complaints in order of priority associated with the Institution.
4. Give the best solutions to complaints received.
5. To run the solution with the parties concerned.
6. Oversee the implementation of the solution.
7. Evaluate the results of the implementation of the solution.
8. Fix the standard operation procedure (SOP) when necessary.

According to Fandy Tjiptono's strategies, handling complaints effectively requires several aspects: an apology to customers for the inconvenience they experienced, empathy for an upset customer, speed in handling complaints, fairness or justice in solving the problems and complaints, and providing convenience for the consumer to contact the company. Based on the interviews with Mr. H. Khomaidi, PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, has a variety of strategies to deal with customer complaints. It is intended that customers can still survive and are loyal to the PT. Asuransi Jiwa Syariah Bumiputera Kediri branch as well as the image of the PT. Asuransi Jiwa Syariah Bumiputera Kediri branch will remain good. Handling customer complaints must be done quickly and right to positively impact the image of the PT. Asuransi Jiwa Syariah Bumiputera Kediri branch, so that public confidence is maintained, handling complaints quickly and accurately will also potentially reduce the complaints that occur.

Chart 1.3

The Handling of Complaints, According to Fandy Tjiptono.



¹² Haryono, *How to Win Customer through Customer Service with Heart*, 123.

The Analysis of the Strategy of Customer Service

Chart 1.3 is a strategy that is applied at PT. Asuransi Jiwa Syariah Bumi-putera Kediri branch in the handling of complaints refer to the theory of Fandy Tjiptono, the following explanation of the chart of 1.3, which among other things:

1. An apology to customers for the inconvenience they experienced

The first strategy that should be done is to apologize. An apology to customers for the inconvenience they experienced must be made to feel appreciated and considered so that the customer does not run to the other institutions. The company's image is still good. The apology was made by PT Asuransi Jiwa Syariah Bumiputera, Kediri branch, against customers who submit a complaint is a form of seriousness regarding any complaints and follow up on complaints from the customer.

2. Empathy for an upset customer

In the face of customer complaints, PT. Asuransi Jiwa Syariah Bumiputera Kediri branch needs to show empathy towards the customer so that the situation does not worsen. By providing compassion to the customer feel valued, this empathy can be a good listening what is complained by the customer and try to understand what is being perceived by the customer so that the problems complained of the customer can be clearly understood and will facilitate problem-solving.

3. Speed in the handling of complaints

The customer's complaint shall immediately be responded to quickly. Suppose PT Asuransi Jiwa Syariah Bumiputera does not directly address the customer complaint. In that case, the Kediri branch's fear will arise a sense of dissatisfaction from the customer to make the company's image be no good. If the customer feels satisfied with handling a complaint that was done PT. Asuransi Jiwa Syariah Bumiputera Kediri branch then the greater the likelihood the customer will remain.

4. The fairness or justice in solving the problems and complaints

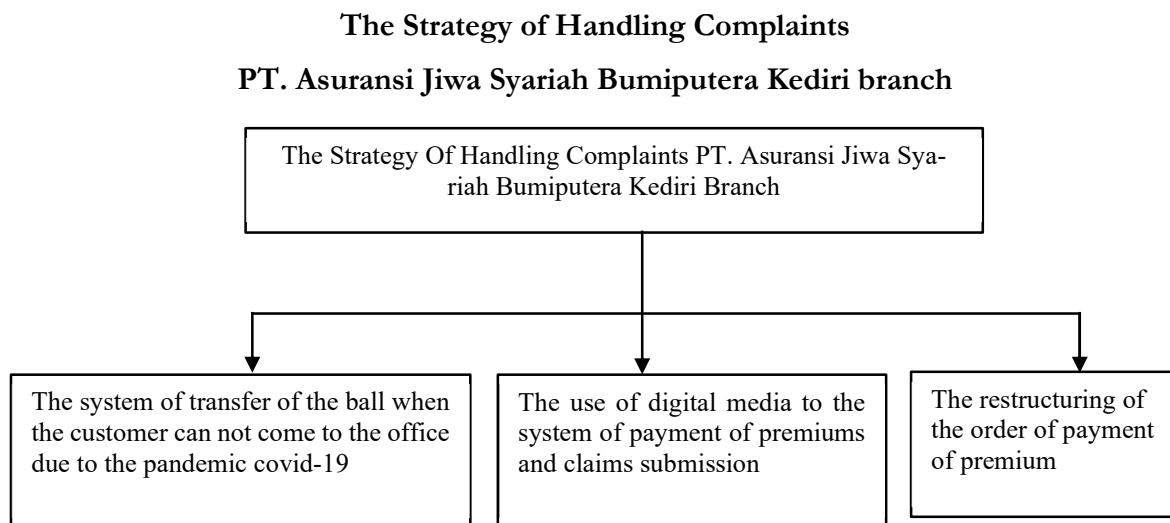
PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, should pay attention to fairness and justice in solving customer complaints. The expected result is, of course, the situation 'win to win', where customers and PT. Asuransi Jiwa Syariah Bumiputera Kediri branch same benefit.

5. It Makes it easy for consumers to contact the company.

Communication is essential for PT. Asuransi Jiwa Syariah Bumiputera Kediri branch because good communication will not result in a misunderstanding between the customer and the PT. Asuransi Jiwa Syariah Bumiputera Kediri branch. Accessible communication to run can

also facilitate the customers to submit comments, suggestions, criticism, questions, or complaints.

Chart 1.4



The following explanation of chart 1.4. In addition to the strategy of handling complaints according to the Fandy Tjiptono, in the pandemic covid-19, PT. Asuransi Jiwa Syariah Bumiputera Kediri branch also contains some of the specific strategies used to address the complaints of premium paid by the customer, i.e.:

1. The ball transfer system when the customer can not come to the office due to the pandemic covid-19.

As a result of the presence of a Work from Home, a customer may not pay a premium or conduct the affairs of the other office so that PT. Asuransi Jiwa Syariah Bumiputera Kediri branch gives a solution with a system of ball transfer. This system is intended for customers who still can't understand digital media.

2. The use of digital media to the system of payment of premiums and claims submission.

The current claim submission PT. Asuransi Jiwa Syariah Bumiputera Kediri branch can be done through digital media or web pages that have been provided, as for the payment of insurance premiums PT. Asuransi Jiwa Syariah Bumiputera is Kediri branch when working with the Islamic Bank in Indonesia regarding premium price.

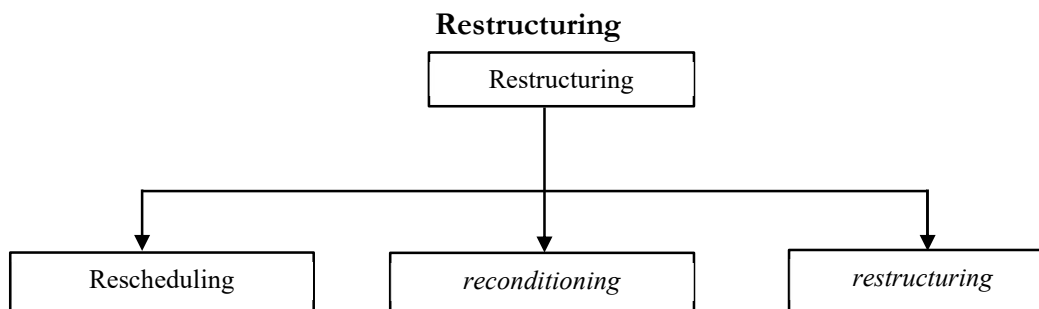
3. Restructuring to the payment of premiums.

The restructuring was carried out by PT Asuransi Jiwa Syariah Bumiputera, Kediri branch, to follow up the number of customer complaints will be his inability to pay the insurance premium due to the pandemic covid-19.

The Analysis of the Strategy of Customer Service

The strategy of handling complaints implemented by PT. Asuransi Jiwa Syariah Bumi-putera Kediri branch is a strategy by Islamic values and does not violate the insurance contract at the beginning of the agreement. Such a strategy of Restructuring, restructuring is done because of the inability of customers to pay insurance premiums that need to be restructured to save the payment of insurance premiums so that both sides suffer losses.

Chart 1.5



The restructuring was an attempt by the company to help the customer to complete his obligation, among others, through:¹³

1. Rescheduling is a change in the schedule of the customer's payment obligations or the period.
2. Reconditioning systems, carried out through changes in the payment schedule; change number; change a period; the evolution of the ratio in the *mudaraba* or *musharaka*; change projections for the results in the *mudaraba* or *musharaka*; and provision of the piece.
3. Restructuring, which changes the requirements include, among others: changes the projection to the results, the extension of the term premium, the reduction of arrears in the payment of premiums, and the conversion akad *mudharabah* be *akad tabarru'* which can be accompanied by rescheduling or reconditioning systems

From the description above, it can be understood that the strategies are implemented. Asuransi Jiwa Syariah Bumiputera Kediri branch is under sharia principles. Such a strategy has provided convenience to customers experiencing difficulty paying insurance premiums because of the decline in revenue amid the pandemic of covid-19. By the word of Allah in Al-qur'an surat Al-Maidah verse 2 and surat Al-Baqarah verse 280. Based on the n, the company should provide comfort and a way out to the customer experiencing a decrease in revenues so that the payment of insurance premiums can run smoothly again. While the strategy of restructuring regarding changes to the contract that is performed by PT Asuransi Jiwa Syariah Bumiputera Kediri branch also does not violate religious values can be seen in the Fatwa DSN-MUI No: 21/DSN-MUI/X/2001 on general guidelines for Islamic insurance, which states that the *mudaraba* can be changed into a contract *tabrru'* with the

¹³ Bank Indonesia, "Peraturan Bank Indonesia Nomor: 13/9/PBI/2011 Tentang Perubahan Atas Peraturan Bank Indonesia Nomor 10/18/PBI/2008 Tentang Restrukturisasi Pembiayaan Bagi Bank Syariah Dan Unit Usaha Syariah," 5–6.

terms of the parties whose rights bated have a willingness to waive its right so that the fulfillment of the obligation of the parties which has not fulfilled its obligations. It is expected that with the presence of strategies, customer service PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch customers, can finish the rest of the premium payment is still running well and smoothly, by the ability of the customer's business at the time of the pandemic covid-19 at this time.

Conclusion

The number of customer complaints that go to the PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch, requires that the institution set up a strategy to overcome them. Complaints made by the customer of PT. Asuransi Jiwa Syariah Bumiputera Kediri branch due to a decrease in the customer's income in the pandemic covid-19 and the government's policy to break the chain of the spread covid-19. Complaints made by the customer includes customer complaints that can not come to the office to pay the insurance premiums due to the presence of PSBB and Work From Home, the inability of customers to pay insurance premiums, and the filing of claims from the customer because the customer needs funds a result of liquidity problems. The success of PT. Asuransi Jiwa Syariah Bumiputera, Kediri branch in dealing with customer complaints, can not stop here only. With the rapid growth of technology, there are, how PT. Asuransi Jiwa Syariah Bumiputera Kediri branch can make a new formulation if the same problem is simple and easy.

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