

Customer Service Communication Strategies of Bank Rakyat Indonesia (BRI) in Building Customer Trust in Banking Products

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Abstract

Customer trust has become an important aspect of the banking institution, especially in creating long-term relationship between banks and customers. In this research, customer service has a vital role in building perceptions of reliability and credibility of bank services. Previous research has generally addressed service quality, satisfaction, loyalty and interpersonal communication. However, studies explaining communication strategies for building customer trust remain limited. This study aims to describe the communication strategies used by customer service at BRI Unit Benda Raya Pasar Minggu in building customer trust toward banking products. This research used a descriptive qualitative approach, data were collected through semi-structured interviews with a CS officer, a supervisor, and two customers. In addition, complemented by supporting documents and literature. Communication accommodation theory is used to analyze the research findings. The validity of the data was examined through source and technique triangulation. The result of the study shows that trust is formed through several communication approaches carried out by customer service personnel. First, communication delivered clearly, in detail, and adjusted to customer needs helps customers better understand banking products and encourages purchasing decisions. Second, nonverbal communication such as friendly attitudes, calm expressions, and supportive body language creates a sense of comfort and security during the service process. Third, interpersonal communication that is flexible and empathetic, including the use of small talk to explore customer needs and assistance during complaint handling, helps strengthen emotional closeness between customers and the bank. Overall, these communication strategies not only help customers understand banking services more easily, but also strengthen trust and maintain long-term relationships between customers and BRI. Overall, the communication strategy demonstrates that customer trust is shaped not only by service quality but also by the Customer Service team's ability to adaptively accommodate customers' communication needs.

Key words: Customer Service, Customer Trust, Banking, Communication Strategy

Abstrak

Kepercayaan nasabah merupakan elemen strategis dalam industri perbankan, sehingga Customer Service (CS) berperan penting dalam membangun persepsi keandalan dan kredibilitas bank. Penelitian terdahulu umumnya membahas kualitas layanan, kepuasan, loyalitas dan komunikasi interpersonal secara umum. Namun, kajian yang menjelaskan strategi komunikasi dalam membangun kepercayaan nasabah masih terbatas. Penelitian ini bertujuan mendeskripsikan strategi komunikasi CS BRI Unit Benda Raya Pasar Minggu dalam membentuk kepercayaan nasabah terhadap produk perbankan. Penelitian menggunakan metode kualitatif deskriptif dengan teknik purposive sampling untuk menentukan informan, yaitu CS A, Supervisor R, serta dua nasabah yang memiliki pengalaman langsung berinteraksi dalam layanan. Data primer dikumpulkan melalui wawancara mendalam semi-terstruktur, sedangkan data sekunder berasal dari dokumen resmi BRI dan literatur ilmiah pendukung. Teori akomodasi komunikasi digunakan sebagai analisis temuan penelitian. Analisis data menggunakan model interaktif meliputi reduksi, penyajian, dan penarikan kesimpulan, serta keabsahan data dijamin melalui triangulasi sumber dan teknik. Hasil penelitian menunjukkan bahwa CS membangun kepercayaan melalui tiga strategi utama: (1) komunikasi verbal yang rinci, jelas, dan dikustomisasi sesuai kebutuhan nasabah sehingga mampu memengaruhi keputusan pembelian produk seperti deposito, BritAma Bisnis, dan BritAma Rencana; (2) komunikasi nonverbal berupa sikap ramah, ekspresi menenangkan, dan bahasa tubuh suportif yang memperkuat rasa aman dan kredibilitas layanan; serta (3) komunikasi interpersonal adaptif, termasuk penggunaan small talk untuk menggali kebutuhan, penyesuaian gaya bicara berdasarkan profil nasabah, dan penerapan komunikasi empatik dalam service recovery melalui emotional scanning serta guided explanation ketika menangani komplain atau masalah transaksi digital. Secara menyeluruh, strategi komunikasi pada Unit Pasar Minggu menunjukkan bahwa kepercayaan nasabah tidak hanya dibentuk oleh kualitas layanan, tetapi juga oleh kemampuan Customer Service mengakomodasi kebutuhan komunikasi nasabah secara adaptif.

Kata Kunci: *Customer Service, Kepercayaan Nasabah, Perbankan, Strategi Komunikasi*

INTRODUCTION

Customer service has an important function in building good communication between banks and customers. In today's banking environment, customer service is not only responsible for administrative tasks or simply helping customers complete transactions. However, customer service has become an important part of maintaining customer loyalty and building trust in the bank and its products. As is the case at Bank Rakyat Indonesia (BRI), customer service not only provides assistance, but also creates a sense of comfort and security so that customers feel confident in using banking services.

At BRI, customer service acts as the frontline in building positive relationships with customers. Through customer service, the bank regularly provides training on communication skills, empathetic complaint handling, and digital customer support (Indonesia, 2024). These efforts are aimed at improving the quality of service to customers. BRI demonstrates that effective communication is crucial in maintaining strong and long-term relationships with customers.

This research takes the research locus at the BRI Benda Raya Pasar Minggu Unit. This unit's customer characteristics are quite diverse, creating distinct communication challenges for customer service officers. Based on the unit's internal

data, in November 2025, the customer service division handled 49 services transactions and product acquisitions, reaching 122,5% of the bank's target. The services included BRIimo activation and assistance, BritAma account management, deposit products, BritAma Bisnis, gold savings, and JUNIO services.

The data suggest that customer service are not only provide administrative services but is also actively involved in education customers, digital banking assisting, and explain banking product to customer needs. The large number of interactions requires customer service personnel to adapt their communication approach flexibly, especially in terms of language clarity, explanation style, and interpersonal interaction, considering the different levels of financial literacy among customers.

Field observations, customer service personnel not only explain savings product and basic banking services but also assist customers in understanding BRIimo applications, digital transactions procedures, and complaint procedures. This role has become increasingly important as BRI to accelerate this it is digital transformation, with digital transactions reaching 98–99% in 2023 (Kompas.com, 2024). During the observation, several phenomena illustrating how customer service that contribute to the formation of customer trust. One customer explained that they initially only inquired about a product, but because the customer service explanation was detailed, coherent, and used easy to understand language, they decided to return the following day to use the product (R, 2025). Based on these results, it can be seen that clear information and empathetic communication not only make customers feel understood but also influence financial decision-making.

Furthermore, these findings demonstrate that customer service has a direct impact on customer trust and loyalty. According to Bachman and Zaheer, in organizational relationships, including banking institutions, trust can be understood through the dimensions of ability, generosity, and integrity (Bachmann & Zaheer, 2006). This reinforces empathetic and transparent communication, which reflects the ability of customer service to understand customer needs while demonstrating integrity and commitment to service. Other research argues that responsive and personalized communication increases customer perceptions of the credibility of financial institutions (Cavallone & Modina, 2013). At the operational level, the implementation communication strategy is often influenced by customer characteristics, transaction intensity, and organizational culture within each service unit. This is reinforcement by previous research have identified variations in communication strategy implementation may differ across service units, particularly in communication style, media utilization, and levels of service personalization. This research concern customer service and teller service strategies in improving customer satisfaction at BRI Syariah Metro with service communication, friendliness, competence, and interpersonal approach of customer service (Marina, 2019). The quality of interpersonal communication significantly influences the formation of customer trust and loyalty in bank service. Clear, empathetic, and responsive communication leads customer to perceive customer service as more professional and trustworthy (Putri, Arsyad, & Dwivayani, 2024).

However, most previous studies focused on general service quality and service communication in large banking branches. First, previous studies have mostly discussed customer satisfaction, service quality, and customer loyalty. However, studies specifically explores communication strategies as a part of the process of building customer trust is still relatively limited. Second, prior studies tend to analyze communication in large bank branches or general banking contexts,

whereas studies focusing on small retail banking units with more personal and direct interactions are still scarce. And the last, although interpersonal communication has been widely discussed, but previous studies has not comprehensively analyzed communication adaptation practices through the perspective of communication accommodation theory, particularly regarding how customer service personnel adjust verbal, nonverbal, and emotional conditions for build perception about communication service that be trust. The novelty of this research lies in it is focus on adaptive interpersonal communication strategies based on communication accommodation theory in shaping customer trust within small retail banking services, particularly amid the ongoing digital transformation of banking services.

Interactions between customer service personnel and customers can be understood through communication accommodation theory. In this research, communication accommodation theory used to explains involve language choice, intonation, speech tempo, nonverbal expressions, and methods of information delivery. In banking services, Customer Service personnel must adapt their communication styles according to customer characteristics, including age, educational background, understanding of banking terminology, and digital literacy. This theory explains that individuals tend to adjust their communication styles during interactions to achieve communication effectiveness, build social closeness, and create conversational comfort (Giles, Coupland, & Coupland, *Contexts of Accommodation: Developments in Applied Sociolinguistics*, 1991). Adjustments may involve language choice, intonation, speech tempo, nonverbal expressions, and methods of information delivery. In banking services, customer service personnel must adapt their communication styles according to customer characteristics, including age, educational background, understanding of banking terminology, and digital literacy for service digital utilization.

According to Giles, one important concept in communication accommodation theory is convergence, where communicators adapt their communication styles to become closer to their interlocutors (Giles, *Communication Accommodation Theory: Negotiating Personal Relationships and Social Identities Across Contexts*, 2016). In customer service practices at BRI Uniet Benda Raya, the convergence aspect is seen when customer service uses simpler language for elderly customers, then customer service explains the BRI^{mo} application more slowly to customers. This is done because there are still customers who are not familiar with digital technology. Customer service also uses a more personal and relaxed communication approach to create customer comfort. The use of such communication is important to create the perception that customer service understands customer needs and conditions. On the other hand, based on the results of pre-research observations, the use of communication that is too formal, fast, or difficult to understand can create communication distance and reduce customer comfort. In addition to the convergence aspect of communication accommodation theory, strengthening interpersonal relationships and increasing trust in professional customer service in banking institutions is in line with the trust theory by Roger C. Mayer, James H. Davis, and F. David Schoorman. Trust is built through ability, kindness, and integrity (Mayer, Davis, & Schoor, 1995). The communication approach taken by customer service demonstrates the ability to provide appropriate service, kindness in showing concern for customer needs, and integrity through professionalism and consistency in service delivery.

Based on the problems explained previously, this study formulates the problem of how the communication strategy of the BRI Benda Raya Pasar Minggu

Customer Service Unit builds customer trust in banking products. This problem formulation encompasses how verbal and nonverbal communication practices are applied in service, how empathetic communication is used to address customer needs and situations, and how customers interpret and experience communication provided by Customer Service. The purpose of this research is to describe customer service communication strategies in building customer trust based on verbal and nonverbal communication, customer experiences, and perceptions of customer service communications.

This research is expected to provide a comprehensive understanding of the communication strategies implemented by Customer Service and offer practical contributions to BRI in formulating more effective communication strategies at the service unit level. By identifying best practices and communication challenges encountered in the field, this research can also serve as a basis for efforts to improve service competency and strengthen long-term relationships between the bank and its customers.

METHOD

This research using a descriptive qualitative approach to gain an in-depth understanding of customer service communication strategies in building customer trust at BRI Unit Benda Raya Pasar Minggu. According Moleong, qualitative research aims to understand social phenomena holistically by exploring behaviors, actions and experiences within natural settings (Moleong, 2017). Collecting data in this research employed primary data through in-depth interviews using semi-structured interview guidelines to allow participants to share their communication experiences naturally. Informants were selected using purposive sampling because they possessed direct experience and understanding related to service communication processes. According to John W. Creswell, purposive sampling in qualitative research is used to select individuals capable of providing in-depth information relevant to the research focus (Creswell, 2014)

The selection criteria included: (1) direct experience in service communication processes; (2) understanding of customer interaction flows; and (3) the ability to provide relevant information related to the research focus. Based on these criteria, the informants consisted of Customer Service A (25 years old), Supervisor R (35 years old), and two customers, namely R (45 years old) and BN (38 years old). In addition to conducting interviews, researchers also directly observed how Customer Service officers interacted with customers. The observations focused on verbal communication and nonverbal behavior that emerged during the service process. Furthermore, secondary data were obtained from official BRI documents, annual reports, and relevant academic literature. Data analysis employed the interactive model by Miles and Huberman, which consists of data reduction, data display, and conclusion drawing. Data reduction involved selecting, focusing, and simplifying interview and observation findings according to the research focus. Next, the data were then presented narratively to systematically explain relationships among findings. Finally, conclusion were drawn based on recurring patterns, themes, and meanings identified throughout the research process. These stages were conducted interactively and continuously until data saturation was achieved (Miles, Huberman, & Saldana, 2014).

Data validity was ensured through source triangulation and technique triangulation. Source triangulation involved comparing information obtained from customer service personnel, supervisors, and customers. Technique triangulation

was conducted by comparing interview, observation, and documentation findings to strengthen the validity of the research results.

RESULTS AND DISCUSSION

The research result based on interviews involving customer service officers, supervisors, and customers at BRI Unit Benda Raya Pasar Minggu identified a comprehensive set of communication strategies regarding how customer service of BRI Unit Benda Raya Pasar Minggu implemented communication strategies in building customer trust in banking products. This section is structured according to the problem formulation in the introduction, namely regarding verbal and nonverbal communication, CS communication strategy practices in building a sense of security and customer understanding, and customer perceptions of the effectiveness of the communication provided.

Verbal Communication in Building Customer Trust and Encouraging Product Purchases

The research results show that verbal communication is a very important part of customer service at BRI, especially in building customer trust in banking products. Customer Service is not only required to be able to speak well, but must also have real product knowledge of the products being offered. Starting from administration fees, interest rates, e-banking services, to administrative requirements, everything must be understood first before being explained to customers.

Customer Service A explained that before providing explanations to customers, they must first thoroughly understand BRI products and services. This understanding covers various aspects, such as product benefits, administration fees, interest rates, digital services, and applicable terms and conditions. According to him, a good understanding is crucial to ensure the information provided to customers does not cause confusion or misunderstanding (Interview with Customer Service A, November 13, 2025).

This statement demonstrates that communication skills in banking services are not only determined by fluent or polite speech, but also by the extent to which Customer Service members master the information being conveyed. This shows that communication skills in banking services are not just about speaking politely or fluently. Customers can usually tell whether customer service truly understands a product or is simply repeating a prepared explanation. When Customer Service is able to explain products naturally, answer questions confidently, and tailor their explanations to the customer's actual needs, customers feel more comfortable and at ease during the interaction.

Observations also show that customers appear to trust customer service representatives who explain bank product information patiently and in an easy-to-understand manner. Customer service representatives who take the time to provide detailed explanations, answer questions calmly, and do not appear rushed create a more positive impression than those who provide brief or unclear answers. Simple things like maintaining eye contact, listening attentively, and answering questions without hesitation also influence customers in assessing the quality of service.

These results show that customers often associate the way information is conveyed with the credibility of the bank itself. For customers, customer service representatives act as direct representatives of the bank. Therefore, the ability to explain products clearly and convincingly is seen as an important part of professionalism. As emphasized by Supervisor R (35 years old), customer service is

expected to provide complete explanations regarding banking products, including administration fees, interest rates, and digital banking services, because customers usually judge the competence of officers from how well the information is communicated (Interview with Supervisor R, November 13, 2025).

When viewed from the perspective of communication accommodation theory, the way Customer Service interacts with customers shows an adjustment in communication patterns. Customer Service doesn't use the same communication style for everyone, but rather adapts it to the customer's circumstances and level of understanding. When dealing with customers who are unfamiliar with banking terms or digital services like BRImo, Customer Service tends to use simpler language, speak more slowly, and provide explanations in stages to make them easier to understand.

A similar trend is seen when Customer Service explains deposit products to customers. The explanations aren't delivered in complicated technical terms, but rather use everyday language that's more accessible to customers. Customer Service even helps explain profit simulations, fund security levels, and interest calculations in detail to help customers feel more confident before making a decision.

In interviews, several customers reported that this method of information delivery made them feel more trusting and comfortable during the service process. One customer, R (45), said that the explanations regarding deposits were detailed yet easy to understand. He said this made him more confident, which ultimately led to his decision to purchase a deposit product the following day (Interview with Customer R, November 13, 2025).

These findings show that clear, communicative, and easy-to-understand verbal communication has a major influence on building customer trust. For customers, the way customer service explains information is often the basis for assessing the trustworthiness of a banking product and institution. Thus, good communication not only helps customers understand the product, but can also influence their decisions in using banking services (Cavallone & Modina, 2013). This is consistent with the ability pillar in (Bachmann & Zaheer, 2006) theory, which emphasizes the importance of communicator competence in building trust. Furthermore, within the context of accommodation theory, successful communication accommodation is seen when customers feel that customer service representatives understand their needs and strive to explain information within their understanding. This communication adjustment reinforces the perception that customer service representatives are competent and trustworthy.

Based on field observations, this verbal communication process is evident in Figure 1, where customer service representatives appear to be explaining product information directly while sitting face-to-face, indicating a focused conversation and an intense exchange of messages. Based on field observations, customer service representatives explain information while sitting face-to-face and maintaining a professional distance, indicating a formal communication situation based on verbal explanations. This situation reinforces interview findings that customer service representatives emphasize clarity, coherence, and the use of easy-to-understand language when explaining banking products to customers.



Figure 1. Verbal Communication Customer Service Verbal with Customers

(Source: Author's documentation, 2025)

In the study of communication science, this practice shows the importance of message clarity in interpersonal communication. A clear, structured, and tailored way of conveying information to the person you are speaking to can help customers understand the information more easily and at the same time foster a sense of trust in the person providing the information (Beebe, Beebe, & Ivy, 2019). Customers generally not only listen to the content of the explanation, but also pay attention to how the information is conveyed. Customer service who is able to explain calmly, without rushing, and can adapt their language to the customer's condition is often considered more convincing. This creates the impression that the representative understands their job and is trustworthy. On the other hand, explanations that are too technical or seem like memorization actually make communication feel distant and less convincing.

In the banking environment, such communication skills are crucial because they directly impact customer trust. When Customer Service is able to explain products in simple, easy-to-understand, and straightforward language, customers will see them as a competent and professional source of information (Buttle & Maklan, 2015). On the other hand, providing information that is too complicated or unclear can actually make customers feel doubtful about bank products and services. Therefore, customer service representatives' verbal communication is a key pillar connecting customer needs, product understanding, and building trust.

Nonverbal Communication as Emotional Strengthening in Customer Service Interactions

In addition to verbal communication, field observations indicate that nonverbal communication also plays a crucial role in building emotional comfort for customers during the service process. In daily interactions, customer service representatives consistently displayed friendly facial expressions, maintained eye contact, and used open body language while serving. Simple gestures such as smiling, nodding your head when listening, and focusing on the person you are talking to can give the impression that the customer is truly being listened to and appreciated.

One customer service representative explained that when dealing with customers who are complaining or appear concerned, they try to maintain eye contact and not show any indifference. According to her, this is important so that customers feel cared for and not ignored while conveying their problems. This

demonstrates that nonverbal communication is not only a complement to service but also a way to demonstrate empathy and sincerity in helping customers (Interview with Customer Service, November 13, 2025).

The strengthening of nonverbal communication is evident in customer interactions, characterized by physical contact and supportive body language (Figure 2). Hand contact and a body posture leaning toward the customer demonstrate empathy and personal attention, which serve to calm the customer's emotional state. This observation aligns with customer service interviews, which emphasized the importance of empathy and full presence in building customer trust.



Figure 2. Non-Verbal Communication Customer Service with Customers
(Source: Author's documentation, 2025)

Informant BN (38 years old) described customer service as "kind, communicative, and friendly," and "always smiling, greeting, and patient" (Interview with customer, November 11, 2025). This response shows that assessments of service quality are based not only on the content of verbal communication, but also on the accompanying nonverbal expressions. A friendly and empathetic attitude creates a comfortable atmosphere for customers, especially those who may feel awkward or afraid to conduct transactions at the bank.

In complaint handling situations, nonverbal communication plays a more significant role. Customer Service A (25 years old) explained that when dealing with customers who have experienced fraud or are provoked by hoaxes, they maintain eye contact to demonstrate full attention. A emphasized the importance of this gesture by saying, "Make eye contact... for example, when a customer is confiding in us, we don't look at others" (Interview with customer service, November 12, 2025). These nonverbal behaviors are a form of emotional validation that demonstrates the customer service representative's full presence to assist the customer.

Eye contact, reassuring facial expressions, and open body language are symbols of empathy that reduce emotional tension. In communication studies, these behaviors align with the concept of supportive nonverbal communication, where touch, facial expressions, and body language are used to reduce emotional tension and increase trust in interpersonal interactions (Adler, Rosenfeld, &

Proctor, 2018). When a customer experiences a crisis, such as the loss of funds due to fraud, nonverbal communication helps restore a lost sense of security. According DeVito, which states that consistency between verbal and nonverbal messages increases the communicator's credibility and makes the message more believable (Devito, 2011).

Nonverbal communication also has a direct impact on perceptions of customer service professionalism. For example, maintaining a straight posture, avoiding distractions like playing with a cell phone, or directing full attention to the customer reinforces an image of professionalism. In the banking context, these attitudes are crucial because customers place their trust in individuals who consistently demonstrate professionalism.

The combination of verbal and nonverbal communication creates a complete service experience. When customer service representatives explain products in detail (verbally) and convey empathy through polite gestures (nonverbally), customers feel understood and valued. This improves the quality of interactions, making it easier for customers to open up about their financial needs and accelerating the building of trust.

Forms of Communication Strategies Implemented by BRI Customer Service

Research findings indicate that BRI's Customer Service Unit at Benda Raya Pasar Minggu systematically employed three main communication strategies: building rapport through small talk (SPT), engaging in communication accommodation (CAT), and implementing empathetic communication within the service recovery mechanism.

Building Rapport through Small Talk

The first strategy used by Customer Service A was small talk to build rapport and reduce awkwardness in interactions. Customer Service A explained that they usually begin conversations by asking about the customer's news, activities, or needs. "So that the interaction doesn't feel awkward," said Customer Service A (Interview, November 12, 2025). This small talk serves to create a comfortable atmosphere, allowing customers to more openly express their needs. Customers BN and R validated the effectiveness of this strategy, stating that Customer Service was very friendly and open. This phenomenon aligns with the concept of interpersonal openness and developing closeness in interpersonal communication, where relationships are built through the gradual and contextual exchange of information (Guerrero, Andersen, & Afifi, 2017). In this case, small talk serves as an orientation stage that helps build initial trust between Customer Service and customers.

Small talk also has a strategic function as a tool for diagnosing product needs. When customers disclose their profession or transaction purpose, customer service representatives (CS) obtain important information that helps them determine the most relevant product. For example, when a customer mentions running a business, CS immediately connects them to the BritAma Bisnis product, which offers a more detailed transaction recording feature (Interview, November 12, 2025).

The second strategy is adjusting communication style. Customer Service Representative A explained that they adjust their language, tone of voice, speaking speed, and word choice depending on the customer's characteristics. CS A stated, "You have to understand the customer's background first to be able to adjust your speaking style."

Supervisor R gave the example of a business customer requiring a more technical product explanation, while an elderly customer requires a slower

explanation and additional education. These practices reflect the principle of audience-centered communication in interpersonal communication, namely the communicator's ability to adjust speaking style, message structure, and level of information complexity to suit the characteristics of the audience (Beebe, Beebe, & Ivy, 2019). This adjustment helps reduce the psychological distance between CS and customers and increases message acceptance.

Communication accommodating not only facilitates the exchange of information but also makes customers feel personally cared for. When customers feel the person they're talking to is making an effort to adapt, they're more likely to trust and accept product recommendations.

Empathetic Communication and Service Recovery

BRI's customer service at the Benda Raya Unit employs a highly structured, empathetic communication strategy within the context of customer service. When handling emotional situations or customer complaints, Customer Service informant A said "empathetic communication is the basis of almost all service interactions, especially when grieving with customers who are experiencing transaction problems, digital fraud, or doubts about banking information" (Interview, November 11, 2025).

Customer service team member A described empathetic communication as beginning from the first second of the interaction. They engage in emotional scanning, which involves reading facial expressions, body tension, speech rhythm, and the congruence between the customer's verbal and nonverbal content. This approach aligns with the concept of emotion-centered communication in service, where communicators read emotional messages through facial expressions, body language, and vocal intonation to design an appropriate response (Burgoon, Guerrero, & Floyd, 2016).

Furthermore, empathetic communication is also manifested in the form of guided explanations, a step-by-step explanation pattern tailored to the customer's understanding capacity. Customer Service A explained that when a customer is already in an emotional state, technical information should be provided slowly and repeatedly if necessary. For example, in explaining an unsuccessful transaction, Customer Service A used a flow: possible causes, system checks, the chronology of the customer's actions, and the resulting impact. Each explanation was always accompanied by validation, such as "You're not wrong; this can happen when the ATM network is congested," or "You've done the right steps, we just need to double-check to make sure it's clear."

Validation in communication is a form of acknowledgment and acceptance of the feelings and experiences of the other person. Message validation can help someone feel more valued and understood, and can reduce negative emotions (Adler, Rosenfeld, & Proctor, 2018). Research findings show that empathetic communication by BRI Customer Service at the Benda Raya Pasar Minggu Unit is not merely a formality or a friendly gesture. The way Customer Service listens to complaints, responds calmly, maintains eye contact, and demonstrates full attention throughout the conversation demonstrates an effort to make customers feel heard and understood. This attitude helps create a sense of comfort, allowing customers to be more open about their problems.

Furthermore, customer service in some situations attempts to reduce customer anxiety when they lack in-depth knowledge of the problem they are experiencing. This approach can reduce customer anxiety, especially when they encounter problems with digital services or failed banking transactions. This interaction demonstrates empathy, not only as part of service ethics but also as a

communication strategy that plays a role in building customer trust in the bank. However, the communication strategies used by customer service to build customer trust can be illustrated using the following model.

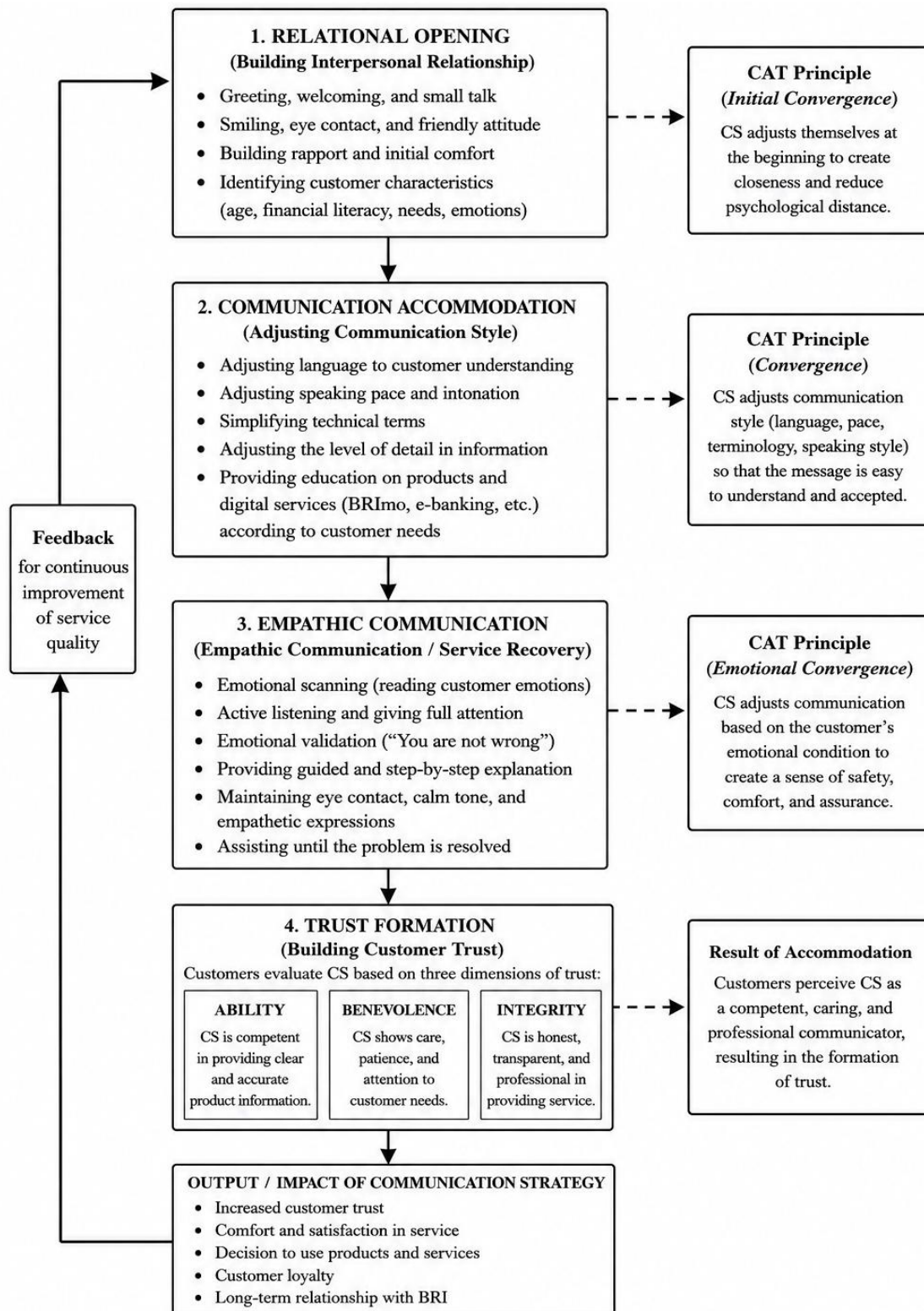


Figure 3. Model of Customer Service Communication Strategy at BRI in Building Customer Trust

(Source: modify on Communication Accomodation Theory, 2025)

Customer Perception of Communication Practices Implemented by Customer Service

Customer perceptions of Customer Service communication practices at Bank Rakyat Indonesia (BRI) Benda Raya Pasar Minggu Unit indicate that most customers consider the communication patterns employed by Customer Service to be clear, easy to understand, and helpful in making financial decisions. Based on interviews, two customers (R and BN) stated that the explanations provided by Customer Service were "detailed," "easy to understand," and "straightforward." This positive perception emerged especially when customers received product information tailored to their needs and backgrounds. For example, Customer R stated that when she inquired about a deposit, Customer Service not only mentioned the interest rate but also explained the term, estimated returns, and the disbursement process in detail. This explanation gave the customer confidence, which ultimately led to her decision to purchase the product the following day. This finding confirms that clarity and detail of information are important factors in building customer trust, as explained in the service marketing literature, where the quality of explanations and accuracy of information enhance perceptions of service provider competence (Buttle & Maklan, 2015).

In addition to verbal aspects, customers also perceive the nonverbal communication employed by customer service representatives as influencing their comfort during the service process. Customer BN stated that the customer service representative's attitude of "smiling," "listening until the end," and "not rushing" made him feel valued and not afraid to ask further questions.

Nonverbal behaviors such as eye contact, empathetic expressions, and open body posture have been shown to increase perceptions of the communicator's credibility and enhance trust in the message (Devito, 2011). In a banking context rife with risk and uncertainty, customer service representatives' body language that is consistent with the verbal content is an indicator of trustworthiness of the information provided.

This is reinforced by interview results, in which customer R assessed that the customer service representative "wasn't patronizing," but used a calming style when explaining potential risks or specific product features (Interview, November 12, 2025). Customers' positive perceptions are also evident in how customer service representatives tailored communication to their personal characteristics. Customer BN noted that customer service representatives were able to use simple language when explaining digital features like BRI^{mo}, especially to customers who were less familiar with technology. For more detail-oriented customers, customer service use more technical explanations. This form of communication adaptation demonstrates the practice of communication accommodation, where the communicator adjusts speaking style, tempo, and depth of information to suit the recipient's needs.

This convergence of communication styles has been shown to increase interpersonal closeness and facilitate the establishment of trust (Gasiorek & Giles, 2017). In interviews, BN customers also noted that customer service "talks to us in a way that suits us," making them feel comfortable and not discriminated against based on their level of financial literacy.

Both customers (R and BN) also strongly perceived customer service empathetic approach, particularly in problematic situations or cases with the potential for emotional issues. This empathetic approach aligns with modern service recovery practices, prioritizing emotional stabilization before providing technical education, so customers feel psychologically supported (Wilson, Zeithaml, Bitner, Grew, & M, 2016). In an interview, customer R assessed that customer service

"showed they wanted to help," "didn't judge," and "explained slowly," which strengthened a sense of security and increased the perception of service reliability (Interview, November 12, 2025).

In other words, transparent and structured explanations increase customer confidence that their decisions are safe and profitable. CRM literature states that trust is a prerequisite for loyalty and financial decisions to be formed (Buttle & Maklan, 2015). In this study, customer perceptions of customer service communication are the primary gateway influencing whether they will accept or reject a banking product.

Customer perceptions of customer service communication practices at BRI Unit Benda Raya Pasar Minggu indicate that three main aspects (verbal clarity, nonverbal consistency, and adaptive empathy) are strategic components that shape trust in the bank's services and products. Interview results indicate that both customers (R and BN) assess not only the content of the message but also how it is communicated. When customer service are able to explain products in detail, adapt their communication style to customer needs, and demonstrate empathy in challenging situations, customers develop the perception that customer service is ability, caring, and has integrity. This perception forms the basis for building trust, which ultimately influences their decision to use banking products continuously.

CONCLUSION

This study found that the communication strategy used by BRI's Customer Service Unit at Benda Raya Pasar Minggu has an important role in building customer trust toward banking products. Communication delivered clearly, in detail, and in an organized manner help customers better understand of product features and benefits offered. In addition, nonverbal communication, such as friendly expressions, calm tone of voice, and open body language also strengthens perceptions of customer service credibility and professionalism. The findings also show that empathetic communication strategy implemented through adjustments in speaking style, the use of small talk as a tool for exploring needs, and assistance during the service recovery process contributes significantly to building a sense of security and customer confidence. All of these forms of communication create the perception that customer service personnel possess competence, care, and integrity, thus encouraging customers to choose and purchase products such as BritAma Bisnis, BritAma Rencana, and deposits.

Theoretically, this study contributes to the development of communication accommodation theory by showing that accommodation also occurs through nonverbal and emotional dimensions, including facial expressions, eye contact, body posture, emotional scanning, and empathetic responses during service recovery. In the context of small retail banking services, accommodation functions not only to reduce communication distance between Customer Service and customers, but also to produce trust. Thus, this research shows that convergence in Communication Accommodation Theory can be understood as a strategic trust-building mechanism in service encounters, particularly when customers have different levels of financial literacy, digital banking familiarity, and emotional conditions.

The customer service communication strategy serves not only as a means of conveying information but also as a mechanism for building trust and maintaining long-term relationships between customers and BRI. BRI is recommended to develop service communication guidelines that emphasize clarity of verbal communication, consistency of nonverbal communication, and adaptive empathy as standard operating procedures for customer service communications at the unit

level. Future research could also expand the subject matter by involving more BRI units and varying customer characteristics to compare communication patterns across service contexts. This approach is expected to enrich studies of organizational communication and banking service communication with an understanding based on the experiences of communication actors.

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AUTHOR DECLARATION

The author(s) declare that artificial intelligence (AI) tools were used only to support language editing, translation, grammar checking, and sentence clarity improvement in this manuscript. AI tools were not used to generate research data, conduct data analysis, interpret findings, or replace the intellectual contribution of the author(s). All ideas, analysis, findings, and conclusions are the full responsibility of the author(s).

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