

# Analysis of Quality Assurance Strategy in Increasing Business Performance of BCA Bank (Case Study on SOLA BCA Service: Solution Assistant BCA)

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## Abstract

*The banking business in Indonesia is currently expanding, following the economic wheels, which continue to move in step with increasingly modern times, with increasingly strong rivalry between banks and the creation of more accessible financial technology. The goal of this study is to examine the implementation of the Quality Assurance strategy to improve business performance through BCA SOLA services, as well as the impact/consequences of doing so on BCA Bank's business performance. This research is a case study that aims to describe or provide an in-depth and full picture of the research findings. The total population consists of the workers at all BCA Bank in Semarang. The sample in this study was collected using a purposive sampling strategy, which involves collecting samples with certain considerations/characteristics. The data used in this case study was gathered through observation and interviews. SOLA service is a service designed for selected clients based on branch suggestions; this service will expand to assist customers who are increasingly dispersed throughout Indonesia. SOLA service will continue to give the best service to become a customer's personal assistant who can provide information and help customers overcome difficulties by giving the best solutions from goods held by BCA Bank. The function of Quality Assurance is critical in supporting the aims of SOLA service in the future. It is envisaged that Quality Assurance will be able to provide improvement and monitoring of how agents convey offers and product sales and modify coaching techniques.*

## Keywords

quality assurance; business performance; SOLA; bank; key performance indicator



## I. Introduction

The banking business in Indonesia is currently expanding, following the economic wheels, which continue to move in step with increasingly modern times, with increasingly strong rivalry between banks and the creation of more accessible financial technology. In this situation, contemporary society prefers to utilize payment apps that are integrated with convenience of payment, e-commerce, and entertainment, and are linked to electronic money and digital wallets, which have a big impact on money circulation and banking activities.

Banks are also facing increasingly severe competition in the banking industry's digital area. PT Central Asia Bank. In order to compete in the digitalization era, BCA Bank founded PT. BCA Digital with a focus on technology innovations as well as the creation of a digital ecosystem in order to deliver relevant financial solutions to consumers. This will allow BCA Bank to improve its goods, services, security, and consumer convenience when executing financial transactions (<https://keuangan.kontan.co.id>).

One of the attempts to improve its performance is the creation of BCA Bank services that focus on improving digital banking. In this regard, BCA Bank remains committed to solid performance, quality of services both offline and online, adherence to predetermined rules and procedures, commitment to sustainable business governance, development of innovative and relevant banking solutions and products, implementation of an effective communication strategy, and internal solidity within BCA. Communication is the process of delivering messages by someone to other people to tell, change attitudes, opinions or behavior either directly orally or indirectly through the media (Hasbullah, et al: 2018). In this scenario, BCA bank has quality assurance, whose job it is to check the quality of services offered to clients to ensure that they adhere to specified standards and avoid financial risk.

The whole planned and official action to create confidence that the result will achieve the required quality level is known as quality assurance (Hadiawiardjo et al, 2000). Quality assurance is particularly essential in banking since its purpose is to be responsible for making crucial choices on service quality assessment and planning, monitoring, assessing, and taking appropriate steps to preserve service quality. Furthermore, quality assurance in banking management seeks to improve customer satisfaction, reduce service repetition costs, identify inefficiencies in service processes, identify business and revenue potential, provide service feedback, increase productivity, and anticipate risks, business, and services (Anugrah, 2020).

In complicated banking management, the role and purpose of quality assurance is to construct a Quality Assurance division, which is a work unit with the duty of checking or validating branch activities to ensure that they are in conformity with the given conditions (Sukaindrayana, 2019). The Quality Assurance Unit/Division of BCA Bank is responsible for monitoring, assessing, and providing coaching or input for the services it oversees, beginning with the service process, communication methods, and information supplied, and ending with administration. BCA Bank has the difficulty of creating a WOW Customer Experience while adhering to banking laws in order to provide clients with a memorable customer experience.

In carrying out its duties, the Quality Assurance Department/Unit at BCA Bank sets Key Performance Indicators (KPI) or key performance indicators as a benchmark for measuring the performance of the service division monitored by the Quality Assurance unit. According to the findings of a preliminary study conducted through interviews with BCA Quality Assurance leadership, "the BCA QA team in carrying out their duties has a lot to do with other divisional units, so sometimes the quality standards set by QA do not match the expectations of certain divisions." In this instance, the QA team must endeavor to socialize each division in order to equalize perspectives and understanding of the need of enhancing banking quality." The researcher also spoke with one of BCA's SOLA Service agents who was involved in QA and stated that "the SOLA service division already has a lot of work and objectives to meet, so QA sometimes only adds to the work in this division." Each SOLA agent will, of course, execute his or her obligations first in order to meet the objectives established by his or her supervisors."

The problem is the gap phenomenon that occurs between the Quality Assurance Division and the BCA SOLA Service Division in comparison to the quality standards set to improve the BCA bank's business performance, whereas the Quality Assurance Division is required to continue developing the existing supervisory system in order to monitor all services provided to customers so that they can be implemented optimally and have a better impact in providing services to customers. The goal of this study is to examine the execution of the Quality Assurance strategy in an effort to improve business performance

through BCA SOLA services, as well as the impact/consequences of doing so on the business performance of BCA.

## **II. Research Method**

This research is conducted in a form of a case study that aims to describe or provide an in-depth and comprehensive picture of the research findings. A case study is defined as an empirical research or inquiry that analyzes real-life occurrences when the borders between phenomena and settings are not readily obvious, by addressing research questions such as "how" or "why" concerning intriguing phenomena (Yin, 2014).

The major data for this study came from interviews and observations of the quality assurance plan for increasing BCA Bank's business performance through SOLA BCA services. These primary data contain transcripts of key informant interviews (Head of QA Management, QA Reviewers, Head of SOLA Operations Management, and SOLA Agents) and field observations. SOLA BCA agent data, QA (Quality Assurance) Reviewer data, BCA SOLA service program papers, client documents targeted for SOLA services, and BCA Bank business performance reports were employed as secondary data sources in this study.

The total population in this study consists of all workers at all BCA Bank in Semarang. The target demographic is made up of people who have strong motivations and have features with the affordable population. Employees in the Quality Assurance Division and the SOLA Service Division are the intended audience. The affordable population is the population that is utilized to determine the sample size. In this study, the affordable population consists of QA and SOLA BCA Top Management, SOLA reviewers who have worked for more than one year, and SOLA agents who are senior agents with a minimum online age of one year. The sample in this study was collected using a purposive sampling strategy, which involves collecting samples with certain considerations/characteristics.

The data collection method used in this study was carried out by observation and interviews. Observations are carried out in full on the existing situation, in this case will directly observe the performance process of the SOLA service and how the supervision process is carried out by Quality Assurance, so that later both parties involved will be observed or observed further to optimize the required data. In the interview method, the informant is the direct actor involved in the research, in this case will later interview SOLA operational parties from the management side and from the agent side, while the Quality Assurance side will conduct interview sessions with management and with direct reviewers.

## **III. Results and Discussion**

### **3.1 Results**

#### **a. ISO 9001 Standard**

The ISO 9001 standard is used by HaloBCA's call center services. This standard is a quality management standard produced by the International Organization for Standardization that oversees the quality management system. The ISO standard employed is ISO 9001:2015, and this system may increase overall performance and serve as the foundation for long-term development. The following advantages can be realized in a quality management system based on international standards:

1. The ability to consistently provide products and services that meet customer and applicable statutory and regulatory requirements.
2. Facilitating opportunities to enhance customer satisfaction.
3. Addressing risk and opportunities associated with its context and objectives.
4. The ability to demonstrate conformity to specified quality management system requirement.

This standard combines the Plan Do Check Act (PDCA) and risk-based thinking to guarantee that an organization can plan its processes and interactions to ensure that sourcing and management procedures are suitable and that chances for improvement may be recognized and executed. The problems of the future will be more dynamic and complicated. As a result, companies must continually fulfill the requirements and demands of future expectations. This may be accomplished by taking the appropriate efforts to complement, rectify, and create ongoing improvements through new innovative changes and re-organization.

#### **b. Halo BCA Quality Policy**

The Solution Assistant service, often known as SOLA, was launched in March 2019. BCA Bank established this service exclusively to handle non-Focus K1 customers who were suggested by the BCA Branch. The goal of BCA Bank implementing SOLA services is to improve customer experience by making customers feel special and comfortable because they have a personal assistant who can assist customers with their banking needs ranging from transaction information, product information, transaction constraints, to being able to provide the right solution based on their needs clients that use BCA Bank goods

The SOLA service is integrated with HaloBCA's Digital Service Center Division, allowing clients to get services online. Customers are given the convenience of being able to communicate with SOLA, SOLA services can be accessed via telephone, both inbound and outbound calls, WhatsApp SOLA, and Email on weekdays Monday to Friday from 08.00 to 17.00, when customers need assistance outside of these working hours the customer can be served at regular service and the process will still be assisted by SOLA follow-up or maintenance. SOLA services may be obtained by dialing 1500778 and then the personal extension of each assistant, or by dialing 081 on WhatsApp.

#### **c. Non-focused K1 Customers**

According to numerous other characters, the non-focused K1 customer is one of the customer categories at BCA that is active in doing transactions and has the capacity to provide BCA products. The branch from where the consumer established an account determines the criteria for distinguishing non-focused K1 customers, and then suggestions are made to get SOLA. Non-focused K1 consumers have not received treatment from the branch but have the potential to become a business area for BCA Bank, thus this customer segmentation is assigned to HaloBCA for future handling, particularly SOLA services.

#### **d. Key Performance Indicator**

A service has a goal that must be met, as is the case with SOLA Services, which have numerous goals in terms of product sales to clients, qualitative and quantitative goals. Not only does the service have a monthly aim, but so does each member of the team.

#### **e. Safety Aspect of SOLA Service**

Because consumer financial data is involved, the services given to customers in the banking business must follow tight rules and standards. As a result, the whole SOLA service team is not permitted to abuse client data, all customer data is only accessible via the BCA network, and all SOLA agents are not permitted to carry personal stationery. Before beginning work, the whole team signed an agreement requiring workers to respect the confidentiality of client data in line with current regulations. Furthermore, HaloBCA has a criterion for recognizing calls that are high risk and require quick treatment to limit the occurrence of financial risk.

#### **f. Convenience Aspects of SOLA Service**

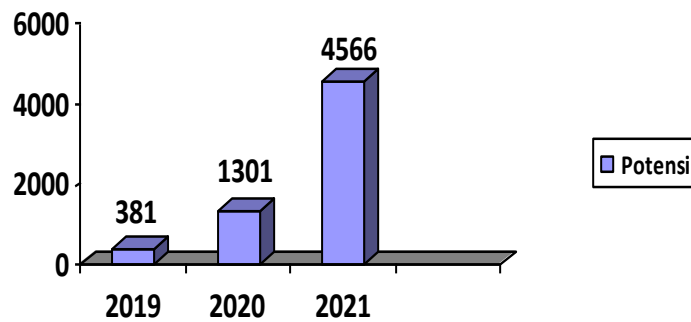
Based on the function of SOLA service as a customer's personal assistant, the engagement process with customers is well developed and the comfort of the customers must be maintained. SOLA will limit the number of calls to customers to 2x per month so that customers do not feel disturbed, this is of course supported by flexible but polite communication methods to maintain good relations with customers. SOLA will conduct call maintains to find out customer needs regarding information and obstacles faced in banking or conduct call offerings to provide product offerings or provide solutions to customers through products owned by BCA Bank. The comfort level of SOLA services was also proven when a survey was conducted in October 2022, all SOLA customers expressed satisfaction with the services provided or their CSAT score was at 100%..

#### **g. Reliability Aspects of SOLA Service**

SOLA services constantly give its customers the finest service possible, ensuring that the information and solutions supplied are carried out thoroughly and completely. The agent will gather information about the customer's demands or challenges so that the information and solutions supplied are accurate. When a client requests information, the agent will swiftly search for accurate information using BCA Bank's product knowledge database, as opposed to the implementation in the field. Even when consumers have issues, SOLA representatives will assist in providing answers by submitting reports that may be followed up on by relevant parties or the branch directly.

#### **h. Business Performance of SOLA Service**

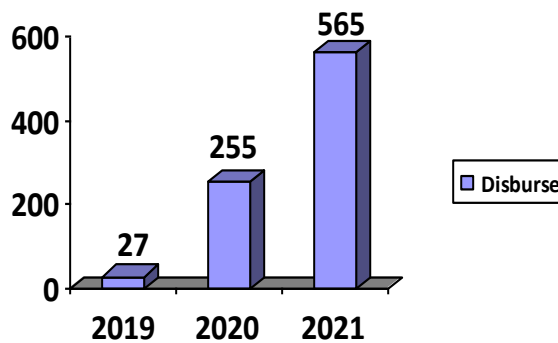
SOLA service as a personal assistant for customers at BCA will help provide information and solutions for customer needs with products owned by BCA Bank, so that product offerings and sales are carried out by soft selling to customers without any coercion. The offer made by SOLA agents is a potential for BCA Bank to increase the company's income, later with potential sales products assisted by SOLA will be further processed by related parties, both branches and product owners. After further analysis by checking customer data and further communication with customers, an agreement was reached to place a product or it could be called a disburse.



Source: SOLA's Internal Documentation

**Figure 1.** Main Product Potential Achievement Data

Since the launch of SOLA services, the number of potentials for Main Products such as Consumer Loans (KPR, KKB, KMK), Investment, and Bancassurance has increased from 2019 to 2021. Meanwhile, the attainment of the possible number of all items has also increased from 2019, when there were 1,233 products, to 2020, when there were 7,281 products, and to 2021, when there were 18,036 products that were successfully given.



Source: SOLA's Internal Documentation

**Figure 2.** SOLA Main Product Disburse Achievement Data

From the sales potential data that was successfully offered by the SOLA agent, further analysis was carried out by the relevant team, namely the Branch and the product owner team, so it can be seen that the products that have been successfully placed have increased from 2019 to 2021 for their main products. Meanwhile, when viewed as a whole, there is an increase in the number of disburse as well, namely in 2019 there were 263 disburse products, in 2020 there were 2,278 products, and in 2021 there were 5,236 disbursed products. When viewed in terms of the nominal number of products that were successfully disbursed, the figure was Rp. 21.7 billion in 2019, Rp. 200.2 billion in 2020 and Rp. 344.2 billion in 2021. SOLA service business performance is able to improve BCA Bank's business performance by increasing the amount of revenue each year.

### **i. Number of Branches**

The goal of establishing SOLA service is to become a customer's personal assistant capable of providing accurate information and answers to clients throughout Indonesia. SOLA services are expanding year after year as the number of branches handled by SOLA grows.

**Table 1.** Data on Total Branches and Customers of SOLA

Year	Total Branches	Total Customers
2019	15	9.868
2020	136	59.443
2021	136	62.083

Source: SOLA's Internal Documentation

At the beginning of the establishment of SOLA, 1 agent had a capacity of 500 customers and then grew to 750-1000 customers held. However, if seen from 2019 to 2021 there is an increase in the number of branches and the number of customers who are increasingly spread throughout Indonesia, this adds to the scope of SOLA services to further develop and improve BCA Bank's business performance in expanding its market share.

#### **j. Constraints and Expectations of SOLA Service**

As SOLA services expanded, a survey of service satisfaction provided by SOLA services to customers was conducted as a measure of service improvement; in 2019, a survey was conducted using the CSI method, while from semester 2 of 2020 to 2021, a customer satisfaction survey was conducted using the CSAT method; the results showed an increase in the number of SOLA service satisfaction.

**Table 2.** Survey on Satisfaction of Using SOLA Service

Year	Semester 1	Semester 2
2019	-	4,55
2020	4,36	98,06%
2021	98,02%	100%

Source: SOLA's Internal Documentation

The survey was conducted using SOLA customer data and a random system; every semester, a survey was administered to 100 consumers, and the findings were utilized as assessment material to improve the services given.

An analysis of the constraints experienced by SOLA services was conducted based on the survey results. With the regeneration of SOLA agents for online ages 1-3 months, agents still have rigid communication skills, making them ineffective in exploring customer needs. Mastery of the material is also still lacking. The knowledge of the material must be contributed to the creation of items given by SOLA services. The external limitation is the connection rate, which cannot be determined every day. Based on 30 customer data points that SOLA contacts every day, the number of consumers who pick up the phone is in the range of 10-15 customers, owing to the unpredictability of time and the busyness of customers.

SOLA services hope to focus on increasing agent communication skills with customers in the future so that they are more engaged and able to explore customer needs in greater detail, while on the business side, SOLA services have increased sales targets for investment products and credit products, so SOLA services expect the Quality Assurance team to be able to provide improvements.

### **k. Performance of Quality Assurance**

With the development of SOLA services, SOLA's Quality Assurance has also developed, in 2019 there were 2 SOLA reviews but until now in 2022 there are 4 SOLA reviewers. 1 SOLA reviewer is able to monitor 25 SOLA agents. The minimum skills possessed by a reviewer are banking and credit card multiskills supported by material mastery of all products owned by BCA Bank. Every day a reviewer will take a sample of 25 calls per day, but for potential calls, 100% data will be taken for validation. Within 1 month a reviewer is given a target to coach 10 agents and make improvements to the agent's achievements. From the number of sample calls taken one month, the target of non-conformance that must be achieved by the reviewer is 2.5% of the data. The monitoring method carried out by the reviewer is by conducting daily random sampling calls, be it Inbound Calls, Outbound Calls, Email or WhatsApp SOLA, and then assigning a Call Monitoring value which will be given to SOLA operations every month.

The evaluation is based on a set standard, namely the Call Monitoring Assessment Parameter for each service that may be accessible with changed parameters. The standards for information include HaloInfo, EXPERT, and the BCA Website, however there are various agreements established from the monthly calibration results to equalize perceptions between SOLA services and the Quality Assurance team in enhancing service quality to clients.

### **l. Misinformation**

In monitoring, the Quality Assurance party will validate the information provided by the agent to the customer whether it is appropriate, if a discrepancy is found, the appropriate information recovery must be immediately carried out to the customer. Based on the number of discrepancies, it was found that the type of Documentation info is still the first rank, this is because the agent is not careful in recording or it is found that the agent is copying and pasting the previous data that has not been updated so that the data provided to the customer is not appropriate. The second rank is held by the type of Product Knowledge info, there are many discrepancies in the information provided because the agent does not focus on customer questions, reads the data incorrectly, does not dig up information enough so that the information provided is incorrect, provides information without checking the overall information.

### **m. Strategi Quality Assurance**

Based on the limits and expectations of SOLA services in the future, Quality Assurance plays a role in improving both agents and SOLA services; as a result, review and adjustment of new tactics, such as:

1. Modifying the PPCM to prioritize how to provide and sell items
2. Performing roleplay to put the offered service abilities to the test

Roleplay is offered to both new and current agents. Roleplay is given to new agents to test their initial comprehension and customer service approaches, while roleplay is given to existing agents to refresh and improve.

During the training time, the new roleplay agent makes two outgoing calls and one incoming call, each of which is granted 15 minutes and is then reviewed by the QA team.

The current roleplay agent is carried out during coaching by making one inbound/outbound call based on the demands of the agent that has to be enhanced.



### 3. Modify the coaching approach

Changes to the coaching method are carried out for 30 minutes for each agent, with the first 20 minutes dedicated to mini roleplay refreshment skills for new and existing agents, the next 10 minutes devoted to a discussion process on the problems encountered by the agent, after which the QA team will provide tips and solutions, and at the end of the coaching session you will be asked to commit to improving future performance by setting targets and what steps will be taken.

Furthermore, the criteria for identifying which agents receive coaching are changed to include new agents, agents with discrepancies or suggestions, and agents with a potential amount less than the objective.

### 3.2 Discussion

The following findings were derived through research that included both interviews and data extraction from documentation.

	Solution Assistant Service	Quality Assurance
Business Performance	According to the data, there is an increase in the number of potential product offerings, which is proportional to the increase in the number of products distributed. In nominal terms, the amount of income earned by BCA Bank in its business performance through SOLA services has increased.	Along with improving business performance in SOLA services, the QA team is also required to improve the monitoring carried out in order to maintain the information submitted appropriately and the confidentiality of customer data remains safe. This is supported by the QA team by making several changes such as PPCM, Roleplay and Coaching to help improve the way the product is offered.
Satisfaction	Based on the survey, the results were quite good but not consistent in providing services, this will be used as an evaluation material in the future to make improvements	In order to support the improvement of the quality of services provided by SOLA to customers, a flexible and effective way of communicating is deemed to be able to increase service satisfaction.
Safety	The SOLA service maintains the confidentiality of customer data in accordance with the applicable law, so a letter of agreement is signed.	In maintaining the security of the data provided to customers, the QA team also signed a letter of agreement, in addition there were provisions for high risk and attitude services that must be maintained to minimize potential losses experienced by both the customer and BCA Bank.
Convenience	To maintain customer convenience, SOLA services apply flexible services in terms of communicating so that they can be closer to customers and be able to dig deeper information about customer needs.	The role of the QA team is expected to be able to hone agent communication skills to be more flexible and make changes to monitoring methods that focus on communication and bidding skills by making changes to PPCM and the coaching process.
Reliability	SOLA services as customer assistants are expected to be able to assist all customer needs, both in terms of information, submission needs to the obstacles experienced by customers. So that in helping to provide services to customers, it is hoped that it will be completed by coordinating various related teams and always being responsive.	The QA team contributes in providing product knowledge updates and sharing cases to increase knowledge on how to solve problems and check information, so that customers feel their needs can be resolved quickly.
Simplicity	SOLA services are growing, this has a good impact on easy access to services from SOLA services with ease of communication through Inbound calls,	The development of SOLA services with the ease of access provided, the QA team is also required to be able to provide supervision from all sides of the access used so that no data

	Outbound calls, Email and WhatsApp SOLA services, with the increasing number of accesses it is hoped that customer needs can be quickly provided with solutions.	escapes and causes losses, in its function of carrying out monitoring the QA team has access checks that support the process.
Service Quality	From the results of the study, it can be seen that the development experienced by SOLA services is quite rapid, in line with this the quality of services provided must be optimal. Improved business performance is also accompanied by an increase in service quality by increasing the skills possessed and mastery of product knowledge.	The QA team, which has the function of ensuring service quality, has an important role to help maintain and improve the quality of services provided, so that in carrying out improvements it is hoped that the QA team will be able to provide tips that become new strategies, in addition to sharing changes to suit SOLA service needs in the future.

#### IV. Conclusion

SOLA service is a service designed for selected clients based on branch suggestions; this service will expand to assist customers who are increasingly dispersed throughout Indonesia. SOLA services will continue to give the finest service to become a customer's personal assistant who can provide information and help customers overcome difficulties by giving the best solutions from goods held by BCA Bank.

SOLA service will continue to improve the services provided by increasing skills that will be updated with the most recent information, in addition to supporting the improvement of business performance, SOLA services will also focus on soft selling offering products owned by BCA Bank by approaching customers through a more flexible service method. It will also offer simple access to two-way communication between customers and SOLA agents to enhance the communication process with SOLA service clients, notably by establishing a WhatsApp application that makes it easier for consumers to communicate.

The function of Quality Assurance is critical in supporting the aims of SOLA services in the future; it is envisaged that Quality Assurance will be able to provide improvement and monitoring of how agents convey offers and product sales and modify coaching techniques.

The shift in the coaching approach itself will be seen from the features of the agent, which is absolutely in accordance with the aims of SOLA services moving ahead, in terms of skill growth and case talks to boost agent comprehension. With a shared view of SOLA and Quality Assurance services, it is envisaged that both may work together to improve BCA Bank's business performance.

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