

## The Role of Fee-Based Income Optimization in Enhancing Bank Value and Public Image

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**KEYWORDS:** Customer Value, Image, Fee Based Income.

### ABSTRACT

Contribution in enhancing the Banking the fee-based income from foreign transactions is relatively not optimal. At the same time, the image of a foreign exchange bank is relatively Banking has not won a place in the business of community in West Java. The figure is probably because of the service (service value) perceived low customer. The low value of services allegedly because the mix of marketing services, including those who specialize in foreign exchange is still not available. Likewise, the human resources is not generated from the branches of the exchange.

This study aims to: Knowing the value of Foreign Exchange Bank in Banking Service. Knowing the image of the Banking a foreign exchange bank. Determine the effects of service against the image of the Bank as Banking's Bank of Foreign Exchange. The research method used is the descriptive and explanatory methods of the Bank's foreign exchange banking clients numbering 50 people as respondents. This type of investigation in this study is causality.

The findings in this study is the Image Banking as foreign banks will wake up if the value of financial services products and services Increased Provided to foreign customers. Banking are in creating, communicating, and delivering value to customers of foreign exchange as well as physical infrastructure, reliability in service, foreign customers, attention to foreign exchange, and foreign exchange to build customer confidence..

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### INTRODUCTION

Banking's contribution in increasing *fee-based income* from foreign transactions is relatively not optimal because even the market share is relatively low. At the same time, the image of Banking as a Foreign Exchange Bank has not yet reached a place in West Java and Banten business communities. This weak image was allegedly because the *service value* felt by customers was still low. The low value of services is suspected because the service marketing mix including *people* who specifically handle foreign transactions is still not available in foreign exchange branches other than the Bandung Main Branch. Likewise, the filler HR of the foreign exchange branch organizational structure has not been effective in communicating that the branch is a foreign exchange branch because there is no special work unit that handles foreign bank fund products and services so that the services of this foreign exchange bank have not been optimally empowered to generate optimal *fee-based income* at foreign exchange branch.

In addition to the marketing mix of products / services, *people*, *process* and *physical evidence* that have not been able to produce service values that meet customer expectations and tend to cause the image of Banking as a Foreign Exchange Bank not well known in the community, also because the *channel of distribution* offers foreign exchange bank services limited in number, so Banking is still not doing network optimization and existing HR in order to sell foreign exchange bank services.

Based on the above phenomenon, the author considers the importance of conducting studies on the ability of companies to build a positive image, as well as preparing a service marketing mix including service personnel (people), physical infrastructure (physical *evidence*), and service processes (processes) that can produce high value services (service value) perceived by customers so that it can increase *fee-based income* from foreign transactions.

In accordance with the above problems, this study aims to:

1. To assess the value of services perceived by customers of the Banking Foreign Exchange Bank.
2. To review the image of Banking as a Foreign Exchange Bank.
3. To develop the concept of the influence of service values perceived by customers on the image of Banking as a Foreign Exchange Bank.

### THEORETICAL FRAMEWORK

Customer value can refer to the quality of service (Lovelock & Wright, 2002). In accordance with the related theory conveyed by Parasuraman, Zeithaml and Berry (1997; 39), these values refer to the dimensions of service quality, such as the attractiveness of physical facilities, equipment, and materials used by Banking and employee appearance, understanding Banking service officers to the problems of its customers and act in the interests of customers, the ability of Banking service officers to provide accurate service from the first time without making any mistakes and deliver services in accordance with agreed time, willingness and ability of employees to help customers and respond to their requests. And the ability to grow customer trust in Banking and can create a sense of security for its customers.

According to Kotler & Keller (2010: 41), the value received by customers is the difference between *total customer value* (total value for customers) and *total customer cost* (total cost for customers). *Total customer value* (total value for customers) is a collection of benefits expected by customers of a particular product or service. *Total customer cost* is a collection of sacrifices that customers expect will occur in evaluating, obtaining, and using the product or service. Therefore a service company can improve its marketing performance if it is able to provide maximum benefits and minimize customer costs, so that the company's image will be built. Image is the whole of one's perception of one thing that is formed through the process of information obtained from various sources.

Flavian, Torres, and Guinaliu (2004; 384) in his research on the measurement of banking images produced four elements that can form the banking framework, namely *access to services, service offered, personal contact, security and reputation*, which will be used in this study. . . This is similar to the expression Grönroos in Rio, Rodolfo, and Victor (2003) in *J Journal of Consumer Marketing*, that "*A favorable and well known image - corporate and / or local is an asset for any organization Because the image can be impact perceptions of quality, value, and satisfaction*, in other words, images are formed through customer perceptions of service quality, value, and satisfaction.

**METHODOLOGY**

This research method is causality and descriptive. Descriptive research is research that aims to obtain a description of the characteristics of variables, both independent variables (X) and the dependent variable (Y). The nature of research verification basically wants to test the truth of a hypothesis carried out using statistical tools. D nature of this study will test the hypothesis that the value of the customer affect the Bank's image as a Foreign Exchange Banking.

Type of investigation used is causality, ie the type of research that suggested a causal relationship between the independent *variable*, in terms of customer value effect on the *dependent variable*, namely the image of Bank BANKING. The unit of analysis of this study is the *individual*, which means, entrepreneurs who conduct foreign transactions at Banking.

Judging from the *time horizon* - her, this study is *cross sectional*, ie information from the majority of the population (*the sample of respondents*) were collected directly at the scene empirically, in order to know the opinion of the majority population of the object being studied, as proposed by (sekaran , 2006 ; 161, Malhotra, 2004; 80). The study was conducted in January 2008 until February 2010.

For the selection of samples from every strata of the population used the technique of "*simple random sampling*", ie the samples taken so that each element of each main strata of the population has an equal chance to be selected as the sample (Sugiyono, 20001: 59).

*Figure 1.*  
**Research Population and Samples**

No.	Area	Population	Sample
1	Bandung	40	10
2	Jakarta	20	5
3	Cirebon	36	9
4	Cilegon	28	7
5	Bekasi	32	8
6	Tangerang	28	7
7	Kebayoran Baru	16	4
	<b>Total</b>	<b>200</b>	<b>50</b>

*Sumber: Treading the Trail of Swinging the Steps of Banking, 2010*

So in this study the population is all foreign exchange customers in West Java and Banten who carry out foreign transactions through Banking, by taking a sample of 50 people.

**RESEARCH RESULTS**

**Value of Banking Customers**

*BANKING Bank Foreign Exchange Services Customer Benefits (n = 50), 2010*

Customer Benefit Indicator	Score
Ease of transaction funds (foreign exchange giro, foreign currency deposits, Dollar Currency) as well as services (Money Changer, money transfers abroad / Outgoing transfers, Incoming transfers, collection / collection overseas, export-negotiating export both domestic and international, Import issuance of LC, SKBDN issuance, shipping guarantee and other foreign exchange services)	193
Completeness of supporting facilities, such as ATM, interest / product level information, at Banking branch where you transact	180
Hospitality of branch officers in serving customers	161
Courtesy of branch officers	198
The speed of branch officers handling in providing services for funds and foreign services	197
The ability of officers at the Banking branch where you transact in providing advice (advice) to customers about fund products and foreign exchange services (product funds - as well as services as mentioned in previous points)	201
BANKING Bank's ability to fulfill promises to its customers	205
<b>Average Score</b>	190,7

Source: Data Processing, Questionnaire

Based on the table above, it turns out that the highest score is the ability of banking to fulfill its customers' promises (image benefits) of 205, while the lowest score is 161 in branch staff hospitality in serving customers. This shows that the BANKING's foreign exchange services unit has been able to fulfill the promises of its customers, but the hospitality of its service staff needs to be improved.

*BANKING Bank Foreign Exchange Service Fee (n = 50), 2010*

Customer Cost Indicator	Score
Fund transaction fees (foreign exchange giro, foreign currency deposits, Dollar Currency) as well as services (Money Changer, foreign money transfers / Outgoing transfers, Incoming transfers, collection / collection abroad, export-negotiating export both domestic and international, Import issuance of LC, SKBDN issuance, shipping guaranteed other foreign exchange services)	112
Time of foreign transactions at Banking	112
Your convenience in getting foreign exchange services at Banking Branches	111
Worried about failure to transact	108
<b>Average Score</b>	110.75

Source: Data Processing, Questionnaire

Based on the table above, it turns out the lowest score (small cost) is 108, which is a concern for transaction failure, while the highest score (high cost) is transaction costs and transaction time. Therefore, the cost and time of the transaction must be considered to be shortened again.

The recapitulation of the customer value of Banking's foreign exchange services can be seen in the table below:

*Recapitulation of Banking's Foreign Exchange Customer Value*

No.	Customer Value	Score
1	Benefits	190,71
2	Cost	110.75

Source: 2010 Data Processing Results

Based on the results of the recapitulation, the value felt by foreign exchange customers is good. This can be seen from the benefit score of 190.71 which is greater than the average cost score of 110.75, so the customer value of Banking's foreign exchange services is seen based on the benefit and cost ratio of  $190.71 / 110.75$  which is 1.722. This shows that Banking has provided benefits felt by Deviser customers through the ease of transactions, complete transaction facilities, hospitality, politeness, the ability of service personnel, and the ability to fulfill promises. This is in line with the opinion of Barsky and Nash (2003: 213) which states that in the service industry, superior value creation can be done by providing easy transaction services along with all facilities properly.

**Image of Banking as a Foreign Exchange Bank**

1. As many as 50% of foreign exchange customers made respondents stated that Banking is less well known as a foreign exchange bank, namely a bank that provides foreign currency fund products such as Foreign Currency Checks, Foreign Currency Deposits, Foreign Currency savings and provides foreign exchange service products such as outgoing transfers, incoming transfer money changers, collection / collect overseas, export negotiations on export bills for both domestic and international markets, import-issuance of LCs, issuance of SKBDN, shipping guarantees and other foreign exchange services. While 34% of foreign exchange customers know Banking as a foreign exchange bank. This shows that Banking is still relatively not maximizing socialization to the community, so that the public knows Banking as a regional bank that serves PNS only.
2. Likewise, most of the foreign exchange customers (52%) are still relatively unfamiliar with Banking, providing convenience in funds transactions (foreign exchange demand deposits, foreign currency deposits) and foreign services in serving foreign exchange customers (such as outgoing transfers, incoming transfers, money changer, collection / collection abroad, export-negotiation of export bills for both the domestic and international markets, import-issuance of Letter of Credit, issuance of SKBDN shipping guarantees, and other foreign exchange banking services). Only 34% of foreign exchange customers who know Banking provide convenience in foreign exchange transactions. This shows that Banking is still relatively lacking in communicating to the public, that they are able to provide convenience in foreign exchange transactions as other large national banks.
3. The products of foreign funds and services offered by Banking are less well known as attractive offers by 48% of foreign exchange customers who were used as respondents, even though there are 40% of other foreign exchange customers who know that Banking offers attractive foreign exchange products. This shows that the promotion / integrated marketing communication function is very instrumental in introducing foreign exchange products to the community, so that the public will know the attractiveness of Banking's foreign exchange products. Therefore, the element of promotion / marketing communication is expected to be further investigated in relation to the image of Banking as a Foreign Exchange Bank.
4. As many as 58% of foreign exchange customers made respondents claimed to have known that Banking employees were easy to contact in the distribution of funds or foreign services, even 16% of the other foreign exchange customers claimed to be very familiar with Banking, that employees were easily contacted when funds and outside services transactions country. This shows that Banking is very concerned about the willingness of its foreign exchange customers, so that the interaction between employees / leaders of Banking and foreign exchange customers is greatly facilitated.
5. BANKING Bank is known to be safe by 64% of foreign exchange customers who were used as respondents in transacting foreign funds and services, even 14% of other foreign exchange customers claimed to be very familiar with Banking as a safe foreign exchange transaction place. This shows that Banking is very concerned about the core business of banking, namely the security factor, and has been able to instill in the minds of the public, regarding the security of foreign exchange transactions in Banking.
6. BANKING Bank is known by 52% of foreign exchange customers as respondents that they have a good reputation, even 12% of other foreign exchange customers claim to be very familiar with the good reputation of Banking in the service of foreign products and services. This shows that Banking has maintained their reputation in the eyes of the public, so that they were not impressed by mistakes in serving transactions of funds and foreign services.

The image of Banking as the foreign exchange bank that is best known by foreign exchange customers is that Banking has a good reputation with a total score (200), while the one that is least known by foreign exchange

customers is Banking provides convenience in fund transactions (foreign exchange giro, foreign currency deposits) and foreign services in serving foreign exchange customers with a total score (175).

#### **Effect of Customer Value towards Citra PT. BANKING Bank as a Foreign Exchange Bank.**

To reveal the influence of a variable or set of variables to another variable, can use Path Analysis (*Path Analysis*) which has developed Sewall Wright. He said that path analysis is the same as the Pearson correlation analysis if an independent variable is linked to one dependent variable as in this study, that is, customer value is associated with the image. In this path analysis the magnitude of the influence of a variable on other variables, both directly and indirectly can be known. Before making a decision regarding the magnitude of the influence of a variable on the other variables, first testing the hypothesis, both testing as a whole or individually.

Based on the results of the analysis and hypothesis testing, it turns out that the value of Foreign Exchange Bank services delivered by Banking is proven to be able to provide an attraction for foreign exchange customers to transact. Likewise, Banking's image is proven to be able to show the professionalism of Banking in serving foreign exchange customers. While the value of services (*service value*) proved to affect the Bank's image as a Foreign Exchange Banking.

The results of the hypothesis testing above **reinforce** the results of the research presented by Kenna (1991: 132) that customer negation has two important elements, namely trust and commitment. Friendliness customers will create customer value, and customer value will build confidence (*trust*) and commitment (*commitment*) customer, so that finally the image of the company will build.

Likewise According to Nguyen and LeBlanc (1988: 55) there are a number of items as contributions in building corporate image namely tradition, ideology, company name, reputation, various price levels, diversity of services and quality of communication that each employee has in delivering corporate services, identity company, the level and quality of advertising media and customer value. Whereas according to Kennedy (1977) in Nguyen and LeBlanc (1988: 55) states that in principle there are two components of corporate image, namely functional and emotional. Functional components are related to components that are *tangible* so that measurement is easier, while the emotional component is related to the psychological form that is shown through various feelings and attitudes. Gronroos (1984) in Nguyen and LeBlanc (1988: 55) argues that imagery is built largely through customer value, namely how the company delivers the service.

The other factors of 6.2 % that affect the banking image, in addition to customer value , as stated by Zikmund (2003: 867), that the company's image is influenced by several factors, such as service quality, trust, satisfaction, and communication. Because it is expected to be further investigated

The image of Banking as a foreign exchange bank will be built if the customer value of the products of foreign funds and services provided to customers increases, so that Banking in creating, communicating, and conveying value to foreign exchange customers can pay attention to physical infrastructure, reliability in service, response to problems with foreign exchange customers, pay attention to the needs of foreign exchange customers, and build trust in foreign exchange customers.

## **CONCLUSION**

This research was conducted to answer some of the problems that had been formulated previously. The results of the study are summarized along with the following conclusions:

1. The customer value of the Foreign Exchange Bank delivered by Banking is able to provide an attraction for foreign exchange customers to transaction. Banking's customer value is more focused on the ease of transaction, the completeness of transaction facilities, friendliness, politeness, the ability of service personnel, and the ability to fulfill promises.
2. The image of Banking is able to show the professionalism of Banking in serving foreign exchange customers. The image of Banking as the foreign exchange bank that is best known by foreign exchange customers is that Banking has a good reputation, while the one that is least known by foreign exchange customers is Banking provides convenience in fund transactions (foreign exchange demand deposits, foreign currency deposits) and foreign services in serving customers foreign exchange .
3. The value of Banking's foreign exchange services can enhance the image of Banking as a Foreign Exchange Bank. The image of Banking as a foreign exchange bank will be built if the value of the services of the products of funds and foreign services provided to customers increases. Banking in creating, communicating, and conveying value to foreign exchange customers can pay attention to physical

infrastructure, reliability in service, response to problems of foreign exchange customers, pay attention to the needs of foreign exchange customers, and build trust in foreign exchange customers.

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