



CROSS-SELLING CUSTOMER SERVICE STRATEGY IN INCREASING PRODUCT SALES

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Abstract

This research aims to find out how the cross-selling strategy is carried out by customer service in selling products at PT. Bank Muamalat KCU Medan Balaikota and find out what obstacles customer service faces so that it does not reach targets. This research uses a qualitative descriptive research type. The methods used are SWOT and QSPM. The problem faced by customer service in carrying out cross-selling is the condition of the customer and the customer already having a product at another bank. The results of this research show that the current state of the internal and external environment is increasing cross-selling customer service, namely: a. Product strengths are Health, education, and Hajj insurance products that comply with Sharia, various savings products according to customer needs. M-banking is safe and secure, the features in m-banking can meet customer transaction needs and Hajj/multipurpose financing products are trusted and easy for the public to apply for b. Current weaknesses: Few service offices and customers who are still considering accessing Bank Muamalat services make customers experience difficulties. Current opportunities: Adding to the company's image with excellent service so that it can create a customer experience. The main priority strategy that must be implemented at PT. Bank Muamalat KCU Medan Balaikota is developing cross-selling strategy techniques to increase product sales and create customer experience.

Keywords: Cross Selling, Customer Service, Product Sale, SWOT and QSPM

INTRODUCTION

This cross selling concept is suitable for companies operating in the banking, insurance, automotive or other sectors. Cross-selling can be done with anything, as long as it is needed and satisfies customers because the key to a company's success lies in customer satisfaction. It is very unfortunate if a company has a customer. This is the role of customer service who should be able to identify such things. In this cross-selling process, the bank will of course provide good quality service, followed by introducing and offering products (Maharani, 2022)

The research of Homburg et. al., (2020) shows that to increase profits, companies must manage cross-selling performance at a very high level, whereas research Christoph et.al., (2022) examine cross-selling where the results show that managers who offer products or services in several categories can increase cross-selling by arousing people's drive. Then the research of Shin et. al (2022) discusses cross-selling based on research results. of cross-selling behavior on the relationship between sales manager feedback (i.e. output and behavior) and sales performance, and the moderating effect of emotional labor on performance success. Jan U et.al., (2020) in the research of Jan U et.al., (2020) the research conducted discusses cross-selling, it can be concluded based on the research results of the influence of cross-selling on customer perceptions of innovation.

As technology and life change in all fields, all agencies are trying to create innovations that have greater capabilities in providing the best and most useful services for everyone. Dila et. al., (2023) researched product strategies such as services provided by human resources, in this case, customer service, such as direct interaction by providing good direct service, such as service in good language, polite and friendly, this can improve the quality of banking in improving the quality of service to customers (Sukron & Tri, 2021)

Then in the research of Ajmal et. al., (2020) regarding strategies to increase the number of customers, one market research that can be carried out by banks is by asking people what services and products they want. So from the results of this question, you will get a very broad answer. It can be seen that there are differences between wants and needs which are sometimes very different or incompatible and for many employees this can be explained by the results of answers that are not yet significant through product strategy,

interest rate strategy, promotion strategy, and location strategy. This is intended to further increase the number of customers and customer loyalty.

As the first Islamic bank in Indonesia, Bank Muamalat, to this day, must be innovative in the banking industry in implementing innovation in marketing banking products in order to compete with other banks. In its practice, Bank Muamalat uses print, electronic and social media in marketing its products, as a strategy for cost efficiency, the bank management has an idea that has been running until now, namely a cross-selling customer service communication strategy for walk-in and existing customers which is considered sufficient. effective in marketing its products.

Cross-selling is a strategy aimed at efficiency, which means that relying on customer service can also boost product sales, especially in the Covid-19 condition, which makes bank financing conditions problematic, profit conditions are also unstable, so banks carry out this strategy as a form of efficiency and achieve company goals, in the process This cross-selling of course the bank will provide good quality service, followed by introducing and offering products, one of the products often offered by banks is Deposits, Hajj and Bancassurance so if the customer is interested, follow up on the customer service offer if the customer feels comfortable.

Banks, as one of the institutions in the financial industry that operates in the service sector, must be able to provide the best service (excellent service) to be able to win the competition in a situation that is moving forward quickly and competitively. This research aims to find out how the cross-selling strategy is carried out by customer service in selling products at PT. Bank Muamalat KCU Medan Balakota and find out what obstacles the CS faced so that they did not reach the target. This research uses a qualitative descriptive research type.

REVIEW OF LITERATURE

Marketing Strategy

Every business that is run must have a strategy as a step in determining the movement of a company. With a company strategy, it will be able to determine the direction of the company. Business and management expert Mintzberg (1998) defines strategy as

having five different meanings: plan, pattern, position, technique, and perspective. These definitions are separated into five categories (Sinambela, 2021). Rangkuti defines strategy as a comprehensive master plan that details how a business will achieve all its goals by its previously stated mission (Senny Rosa, 2022).

According to Morrissey, strategy is a process used by a company to determine the direction it must go and achieve with the aim of achieving its vision and mission so that it can be used as a driving force for the company to determine products, both goods, and services in the future (Darwin Lie, 2022). According to Harahap in his book entitled *Strategic Human Resource Management*, it is a series of integrated and comprehensive guidelines aimed at determining how and where the company's operations will move to achieve goals (Harahap, 2019).

Meanwhile, marketing is the activity of introducing a product to other people with the aim of consumers finding out information about the product being marketed. Marketing itself has an understanding from various experts, including according to Stanton (2014). Empiricism defines Marketing as a broad system of business operations that focuses on organizing, pricing, promoting, and providing goods or services to customers at a reasonable cost. (Butarbutar, 2021).

American Marketing Association defines Marketing as a business discipline that involves actions to facilitate the flow of goods and services from producers to consumers. (Fathoni, 2019). Kotler and Armstrong (2008) say that marketing is the stage where agencies create value for their customers and establish strong interactions to get value in return (Hanif, 2022).

Marketing Management

Marketing management aims to meet customer demand and preferences for banking services and products, including loans (credit), savings products (current accounts, savings, deposits), and other banking services. Preparing good plans is necessary for short and long term plans to meet the goals and needs of banking products. This is then carried out by experienced bankers, and ongoing supervision and control is required so as not to deviate from the plan. The aim of bank marketing initiatives is to provide consumer satisfaction by fulfilling their needs and desires (Kasmir, 2017).

Marketing Concepts in Islam

By combining marketing operations to determine rates and provide the satisfaction of target market needs and demands, marketing ideas are the key to helping a business achieve its goal of being successful compared to competitors. The marketing concept is a business philosophy that emphasizes that the first need for an organization is the desired marketing. The aim of all business operations in the fields of production, engineering, finance, and marketing is to be useful in identifying consumer needs, and then meeting these needs by generating profits.

Sale

Recognizing Sales Offering something to customers in a way that encourages them to buy it is known as selling or selling. Sales is a marketing tactic used to advertise goods or services with the aim of influencing consumer behavior. Direct selling focuses more on decisions taken rationally or because of the supporting benefits offered. Sales can be done at the point of sale, through sales promotions, personal selling, direct response marketing, and merchandising (Indonesia, 2015).

Sales are often transactional activities carried out by buyers and sellers. Usually, the buyer accepts delivery of goods or services from the seller by paying a predetermined amount of money after a price agreement is made. Sales, according to conventional wisdom, are simply restrictions on how a business can trade as many goods or services as possible, which should be sold economically without taking into account the interests of customers (Toha et al., 2021). Sales is a term for income, especially income obtained from business activities, according to the Indonesian Accountants Association (IAI). Assuari claims that generating demand, finding customers, negotiating prices, and determining payment arrangements are part of the sales process (Yulianto, 2014).

Sales Techniques

The following sales techniques can be used to complete the sales process: 1) Telesales/telemarketing, or sales made by telephone using an existing customer database; 2) Cross-selling, namely sales made using existing customer data and by offering additional product features and benefits to satisfy client desires; 3) Consultative selling, or sales in which the salesperson acts as the client's long-term business partner and advisor. Sales

people determine and fulfill customers' strategic demands; 4) Canvassing, or walking from door to door to the prospective debtor's place of business, home, or factory. Consultative selling should be used in conjunction with this strategy (Banker, 2015).

Cross-Selling Strategy

Recognizing Cross-Selling Customers who are loyal to the company is a valuable asset. This will be easy to do, especially if the company makes cross-selling efforts. How nice it would be to sell something to regular customers. If a new product is sold to a new client, the chances of success are only about 20%. This suggests that only one out of every five items will work. On the other hand, if a new product is sold to loyal clients, its chances of success increase to 50%. This cross-selling success rate shows that committed customers are equity. However, many businesses fail to leverage client equity through cross-selling activities (IBI, 2017).

Elements of Cross-Selling

Product understanding is very important to increase consumer offerings for the company's products. So that consumers can understand the products they will buy and use, as well as improve the quality of a product offering when resold. Product knowledge refers to product knowledge. Some things you need to know about a product include: 1) **Types of products**. You must understand the type of product, such as health goods, information to increase income, telecommunications, and so on; 2) **Product excellence**. You have to understand the benefits of the product that people will buy and use; 3) **Media for product marketing**. Media other than direct marketing (face-to-face) to customers are also very useful for product marketing. Therefore, it is also important to understand what media can be used to market products so that they are easier to sell and do not waste money; 4) **Market segmentation**. If you are familiar with the product, it will be easier to identify and determine the target market when providing goods for sale.

Knowing Your Customer (KYC)

Necessary to reduce possible dangers such as operational risk, legal risk, concentration risk, and reputation risk. From a business perspective, KYC principles provide significant benefits for banks. For example, by getting to know customers, banks can easily track the development of their portfolio and increase the possibility of cross-selling. While

the primary purpose of these KYC principles is to identify suspicious transactions to combat money laundering practices, they can also be used to perform client profiling, which is useful in providing different services to different customers as well as determining what products may be offered. to this customer.

Service Excellence

A Customer Service Representative is fully responsible for maintaining his relationship with his customers so that they do not switch to competing institutions. However, every employee at any level must create strong relationships with consumers because if one level of management in the company does not understand how to manage good relationships with customers, then the marketing team's efforts to acquire customers will be in vain.

The benefits of cross-selling are: 1) Increase consumer confidence in the company and reduce the possibility of customers moving to other companies (customer retention); 2) Increase revenue by expanding third-party funding sources in the form of products or services; 3) Saves company money on product promotions.

Other advantages of cross-selling are as follows: 1) Increased income for the company. The most obvious impact is an increase in company revenue. While the new cross-selling approach is promising, how can it be used to sell more products to existing customers? Based on the literature, the cost of acquiring new customers is 10 times higher than the cost of retaining existing customers; 2) Increase client loyalty. As long as a product is of high quality and meets consumer needs, it has the potential to increase customer trust in the business; 3) Increase customer knowledge about a company. Customers respond more positively to companies that sell a wider variety of products, making the purchasing experience more convenient. Customers can find out that certain products are also sold by the company in question by offering them as Cross-Selling products, making it easier for them to hunt for new products and avoid purchasing from other companies (Fathoni, 2019).

Customer Service

Customer Service is a bank front office employee who functions as a source of information as well as a liaison between the bank and consumers who want to get bank services and products. Customer service representatives should have a general and broad

understanding of the basics of good banking services and products. Marketing and service quality is an important component in the existence of a business, especially in the banking industry. Because the bank will benefit from both marketing and service.

Therefore, banks must provide quality services, especially in the customer service section, to satisfy customers and facilitate customer service in marketing bank products to them to increase the number of customers (Diyah, 2017).

Banks need innovation to improve their image. One of them is personnel training to be able to deal with clients. Customer Service (CS) employees, also known as Assistance Service (AS), are required to be able to serve the wants and needs of consumers. A customer service representative is someone appointed to provide services such as opening accounts and receiving and handling various consumer complaints (Kasmir, 2018). Apart from providing services and establishing relationships with the public, Customer Service also plays an important role in many financial institution companies (Sugianto, 2022). Therefore, customer service is the backbone of operational activities in the world of financial institutions to protect their consumers.

RESEARCH METHOD

The method used in this research is quantitative, using questionnaire data collection methods, interviews, and document studies. Meanwhile, for data analysis using the & SWOT analysis design, SWOT analysis strategy design, and QSPM matrix analysis. The research location is very important because, without the actual place/location, the author will not be able to obtain data. As a result, according to the title the authorS chose PT. Bank Muamalat KCU Medan City Hall, Jl. City Hall No. 10 D-E, District. East Medan, Medan City, North Sumatra.

RESULTS AND DISCUSSION

The following are details regarding Strengths, Weaknesses, Opportunities, and Threats that researchers have summarized through the results of interview data: State of the Internal and External Environment of PT cross-selling. Bank Muamalat KCU Medan City Hall. An IFAS and EFAS matrix is needed to obtain results from the internal (strengths and weaknesses) and external (opportunities and threats) conditions of Bank Muamalat KCU

Medan Balaikota in terms of increasing product sales. The total overall score based on the strength and weakness indications from Table 1 is what the researcher wants to display. The results are 4.0 and 2.4 (dots are read as commas in English number format), respectively, for each indication.

Table 1
PT IFAS Matrix. Bank Muamalat Indonesia KC Medan City Hall
Internal Factors Analysis

No	Strength	Weight	Ratings	Rating Weight
1.	Cross selling is an efficient strategy and can be carried out by customer service	0.3	4	1,2
2.	Increase Bank income	0.2	4	0.8
3.	Helps in promoting products	0.2	4	0.8
4.	Improve service quality	0.2	4	0.8
5.	Building customer loyalty	0.1	4	0.4
Sub-Total		1	20	4.0

Source: processed by researchers (2023)

In Table 1, the Internal factor analysis of SWOT strength shows a subtotal value of 4.0. For weight, the highest rating is in the first strategy with a value of 1.2, while for strategy strength the lowest is at number five with a value of 0.4.

Table 2
IFAS Matrix

No	Weakness	Weight	Ratings	Rating Weight
1.	Lack of supporting facilities	0.2	2	0.4
2.	The marketing carried out must be following customer needs	0.2	4	0.8
3.	In sales, it seems pushy if sales are not done well	0.2	2	0.4
4.	Lack of product variety	0.2	3	0.6
5.	Human resources who understand <i>muamalah</i> contracts and fiqh, sharia economic law are still minimal.	0.2	1	0.2
Sub-Total		1	17	2,4

Source: processed by researchers (2023)

In table 2, Internal factor analysis of SWOT weaknesses shows a sub-total value of 2.4. For weight, the highest rating is in the second strategy with a value of 0.8, while for strategy strength the lowest is at number five with a value of 0.2:

Table 3
EFAS Matrix PT. Bank Muamalat Indonesia KC Medan City Hall
External Factors Analysis

	Opportunity	Weight	Ratings	Rating Weight
1	Adding to the company’s image	0.3	4	1,2
2	Expanding fee-based income	0.3	4	0.9
3	Sharia business principles that do not limit customers based on religion	0.2	3	0.6
4	Creating customer experience	0.2	3	0.6
SUB-TOTAL		1	11	3.3

Source: processed by researchers (2023)

Table 4. External factor analysis of SWOT opportunities shows the sub-total value totaling 3.3. For weight, the highest rating is in the first strategy with a value of 1.2, while for strategy strength the lowest is in numbers three and four with a value of 0.6.

Table 4
EFAS

	Threats	Weight	Ratings	Rating Weight
1	Inappropriate sales timing can make customers feel less comfortable	0.3	4	1,2
2	The variety of product choices at other banks is more diverse	0.2	1	0.2
3	The number of service offices is still a bit difficult for customers to access	0.2	2	0.4
4	Superior digitalization of conventional banking	0.3	3	0.9
Sub-Total		1	11	2.7

Source: processed by researchers (2023)

In Table 2, the external factor analysis of SWOT threats shows that the sub-total value is 2.7. For weight, the highest rating is in the first strategy with a value of 1.2, while for strategy strength the lowest is at number two with a value of 0.2.

SWOT Quadrant

Internal factor evaluation (IFE) and external factor evaluation (EFE) are then calculated using a formula from the final results.

$$\text{IFE value (Strength Score – Weakness Score)} = 4.0 - 2.4 = 1.6$$

$$\text{EFE value (Opportunity-Threat Score)} = 3.3 - 2.7 = 0.6$$

The location of the SWOT analysis can be seen, especially in quadrant I (positive) as shown in figure 1.

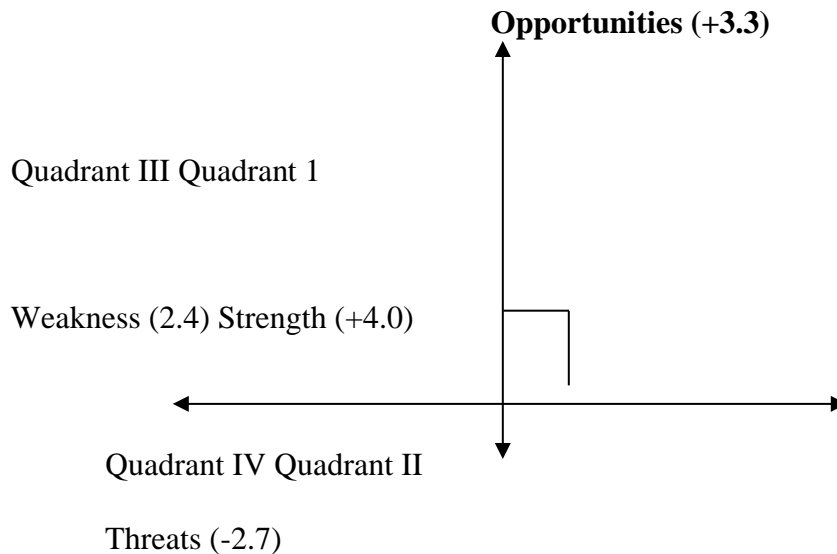


Figure 1
IFE and EFE calculation results

SWOT Diagram Image

After knowing the right approach that PT Customer Service should take. Bank Muamalat Indonesia KCU Medan Balaikota will most likely continue to cross-sell products considering the current profitable opportunities. To find further plans that can be implemented based on these elements, a SWOT analysis should also be carried out. This matrix helps in selecting alternative approaches that can be applied based on internal and external factors.

Data calculations using the QSPM matrix are needed to determine priority strategies. The QSPM matrix is used to provide an intuitive evaluation of respondents based on critical success indicators and objective assessment of alternative solutions. The SWOT matrix included in the ST strategy is used to produce alternative strategies that will be used as input in the QSPM matrix.

The impact of these alternative strategies on internal (strengths and weaknesses) and external (opportunities and threats) elements is then examined as part of the QSPM matrix-filling process. Researchers spoke with respondents in interviews and in-depth

discussions who were considered to have the skills and expertise needed to boost product sales at PT. Muamalat Bank.

Table 5
Sequence of Strategy Results of QSPM Matrix Analysis

Source: processed by researchers (2023)

Order	Strategy	TAS value
1	Develop cross-selling strategy techniques to increase product sales and expand fee-based income	27.7
2	Improve good relationships with customers so that sales do not appear pushy and explore customer needs	25
3	Improving the quality of existing supporting facilities, and strengthening cooperation with other parties, so that customers can easily access the services of PT Muamalat Bank.	24.3
4	Increasing service digitalization	23.5

Based on the QSPM matrix calculation above, 4 priority strategies were found, namely: a) Develop cross-selling strategy techniques to increase product sales and expand fee-based income; b) Improve good relationships with customers so that sales do not appear pushy and explore customer needs; c) Improving the quality of existing supporting facilities, and strengthening cooperation with other parties, so that customers can easily access the services of PT Muamalat Bank; d) Increasing service digitalization.

The fourth, the priority strategy above found the highest results in the most priority strategy developing cross-selling strategy techniques to increase product sales and expand fee-based income.

CONCLUSION

Referring to the research results and discussion, it can be concluded that the research results are: The problem faced by customer service in carrying out cross-selling is the condition of the customer and the customer already having a product at another bank. The current state of the internal and external environment for increasing cross-selling customer service is: Product strengths, namely: Health, education, and Hajj insurance products that comply with Sharia, as various savings products according to customer needs. M-banking is safe and secure, the features of m-banking can meet customer transaction needs and

Hajj/multipurpose financing products that are trusted and easy for the public to apply for. Current weaknesses: Few service offices and customers who are still considering accessing Bank Muamalat services make customers experience difficulties. Current opportunities: Adding to the company's image with excellent service so that it can create a customer experience. The main priority strategy that must be implemented at PT. Bank Muamalat KCU Medan City Hall is developing cross-selling strategy techniques to increase product sales and creating customer experience.

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