

THE APOLOGY STRATEGIES USED BY CUSTOMER SERVICE OFFICERS OF A LOCAL BANK IN SURABAYA

Amelia Ruth¹ and Esther Harijanti Kuntjara²

^{1,2} English Department, Faculty of Letters, Petra Christian University,
Siwalankerto 121-131, Surabaya 60236, East Java, INDONESIA
Email: amelia.ruth93@hotmail.com ; estherk@petra.ac.id

ABSTRACT

In this study, the writer observed the apology strategies used by ten customer service officers of a local bank. The writer wants to find out what types of apology strategies are used by customer service officers of the local bank. The theory of apology strategy by Trosborg (1995) was used as the main theory of this research. The writer used a qualitative approach. The data were taken by recording interviews with ten customer service officers of the local bank. Then, the writer analyzed the conversation produced by these respondents. The result of the analysis, the local bank used twelve types of apology strategies. Next, the writer found the mostly used apology strategy the customer service officers employed is Repair Strategy. Overall, it was found that the customer service officers of the local bank used eight types of apology strategies and they did not use one type of apology strategy that is Promise of Forbearance.

Keywords:Apology, Apology Strategies, Customer Service

INTRODUCTION

Companies which deal with customers and sell services, the role of customer service is important. When customers need information about the companies, their products, and their services, the customers usually deal with customer service, which will be in charge of giving information to the customers. Banks are one example of companies that deals a lot with customers and services. Each bank has to provide maximum service to the customers. So, customer service will be the one who responds and gives a solution to the customers. Thus, customer service is always the first party that interacts with the customers. According to Trosborg (1995, p.375), an apology is an action or an utterance which an apologizer can rehabilitate his or her own existence in society. When customer service asks for an apology, they can use many ways to express an apology. Customer services need to ensure all complaints will be handled well. Therefore, one appropriate strategy is apologizing.

In this study, the writer chooses customer services officers of a local bank in Surabaya. In this report, the bank is referred to using a fake name as 'ABC' Bank to name the local bank. The writer chooses one of the largest banks in Indonesia, especially Surabaya. The 'ABC' bank was established in 1957. Therefore, the 'ABC' bank has existed for more than fifty years. This bank never stops offering a variety of banking solutions in customers' financial needs. As the largest bank in Surabaya, this bank will continue to strive to earn the trust, and live up to the expectations. Also, they always prioritize customer service's needs.

According to Anna Trosborg (1995), one of the ways to respond to a complaint is by using apology strategies, strategies used to fix an unpleasant situation. This study is done to find out the types of apology strategy used by customer services officer of the 'ABC' Bank and what apology strategies used the most by the customer service officers of the 'ABC' Bank. To analyze the types of apology strategies used by the 'ABC' Bank, the writer used the theory from Anna Trosborg (1995) as the main theory. There are nine categories of apology strategies which are denying responsibility (the apologizer refuses to apologize and avoid to be responsible), minimizing the degree of offense (the apologizer does not deny his responsibility but finds a way to minimize the degree of offense), acknowledgement of responsibility (the apologizer takes on responsibility implicitly and explicitly and blames himself), Explanation or account (the apologizer tries to soften his guilt by giving explanation), expression of

apology (the apologizer shows his apology directly), Offer of repair (the apologizer offers to fix the damage that he has done), promise of forbearance (the apologizer promises to never make the same mistake again or to improve his behavior), expressing concern for the hearer (the apologizer shows his concern to the complainer's situation), and checking.

METHODS

In order to achieve this goal, the writer will ask the customer services officer of Local Bank in handling customers' complaints. The writer was going to explain the details of the approach of the study, the data collection, and the data analysis. In this study, the writer used a qualitative approach. One of the characteristics of the qualitative approach is that the data are in the forms of words. It describes social phenomena as they occur, and it is an interpretive analysis (Dornyei, 2007). The writer analyzed the types of apology strategies expressed by ten customer service officers of 'ABC' Bank.

The writer applied several steps in collecting the data. The first step, the writer asked the head of Human Resource Department (HRD) of this bank the permission to allow the writer to give some interviews and records the conversations of the customer service officers of 'ABC' Bank. The writer created the interview questions. There are nine questions; four questions related to the profile of each respondent and five questions related to their responses in handling complaints. Each interview lasted around 10-15 minutes. After that, the writer began to transcribe the recorded data. Next, the writer underlined all of the responses containing apologies expressed by the customer service officers. Finally, the writer began to analyze the data.

FINDINGS AND DISCUSSION

In this chapter, the writer explains the analysis of the data in details. The analysis is divided into two parts; findings and the discussion of the findings. The writer put a table of findings that shows the results of customer service officers serve responding complaint by using apology strategies. By reading the table, the reader can easily figure out the types of apology strategies used by customer service officers. Therefore, they can see the frequencies of each type of apology strategies used by the customer service officers of 'ABC' Bank.

All of nine types of apology strategies formulated by Anna Trosborg are used for classifying the data. In order to make the writer easier to analyze, the writer provided the tables below to show the types of apology strategies that are used and aren't used by the customer service officers of 'ABC' Bank

The Types of Apology Strategies Used by Customer Service Officer of 'ABC' Bank

Types of Apology Strategies	No.	Sub-category of Types of Apology Strategies	Percentage
Denying Responsibility	1	Implicit Denial of Responsibilities	12,92%
	2	Attacking Someone Else	10,68%
	3	Blaming Someone Else	5,44%
Minimizing Offense	4	Querying Preconditions	4,76%
Acknowledging of Responsibility	5	Explicit Acknowledging	0,68%
Explanation or Account	6	Implicit Explanation	8,16%

Expression of Apology	7	Expression of Regret	14,96%
	8	Offer of Apology	9,52%
Offer of Repair	9	Repair	17,68%
	10	Compensation	6,8%
Expressing Concern for the Hearer	11	Expressing Concern for the Hearer	0,68%
Checking	12	Checking	7,48%

The Types of Apology Strategies unused by Customer Service Officer of 'ABC' Bank

Types of Apology Strategies	No.	Sub-category of Types of Apology Strategies	Percentage
Denying Responsibility	1	Explicit Denial of Responsibilities	-
	2	Justification	-
Minimizing Offense	3	Minimizing	-
	4	Blaming Someone Else	-
Acknowledging of Responsibility	5	Implicit Acknowledging	-
	6	Expression of Lack Intent	-
	7	Expression of Self-Deficiency	-
	8	Explicit Acceptable of the Blame	-
Explanation or Account	9	Explicit Explanation	-
Expression of Apology	10	Request for Forgiveness	-
Promise of Forbearance	11	Promise of Forbearance	-

From the first table, we can see that Repair strategy is the most frequently used strategy by the customer service officers of 'ABC' Bank which is 17,68%. Repair strategy is the sub-category of Offer of Repair. The customer service officers of 'ABC' Bank frequently used Request strategy because by

offering repair to the customers, the customers could be satisfied and often enough to restore the customer's face and to soften the customer's feelings. The aim of Repair strategy is for admitting a mistake made by the company and offering to pay for the damage so that the customers will not take further action. This strategy is commonly used as a response to a complaint situation about the damage. By using Repair Strategy, it is probably because they want to avoid undesired negative reactions that may happen as a result of customers' dissatisfaction.

To evade this possibility; apparently, the customer service officers prefer to show good images of their workplace and their professionalism in facing problems and act as authorized persons to do so. So that, it makes the customers become satisfy and happy. When facing a complaint, this strategy is likely to be expressed by all the customer service officers. It does not matter when or where it is done or who the apologizer is, it seems that all the customer service officers need to restore all unpleasant situations that happen around them. The example of *Repair* strategy used by customer service officer of 'ABC' Bank can be seen below

Here, the customer complained the customer service officer of 'ABC' Bank because her ATM card has been ingested by the ATM machine.

Customer 1: "*Kartu ATM saya tertelan mesin, padahal saya baru ambil bukti struk, kartu ATMsaya langsung tertelan. Kok bisa secepat itu ya?*" ('My ATM card has been ingested by the ATM machine, and I just take the receipt. How can it befast?')

CSO 1: '*Mohon maaf ya Pak/Bu atas ketidaknyamanannya*^{1.12}. **Karena ATMnya tertelan, ini mau diganti yang baru atau menunggu pembongkaran mesin ATM nya?**^{1.13}'('I'm sorry for this inconvenience. **Because the ATM card has been ingested by the machine, do you want to replace a new card or waiting disassemble the ATM machines?**

The customer service officer of 'ABC' Bank said, "*Karena ATMnya tertelan, ini mau diganti yang baru atau menunggu pembongkaran mesin ATM nya?*" ('Because the ATM card has been ingested by the machine, do you want to be replaced new or waiting demolition of ATM machines?'). This response is considered as *Repair* strategy because the customer service officer's action shows the damage by giving a new ATM card to the customer. Thus, this strategy can be considered as *Repair* strategy. The customer service officer used this strategy because it gives more comforting and satisfying towards the customer.

The second highest of the type of apology strategy used by the customer service officers of 'ABC' Bank is *Expression of Regret* strategy. This strategy is a sub-category of *Expression of Apology* strategy. In this strategy, the customer service officers may choose to express their apology to the customers directly without hiding their feeling. This shows that the customer service officers indeed feel sorry and regret about what they have done. Here, the customer complained to the customer service officer of 'ABC' Bank because her new credit card has been blocked without any reason.

Customer 2: "*Padahal limit saldo saya masih ada, dan saya sudah memasukkan PIN saya dengan benar. Mengapa masih bisa terblokir ya?*" ('Whereas my balance limit is still there, and I have already entered my PIN correctly. Why can it still be blocked?')

CSO2: "*Mohon maaf Pak atas ketidaknyamanannya*^{2.12}. *Semoga tidak terulang lagi, saya jelaskan kalau saya disini tidak bisa mengecekkan kenapa sih kok terblokir*^{2.13}."('I'm sorry for this inconvenience. I hope it will not happen again, I will explain why we cannot check this situation')

The customer service officer of 'ABC' Bank said, "Mohon maaf Pak atasketidaknyamanannya" ('I'm sorry for this inconvenience'). This response is considered as *Expression of Regret* strategy because there is a word of 'sorry'. Here, the CSO2 tried to express her apology utterances to the customer by using word 'Mohon maaf' (I,m Sorry). The CSO2 used this strategy because she felt sad and sorry for something she has done or because of loss something. In this case, the CSO2 used Expression of Regret because she cares about the relation to the customer. She did not want to lose her customer. Therefore, in showing her regret, she hopes that the customer who has been hurt can forgive her who have made mistakes.

The third highest of the type of apology strategy used by the customer service officers of 'ABC' Bank is *Implicit Denial of Responsibility* strategy. This strategy is a sub-category of *Denying Responsibility* strategy. So, in this strategy, the customer service officers avoids the customer's complaint by ignoring the complaint or talking something else. Actually, they want to solve the problems, but they cannot do it. Therefore, they use this strategy. Sometimes, they use two strategies in a response. So after they use *Implicit Denial of Responsibility*, they continue with another strategy which is *Compensation* strategy. Even though, they cannot solve the problems, at least they can help the customers with another way. Therefore, this strategy is also used the most by the customer service officers of 'ABC' Bank. The example of *Implicit Denial of Responsibilities* strategy that the customer service officer of 'ABC' Bank used can be seen below.

Here, the customer complained to the customer service officer of 'ABC' Bank because there was the invoice of a credit card, but she did not do the transaction.

Customer 3: "Mbak, ini kenapa daftar pengeluaran tagihan saya yang menggunakan kartu kredit, saya tidak melakukan transaksi ini. Kenapa bisa keluar tagihan?" ('Excuse me, there is the invoice of a credit card, but I do not do this transaction. Why can it be printed out?')

CSO3: "Baik Bapak, kita bantu untuk pengecekan dahulu untuk transaksinya^{3.1}. Kita ajukan ke bagian kartu kredit, nanti mereka akan mengecek. Kita isikan formulir keluhan, nanti kita akan 'checking by system'^{3.3}." ('Ok Sir, we will help you to check the transaction first. We will ask to the part of a credit card, then they will check the transaction. We will fill in the complaint form, then we will check by system')

The customer service officer of 'ABC' Bank said, 'Kita ajukan ke bagian kartu kredit, nanti mereka akan mengecek. Kita isi kan formulir keluhan, nanti kita akan 'checking by system'.' ('We will ask to the part of a credit card, then they will check the transaction. We will fill in the complaint form, then we will check by system'). In this situation, the customer 3 asked about there was the invoice of a credit card, but she did not do the transaction. This response is considered as *Implicit Denial of Responsibilities* strategy because of two reasons. First, she rejected to be responsible by calling the call center. It means that she ignores the customer's complaint. Second, she talked about filling the complaint form. Therefore, this response above can be called as *Implicit Denial Responsibility* strategy.

From the second table, we can see that there were eleven sub-categories of types of apology strategies which are not used by the customer service officers of 'ABC' Bank. They did not use those strategies, it is probably everything that related to the customer service officers' fault, they will avoid it. So, if they use those strategies, it makes bad reputation to the 'ABC' Bank. Also, the customer service will not come back to this bank. Therefore, the customer service officers avoid types of apology strategies that related to themselves.

CONCLUSION

The writer would like to observe what types of apology strategy used by customer service officers of 'ABC' Bank when they deal with complaints from their customers. The writer would like to observe what the most apology strategy is used by customer service officers of the 'ABC' Bank. The data of this research was taken from the interviews with ten customer service officers of 'ABC' Bank. After analyzing the conversation between the customer service officers and the customers, the writer concluded that someone did not have to make a mistake when he/she said apology strategies because it is probably not only used for apologizing but also for explaining the unsolve problems. In addition, the main aim of apology strategy is to fix the unpleasant situation that happens in the bank. The main theory that the writer used in this study was the theory of apology strategy by Anna Trosborg (1995) and supported by Blum-Kulka, House, and Kasper (1989). This study was a descriptive qualitative approach because it was more use with words than numbers.

After the writer analyzed the data. She concluded that firstly, the most of the apology strategy used by customer service officers of 'ABC' Bank is Repair strategy. Repair strategy is a sub-category of Offer of Repair. The customer service officers often use Repair Strategy because they want to make the customers satisfy and to have a good relationship with the customers by offering to pay the damage that happened. Therefore, every customer service officer should use apology strategies when facing a complaint although they use it differently. It can be perfect if the customer service officers should use two or three strategies in every response. Secondly, the reason why the customer service officers did not use those apology strategies, it maybe that everything related to the customer service officers' fault, they will avoid it. So, if they use those strategies, it makes bad reputation to the 'ABC' Bank. Finally; for those apology strategies that are used by the customer service officers, they use it because they want to make the customers satisfy, happy, to stay in this bank.

This study is only done in a small scale of research which only used responses expressed by the customer service officers of 'ABC' Bank as its source of the data. The writer hopes this study can attract other researchers to conduct further study in apologizing in more natural setting the pragmatic. The writer hopes the next writer can develop this research any further with other strategies. The writer hopes that this study makes English for Business Communication students know that the appropriate use of apology strategy is important for a service industry like banks. Besides, the writer hopes that this study will also be useful for the bank as an evaluation for the customer service officers in handling customers' complaints.

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