

CHAPTER I

INTRODUCTION

1.1 The Background of the Study

Basically, a bank is a financial institution that serves needs of the community, both to save money, borrow money and payment traffic services both domestically and overseas. According to Law No. 10 of 1998 on banking, stipulates that " the bank is a business entity which collects funds from the public in the form of deposits and distribute in the form of loans or other forms in order to improve the lives of the people " (Law No. 10/1998 on Amendment Act RI 7 / 1992 on Banking , article 1, verse 1) . Further, Kasmir (2002 : 2) in his book explains the basics of banking that the bank is a financial institution whose operations is collecting funds from the public and distributes the funds back to the community as well as providing other services.

Bank is a financial company where the quality of service becomes an absolute term in getting customers interest. Therefore, human resources become the vital requirement in service offerings. Human resources involved in the process of service delivery very important role in determining the services produced and in determining customers' perception of the services concerned. The company is required to further optimize services quality of all staff especially customer services because customer services are bank staff who has longer time in facing customers. The challenge for the management of services such as bank today is how integrating

all elements that exist in the customer service in order to in accordance with the strategy and operations of the company which has been established.

To maintain and improve the trust of customers, bank needs to maintain a positive image in the eyes of society. This image is built through service quality, product quality, safety and quality. Without a positive image of the beliefs that are being and will be built is not will be effective. Therefore, the bank offers security, convenience, attractive interest rate that is almost possessed by all banks exist today. For banks excellence and quality service owned pull factor prospective customers to want to become a customer.

Customer service at a bank provides services to customers in particular and society in general with regard to the activities business and daily operations of the bank. In the midst of competitive conditions the growing service sector, banking companies should continue to improve customer service. To achieve excellent performance should be able to hold personal communication with good quality considering that the unit Customer Service is the leading unit that directly deals with customers. Customer services must be in good communication.

Communication is the transfer of information and understanding from one person to another. It involves three elements; a speaker, a listener, and signaling system or the language itself (Clark & Clark, 1987:23). It is a way of reaching others by transmitting ideas, facts, thought, feeling and values. Being able to communicate effectively in English does not only mean to be proficient in the various language skills involved in the communication progress, but it is also means to be able to use it effectively. The goal of communication often affects our behavior. One's behavior during communication also affects others behavior and human relations. Communication is the structure on which human relations are built. People who

communicate politely following the guidelines for human relations tend to have good human relations, while those who do not, have poor relations. In doing communication with the customers, customer services must have good skill by using language.

Language acquired by everyone in a way that is almost same; language and language learning has universal characteristics (Brown,1980:5 in Tarigan 1986:3). Language is an essential tool of communication in human life in doing an interaction with others. It means that language as a communication is central to all human existence and social process. Language absolutely needed for communication to convey one's intention to each other in their social interactions. In conveying the intention, customer services use strategies in their communication as it is part of language user's communicative competence. The use of good language and also words choice will make customers comfort.

Competition among banks tighter this time not only in the field of pricing and types products / services offered, but also on the issue of service given to customers because basically all customers eager to get the best service from the bank through the ease of dealing with banks, fast service and friendliness and good communication of bank officer.

In dealing with friendliness good communication, politeness becomes an inseparable term. The more polite a customer service, the more customer comfort. Politeness is how people speak and with whom. For instance, the awareness of how conversation modified when addressing different types of listeners.

(a) Excuse me, Mr.Jackson, but can I talk to you for a minute?

(b) Hey, Jack, got a minute?

From the example above, (a) It can happen when a student asks his teacher and (b) It can be between someone with his friend. The sentences above show the level of politeness depend on who the speaker and the listener are.

Politeness strategies are very important to investigate as it is used by people in their social interactions and in specific contexts, knowing what to say, how to say, when to say, and how to be with other people. Politeness strategies are ways to convey the utterance as polite as possible. To achieve that, there are some strategies that can be applied in specific contexts used by an individual in certain society. It also relates to the speakers/ hearers age, status, and power.

Furthermore, Watts (2005) adds that human societies use communication strategies to avoid or minimize conflict, and increase comfortable and understanding. Speaking politely with other speakers is conducted to maintain the harmony of relationship and to avoid conflict. The harmony in an interaction between speaker and the hearer is kept in order to share information, willingness, and built interaction also avoids misunderstanding among them.

Essentially linguistic politeness is our ethics interaction in society by using suitable words selection with attention to where, when, to whom, and with what purpose someone speak politely. Our culture assess that to speak by using polite language will show our true human being ethical , educated and cultured because essentially humans are " speaking beings " who always do verbal communication ethics.

Politeness has close relations with bank institution. One of banking institutions in Indonesia is The Mandiri Bank where Mandiri bank is the biggest government bank in Indonesia that has got appreciation The Banking Service Excellent consistently since 2007 until now from Marketing Research Indonesia (MRI) and Bank Services Excellent Monitoring. Certainly in

getting this predicate, the staffs of Mandiri Bank do their best in service. One aspect that influences service is politeness.

This is one example of conversation between customer services and customers:

CS : *Antrian satu, silahkan..*

(first queue please..)

C : *ya*

(Yes)

CS : *Ibu Silahkan.. Dengan saya Anggi, Customer service. Maaf dengan ibu?*

(Yes mam, coming please. I am Anggi, Customer service, sorry with mam?)

C : *Margareth*

CS : *Silahkan duduk Ibu Margareth. Ada yang bisa saya bantu Ibu Margareth?*

(Sit down please Mam Margareth. What can I do for you Mam Margareth?)

C : *Saya mau buat kartu kredit. Kira-kira apa aja syaratnya ?*

(I want to apply credit card, what is the requirement?)

CS : *Baik Ibu Margareth, syaratnya KTP, untuk nasabah Mandiri, cukup rekening Koran 3 bulan, dan minimal dana di rekening 10 juta rupiah atau minimal total transaksi 3 bulan sebanyak 30 juta dan mengisi formulir*

(Well, Mam Margareth, the requirement is your identity card, if you are Mandiri customer, it is just account statement for 3 months with minimum balance is ten million or minimum transaction in 3 months is thirty million and fill in the form.)

C : *jadi gimana kalau saya tidak punya tabungan Mandiri?*

(So, how if I don't have Mandiri account?)

CS : *Ibu Margareth bisa melampirkan slip gaji*

(Mam Margareth can enclose your salary details)

C : *tapi saya bukan pekerja kantor, saya wiraswasta*

(but I'm not an employee, I'm an entrepreneur)

The use of words and politeness strategy in a banking communication depends on the customer services. From the conversation above, the customer service use politeness strategies in helping customer. The customer service also explains all customer needs patiently and politely that makes customer comfort. That's why the customer service should be informed the importance of politeness in communicating to the customers in avoiding unsatisfying service.

As the time passes and the world is developing people tend to communicate with others of different languages, cultural background and gender. Gender and language are very interesting to be discussed because male and female acclaimed as having differences in cultures, power, and status. Basow and and Rubenfeld (2003:34) state that male and female exist in different cultural words which mean that male and female belong to different culture of communication.

Gender differences in expressing politeness has great role in making interaction runs successfully. Most of female can deceive other an expression for respect person when they want to describe in terms of respect and deference for example, when a female is critic of her work. It will raise her emotional by modeling correct behavior in the community. It means criticism is addressed to a woman. Woman will give some reasons which sometimes the reasons are uttered impolitely such as, "it is not your business." The utterance is sounded by the female to protect her face. Therefore, it can raise a conflict over the meanings of politeness itself. In short, politeness must involve a sense of what is said in interaction to make the communication run well between male and female.

Furthermore, there is a general agreement that women are more likely to use politeness patterns than men in their speech. Lakoff, one of the most significant pioneers in this issue, distinguishes women's speech from men's speech in these striking features including the use of

words related to their interests, empty adjectives, question intonation, hedges, hypercorrect grammar and super polite forms (1975, p. 53-55). Based on Lakoff's common senses beliefs and stereotypes about differences in the way of being polite between men and women in daily conversations, Montgomery concludes that "women's speech is more polite than men's" (1995, p. 151). This claim is supported by a great number of well-known empirical works.

Customer services are not only female but also male. Politeness becomes one of important issues in banking field. That is why this study takes Mandiri Bank as the place of politeness research.

In a banking environment, the frontliner interacts the most with customers which means that have to ensure not only that information is transmitted, but also that this due in a way that complies with courtesy expectation of different culture This study focuses in one element of Mandiri Bank namely Customer service because a customer service is the one that has longer time in doing interaction with the customers. To make clear, here are the simple examples based on researcher experience as customer that show male and female differences of customer services Mandiri Bank in serving the customers:

(1) CS1 (M) : *boleh saya lihat KTP nya Pak?*
(may I see your identity card Sir?)

C : *ohh...boleh*
(yes, you may)

(2) CS2 (F) : *Bapak mohon maaf, jika Bapak tidak keberatan, boleh saya lihat KTP Bapak?*
(Sorry Sir, If you not mind, may I see your identity card?)

C : *ohh...boleh*
(yes, you may)

The examples above are the conversation of two different customer services with customers. Actually, both of customer services are polite but use different politeness strategies. The examples show how two customer services with different gender in the same company have different way to express politeness. Therefore, the researcher realizes that politeness strategies are really different between male and female customer services which inspire the researcher to conduct a research on politeness strategies. In line with the examples above, the researcher will observe politeness strategies of male and female differences in customer services of Mandiri Bank and find out the reason why male and female customer services has different politeness strategies.

1.2 The Problems of the Study

Related to the background of the study, the problems of the study are formulated as the followings.

1. What kinds of politeness strategies are expressed by male and female customer services of Mandiri Bank based on Brown & Levinson theory?
2. How are the politeness differently used by male and female customer services of Mandiri bank based on Brown & Levinson theory?
3. Why are the politeness strategies differently used by male and female customer services of Mandiri Bank based on Brown & Levinson theory?

1.3 The Objectives of the Study

In line with the research problems formulated above, the objectives of the study are.

1. to describe kinds of politeness strategies expressed by female and male customer services of Mandiri Bank
2. to describe the politeness strategies differently used by male and female customer services of Mandiri Bank based on Brown & Levinson theory
3. to reason for the politeness strategies differently used by male and female customer services of Mandiri Bank based on Brown & Levinson theory.

1.4 The Scopes of the Study

This study attempts to investigate and explain the realization of politeness strategies used by male and female customer services of Mandiri Bank. The main aspect of this study is to see the politeness strategies of by male and female customer services of Mandiri Bank in facing the customers. Besides that, the researcher also scopes the research to three males and three females customer services of three branches of Mandiri Bank in Medan namely USU Mandiri Bank, Iskandar Muda Mandiri Bank and Balaikota Mandiri Bank. The writer uses Brown & Levinson Theory to analyze the politeness strategy.

1.5 The Significances of the Study

Findings of the research are expected to be useful and to be significantly relevant in theoretical and practical aspects. Theoretically, the findings of the research are expected to provide even enrich new contribution to the theory of linguistics politeness strategies especially the spoken language.

Hopefully, this research also gives contribution as guiding information for linguistics students who are interested in the study of politeness and practically, the findings of this study are expected to be useful for English teachers as reference. Not only students but also teachers are expected to be careful in selecting the language as input in language teaching and furthermore it will give better understanding and new insight of how politeness strategies are related to the aspect of pragmatic study.

And as general, not only in linguistics and teaching field, this research also expected to be reference to everyone who reads this paper in using language politely not only at Bank but in our daily life because we live in Indonesia where politeness becomes our culture.

