

PROGRAM CERIA TETAMU

TO ENSURE SUCCESS

As we are all aware, the Bank is currently embarking on a Service Excellence Program (SEP) has engaged Mss FocusLearning, a consultant firm which specializes in customer services, specifically helping organizations to improve their customer service level. A series of discussions between the Bank and FocusLearning has been conducted and the Bank's main objectives for conducting SEP are:-

- i. To establish the desired service culture in line with the Bank's strategic direction.
- ii. To chart out the desired culture transformation process in achieving the Bank's business outcomes.
- iii. To determine the corporate initiatives and action plan to support and sustain the culture transformation process.
- iv. To enable leaders to manage the service culture program at their respective departments/sections/units.

To ensure the success of SEP, FocusLearning has designed the program into four phases. The first phase being 'Diagnostic and Development', second 'Training Program', third 'Follow-through & Stage Coaching – Pilot Branches', and the fourth phase 'Evaluating SEP – Pilot Branches'. Interestingly to note, the result of the Staff Readiness Survey conducted during the program diagnostic on two pilot branches, Kota Bharu and Jalan TAR (15 March and 17 March 2009 respectively), reveals all staff agree to revive the customer service program. This desire demonstrated by the staff fits exactly well with the management endeavor to improve the Bank's overall performance through the transformation program which is currently being undertaken. The management sees the staff as the point of contact with customers, which necessitates the need to improve the staff performance in term of customer service.

The management's bold decision to allocate quite a huge amount of money to finance this customer service initiative is in itself a testimony of how serious the management is in ensuring the success of this transformation program. With the paramount responsibility to transform Bank Muamalat's overall performance, it is no surprise when the management took the stand to strongly and firmly advocate the idea that customer services is one of the crucial ingredients in the transformation program which will certainly help produce the desired result. During this difficult time of global economic recession and financial market fragility, coupled with the ever existence of stiff competition in the banking

industry, the management foresees Bank Muamalat still be able to withstand all the challenges and make a difference through the successful implementation of excellent customer service.

There is not a slightest doubt as to the importance of the customer service initiative forming an integral part of the Bank's overall transformation program. The huge amount of money allocated to finance the program, the tremendous number of man hours allotted by staff involved, directly and indirectly, as well as the setting up of the Customer Service Department, are all meant to ensure the success of the program. In the end, the objective is none other than to create a culture, that is, the excellent customer service culture, which will later be translated into the Bank's overall positive performance.

Nevertheless, past experiences has taught us that, most organizations witnessed similar initiatives came to a halt half way through, leaving the participants in the dark and confused as to where the organizations were heading to. In the end, the amount of money spent sadly wasted and worst still, no body seems to bother. We cannot afford to allow such daunting failure to crop into our customer service initiative.

As much as there are quite a number of reasons to fail, there are of course as much reasons to ensure success. One of them is simply 'PRACTICE'. How does this magic word 'PRACTICE' play an important role in ensuring success? As the saying goes, '*practice makes perfect*' which is more or less equivalent to the Malay proverb "*mengasah belakang parang, akhirnya jadi tajam*". Practicing the excellent way of doing things over and over again will transform into excellent habit. Such excellent habit, if observed and lived by many in any society will breed excellent culture.

Some fine examples are, Datuk Lee Chong Wei, Tiger Woods, Muhammad Ali, Usain Bolt, Tyson Gay, Cristiano Ronaldo, the Williams sisters- Serena and Venus, Roger Federer, Michael Schumacher are the living proof of how applying this simple word 'PRACTICE' in sharpening the saw, has very much helped these internationally renowned personalities to become successful in their respective fields. They all share one thing in common, they adopted a strong belief in the proverb, 'practice makes perfect' and they took action, they practiced more than their competitors and ultimately, they reached the peak to reap the fruit of success which they deserved.

A point to ponder, however, how could we get everyone to practice the excellent way of doing things, when as a matter of fact, we are all well aware of the notion that most if not all of us seem quite comfortably practicing the existing way of doing things. This is where lies the toughest challenge for those who are championing the course of this customer service initiative, and very much involves the human behavior. In short, to produce new excellent culture, we need to address the issues of behavior, which is the function of attitude – values, standards, judgments, motives, ethics, and beliefs. This is no easy task.

In an ideal situation, a "carrot approach" should best fit the effort to motivate people to produce the desired result. The "carrot" being the result of positive performance of the

Bank, which most commonly translates into dollar and cents in the form of bonuses, and more fringe benefits, would certainly entice everyone to put every possible effort into getting that very result. Common sense will tell that basically, everyone will strive hard to attain the highest level of performance because he/she is highly driven by the much anticipated goal that is the rewards in the form of money. However, this so called ideal situation may only come true if and only everyone possesses a positive attitude. In other words, attitude, either positive or negative, is the fundamental determinant as to whether the “carrot approach” can be realized.

Failure to adopt the above approach will surely leave us with no other alternative but to apply the other commonly known approach, namely the “carrot and stick approach”. It should not be an exaggeration to say that most successful organizations are applying the “carrot and stick approach” in dealing with the subject matter of attitude. Rewards and recognitions are well designed in so much to motivate the staff to perform up to the optimum productivity level. Likewise, punishments need to be equally designed and sternly enforced so as to deter those who fell short of the expected performance; least it will create an environment which triggers a wrong signal and thus influence those performers to follow the negative track of non-performing.

Whether we like it or not, it is quite obvious that the implementation of our customer service initiative which we named “Program Ceria Tetamu” (PCT) has to be closely monitored by using the “carrot and stick approach”. The realization of the rewards and recognitions as well as the enforcement of the punishment is therefore very crucial to help realize the desired result. Such being the case we can expect to see some people be rewarded for their contribution towards the successful implementation of PCT. At the same time, we can also witness many people being punished for their failure to support the program.

The choice is in our hands. We may choose to fully comply with the PCT initiatives and get rewarded, or instead choose to ignore the program while being fully aware that punishment is forthcoming. Perhaps the following excerpts from the wholly book, *Al-Quran* may provide us with some enlightenment in our effort to strive for this excellent culture.

“Kamu adalah umat yang terbaik/cemerlang yang dilahirkan dikalangan manusia, menyuruh kepada yang ma’ruf, dan mencegah dari yang munkar, dan beriman kepada Allah...”(Ali Imran:110)

“Mereka meliputi kehinaan di mana saja mereka berada, kecuali jika mereka berpegang kepada tali (agama) Allah dan memperbaiki perhubungannya dengan manusia...”(Ali Imran 112)

PCT initiative is an effort to bring the excellent culture of customer service in Bank Muamalat

“Dan hendaklah ada di kalangan kamu segolongan umat yang menyeru kepada kebajikan, menyuruh kepada yang ma’ruf dan mencegah dari yang mungkar. Mereka itulah orang-orang yang beruntung”. (Ali Imran:104)

“Dan tolong-menolonglah kamu dalam mengerjakan kebaikan dan taqwa, dan jangan tolong menolong dalam berbuat dosa dan pelanggaran. Dan bertaqwalah kamu kepada Allah, sesungguhnya Allah amat berat siksaan-Nya” (Al Maidah: 2)

“Dan janganlah kamu menyerupai orang-orang yang bercerai-berai dan berselisih sesudah datang keterangan yang jelas kepada mereka. Mereka itulah orang-orang yang mendapat siksa yang berat” (Ali Imran : 105)

The above article should be seen as an invitation to colleagues in Bank Muamalat to give input/ideas in support of the PCT initiative.

(Confession: easy said than done. Faith: to start somewhere is better than sitting idle)

Wallahu’allah bissawab. Segala kebaikan datang daripada Allah S.W.T. Segala kelemahan datang dari diri saya sendiri AMJAH HAJI KAKUNG