

Language Education for Development: Enhancing Regional Banks' Performance through Illocutionary Speech Act Mastery in Indonesia

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Abstract

This study aims to explain how language plays a significant role in improving the performance of regional development banks in Indonesia. The method used was qualitative with a questionnaire instrument involving 6 regional development banks in Indonesia. Some of the main findings are 24 statements were found, 19 of which fall into 5 categories, namely assertive illocutionary speech acts, directive illocutionary speech acts, expressive illocutionary speech acts, commissive illocutionary speech acts, and declarative illocutionary speech acts. In its implementation, the process emphasizing the humanistic approach scored over 90%. By prioritizing language training initiatives that emphasize the mastery of illocutionary speech acts, regional banks in Indonesia can expect improved operational efficiency, strengthened customer

relationships and a more strategic approach to communication, contributing to the overall development and success of the banking sector. This study is limited to the context of only one type of bank, the regional development bank. It is further suggested that there is a strong need to provide adequate and timely capacity building for the employees of regional development banks, particularly in language training as part of public service and satisfaction development.

Keywords: Language education; illocutionary; speech act; humanistic approach

Introduction

Language education is essential in providing a solid foundation for one's survival as it plays a crucial role in social, community, and professional contexts. Disagreements may arise even in social interactions, but with a solid foundation in language, individuals can effectively exchange information with their interlocutors. To avoid misunderstandings during communication, it is crucial to understand the speaker's intent and purpose (Sunendar et al., 2021). A strong grasp of language and pragmatics is necessary to accurately examine the speaker's intent (Sagita & Setiawan, 2019).

Learning a language is crucial for professionals as it has a strong impact on thinking and behaviour, making it a powerful medium for communicating culture and social reality (Kioko, 2016). Individuals with strong language skills are expected to provide better service in their career. Pragmatics, a branch of language education, deals with how language is used in communication to ensure accurate reception of intended information and avoid misunderstandings by understanding the implied message conveyed in the speaker's utterance. Unlike pragmatics, which focuses on how the context of an utterance influences the speaker's intended meaning, speech acts concern themselves with the execution of actions through spoken language directed at the interlocutor.

Speech acts are actions carried out to convey a message, provide information, or express the speaker's wishes to the listener through direct interaction or oral communication. Speech act theory explains that language is a way for speakers to achieve goals in their communicative actions or to communicate their intentions and intentions, as well as how listeners interpret the meaning intended by speakers in their utterances (Frandika & Idawati, 2020). Speech acts are categorized into three forms, namely locutionary speech acts, illocutionary speech acts, and perlocutionary speech acts. In this study, the speech act that will be discussed further is the illocutionary speech act.

Illocutionary speech acts refer to types of speech acts that can perform specific actions concerning verbal expressions. When someone utters words, they not only utter an utterance but also carry out an action, expressing their intention or purpose through the statement. According to Wijana (1996: 18) in (Giyanti et al., 2019), illocutionary speech acts aim to convey information. Still, they can be used to carry out specific actions depending on the context of the situation. In this case, space in the application of illocutionary speech acts is very easy to find in the banking world, where employees promote their products, provide directions to customers and answer information regarding the problems they are experiencing.

In the banking industry, communication is crucial in supporting the smooth flow of customer transactions. Effective communication fosters satisfaction for both the service providers and the served parties. Bank employees' communication proficiency can aid the company in marketing its products, falling within one of the four marketing strategies: promotion (Katrin & Vanel, 2020). To enhance performance within a company, in this case, a Regional Development Bank (BPD), attention must be given to its service aspects. The service rendered by the bank should

continually be enhanced to ensure customer comfort. In Indonesia, BPD competes with other Conventional Banks, often engaging in a race to improve their earnings by enhancing service quality, creating innovative breakthroughs, and integrating technological advancements into their operational systems.

The Regional Development Banks (BPD) are crucial for local governments in Indonesia. The BPD is a significant financing source for local governments to fund regional development programs, including infrastructure, education, healthcare, and more. In this regard, BPD may offer long-term loans with lower interest rates than private banks and the Himbara (State-owned banks for regional development). Generally, the performance of BPD in Indonesia competes favorably with private banks in the country. Private banks usually have larger assets than BPD. This is evident from the end-of-2020 data, which showed that private banks had total assets of IDR 9.082 trillion compared to BPD's total assets of just IDR 975.69 trillion. Credit growth in private banks is usually higher than that of BPD. As of the end of 2020, the credit growth of private banks reached 7.7%, whereas BPD's credit growth was only 6.45%. BPD's Non-Performing Loan (NPL) ratio is relatively higher compared to the average ratio of private banks in Indonesia. As of the end of 2020, BPD's NPL ratio was 2.9%, while the average NPL ratio of private banks in Indonesia was 2.4%. The profitability of both BPD and private banks is relatively balanced. By the end of 2020, BPD recorded a profit of IDR 7.1 trillion, whereas private banks recorded a net profit of IDR 119.9 trillion..

In addition, issues related to the services provided by BPD can undoubtedly affect customer enthusiasm and interest in using BPD's services. Speaking about customer satisfaction, the quality of services a company offers can enhance user satisfaction by maximizing enjoyable customer experiences and minimizing errors that may lead to discomfort for users of services (Tjiptono, 2011; Ritonga et al., 2020). The ultimate goal banks aim to achieve is how to effectively market and sell their products and services to their customers. This demonstrates the inclination towards providing services based on outcomes. Similarly, the current research state in Indonesia is characterized by a focus on products or outputs, as observed in other conditions. (Sunendar & Adriany, 2023).

This research adopts the theme of humanism, intending to examine the extent to which banking service providers in the region have offered comfort, maximal service, and ease of accessibility for users. To succeed in the competitive service industry, businesses must plan marketing strategies to satisfy customer desires, with one key aspect being service quality (Indrawan et al., 2021). Every aspect of humanistic service will also be examined through the lens of pragmatic science, utilizing the illocutionary speech act approach.

Very little is currently known about the integration between language education, specifically illocutionary speech act, and humanism approach that could impact the public service in specific area. Language education is often studied in educational institutions or areas. Therefore, this study offers new insights into language education for professional context.

Literature review

Illocutionary act

Illocutionary acts, as a crucial component of language education, play a pivotal role in equipping individuals with the communicative skills necessary for effective expression in diverse contexts. Understanding and mastering illocutionary acts involves not only the ability to decode the literal meaning of words but also the nuanced interpretation of speakers' intentions and the appropriate use of language in various social situations (Acheoah, 2017). In a language education

setting, emphasis on illocutionary acts enhances learners' pragmatic competence, enabling them to navigate complex social interactions and convey meaning beyond mere words. By delving into illocutionary acts, someone gains insights into the subtleties of speech acts, such as requests, promises, and directives, thereby sharpening their ability to engage in purposeful and contextually appropriate communication. In other words, pragmatic awareness is needed to be able to capture the meaning conveyed. (Bardovi-Harlig, 2018). This knowledge is particularly beneficial in professional and interpersonal spheres, contributing to effective negotiation, conflict resolution, and successful collaboration. Integrating illocutionary acts into language education underscores the importance of not just linguistic fluency but also pragmatic awareness, fostering well-rounded communicators capable of navigating the intricacies of real-world language use.

Speech activities followed by actions that can give orders or influence the other person are called speech acts. Yule (2006: 81) in (Putri & Rosalina, 2022), when someone speaks, in the speech, there are not only words, sentences, or grammatical structures, but there are also actions that accompany the speech. Illocutionary speech acts aim to influence the interlocutor during interactions and refer to things expressed by speakers and are usually in the form of notification, greeting, and commitment (Sahara & Yuhdi, 2022). According to Searle (1976), illocutionary speech acts are divided into five forms, namely (1) assertive, is speech that binds the speaker to the truth of the proposition he utters, for example expressing , confess, report, confirm, show and give testimony, (2) directive, is speech that aims to move the speech partner to carry out the actions mentioned in the speech, such as inviting, asking, ordering, demanding, suggesting and making requests, (3) expressive, refers to utterances that are intended to express judgments about matters discussed in speech acts, such as expressing gratitude, criticizing, complaining, giving praise, blaming and congratulating, (4) commissive, are actions that bind the speaker to commit to what is said in utterances, including promises, vows, threats, and promises with oaths, and (5) declarative, includes speech acts intended to create a new state (status, condition, etc.), such as actions of validating, deciding, canceling , prohibit, grant, elevate, classify, and pardon. Moreover, Norrick (2015) posits that taking an outside-in approach to conversational stories reveals that they operate beyond mere entertainment or demonstration of a fact but incorporate illocutionary forces such as confession, indictment, and indirect apologies or warnings.

Humanism

Humanism in the Great Dictionary of the Indonesian Language is a school that aims to revive a sense of humanity and aspire to a better social life. To realize this, it is necessary to know that the values of humanism are divided into: values of democracy and solidarity, values of tolerance, values of cooperation, values of mutual help, values of self-sacrifice, and values of caring (Hardiman; Budi, 2012; Sumantri, Ahmad, 2019; Choirul Muzaini et al., 2023).

The four prophetic ethics of humanism are; (1) maintaining brotherhood among human beings regardless of religion, race, tradition, and others, (2) believing that every human being has the same rights, (3) eliminating all forms of violence because violence is often a way for humans to eliminate human values humanism, (4) keeps people away from envy and hatred towards fellow humans (Roqib; Novala et al., 2020; Karim et al., 2021). The humanism approach in this study aims to see how far the banking sector humanizes humans, in this case, the services banks provide customers.

Service quality

Generally, five factors can influence customer satisfaction: (1) product quality, (2) price, (3) service quality, (4) emotional/trust, and (5) cost (Ratnasari, 2011; Kasinem, 2021). In this context, the research will focus on the service quality a company or business provides to its customers. One way or perspective to enhance service quality in a company is through a more human approach, often referred to as humanistic service.

Improving service quality in a company can be achieved through a more humane approach, commonly referred to as humanist service. According to Rifai (2023), humanist service prioritizes human aspects when interacting with individuals, groups, or communities. Properly implementing the humanist service concept can lead to the realization of ideal service quality. In addition, there is also a tendency that people with less negativity in their communication would have resulted in more positive social interaction (Merolla et al., 2022).

In addition, there are several other factors that can determine the quality of service, including (1) Reliability, which provides a service as much as possible, (2) Responsiveness, the responsiveness of employees in providing the services needed by customers and being able to complete them quickly, (3) Competence, the expertise possessed by employees in terms of service, (4) Access, easy access to services by customers, (5) Friendliness, the attentiveness and attitude of employees, (6) Communication, the communication skills of employees, (7) Credibility, the ability of employees to create a sense of trust in the company, (8) Security, security guarantees provided to customers, (9) Understanding/knowing the customer, ability of employees to understand customer needs, (10) Tangibles, physical evidence of services provided (Zeithaml, 1993); Nasfi et. al, 2020). The government can also create a favorable and healthy business environment by providing different licensing facilities and incentives, guaranteeing investment and capital, providing finance, implementing laws and regulations, ensuring security, and enforcing the law (Hamdani, Erlina, Rujiman, 2023).

According to Darmadi et al. (cited in Wahyuni, 2019), three key components - systems, technology, and people - form the basis of service quality. As Wahyuni (2019) highlights, the human factor significantly impacts service quality, making it comparatively complex to imitate compared to product quality and pricing.

Customer satisfaction

The importance of customer satisfaction in the business world has become many companies' primary focus, aiming to understand better what consumers desire. Every business entity, including those in the banking sector, recognizes the significance of customer satisfaction, consistently striving to provide quality products and offer the best services to foster customer loyalty (Saniah et al., 2020). Customer satisfaction can be defined as an individual's level of contentment after comparing perceived performance or outcomes with their expectations. The extent of the difference between perceived performance and expectations determines the level of satisfaction. If the performance falls below expectations, customers may feel disappointed; however, if it matches their expectations, customers will feel content (Hayati, Hakim, 2014; Saniah et al., 2020).

According to Zeithmal & Bitner in (Saidani, Arifin, 2012; Cesariana et al., 2022), customer satisfaction is the customer's reaction to the perceived discrepancy between expectations and the actual performance of a service/service provider.

Research method

This research employs a qualitative descriptive method. Qualitative research methodology positions humans as the primary focus within the phenomena or events under investigation. This is why qualitative research approaches often adopt a humanistic perspective. In the role of subjects, humans possess the freedom to think and make decisions based on their cultural frameworks and personal systems (Sari et al., 2022). The qualitative descriptive method is a research approach focused on collecting detailed, comprehensive, and in-depth descriptions in notes. It aims to depict actual situations and enhance how data is presented (Nugrahani, 2014: 96) in (Sari & Cahyono, 2022). The qualitative descriptive method is used to describe the data collected from the questionnaire and observation.

This study involved employees and customers in 6 Regional Development Banks spread across several regions in Indonesia. The banks are Sumut Bank, Bengkulu Bank, Jabar Banten Bank, Jabar Banten Syaria Bank, Kalbar Bank, and Sulselbar Bank. The instrument used was a questionnaire containing 6 indicators and 24 statements. The 6 indicators have a scale ranging from strongly agree, agree, somewhat agree, disagree, and strongly disagree. The following are the six indicators used.

Table 1. Humanist value service questionnaire in the banking industry

No	Indicators	Statement
1	Respect for the people served	1) There is a clean and comfortable service room
		2) Employees' appearance is neat, not excessive, and wearing work clothes.
		3) Modern banking equipment is available.
		4) Some brochures offer services and are visually appealing and full of information.
		5) There is a comfortable waiting room for customers.
		6) Employees serve customers in order of arrival and do not discriminate.
2	The principle of the Customer as the subject	7) Security guards are always willing to help customers.
		8) Employees can complete services on time as promised.
		9) The bank is ready to respond to customer requests.
		10) Bank employees can answer all customer questions.
3	Organization	11) The bank keeps documents without errors.
		12) Employees inform customers about the certainty of service delivery time.
		13) Employees make customers feel safe when making transactions.
		14) Employees provide prompt service to customers.
		15) There is a suggestion box for customers.
4	Two-way relationship harmonization	16) Employees create a comfortable and pleasant atmosphere by smiling and greeting.
		17) Employees are friendly and polite in serving customers.
		18) Employees can create good relationships with customers.
		19) The availability of telephone or e-mail lines to serve customer complaints online.

5	Honesty	20) Employees deliver services correctly from the first time.
		21) Employees foster a sense of trust from customers.
6	Attitude	22) Employees show self-confidence and are ready to serve/assist customers.
		23) Employees can be relied upon in handling customer service problems.
		24) Employees serve customers quickly and carefully.

Data was obtained by distributing questionnaires at 6 Regional Development Banks in Indonesia. Completion is given a deadline of approximately 1 week for completion by considering the activities that occur between customers and employees. In addition, direct observation took place to capture the interaction between employees and customers. The data was then analyzed by sorting the questionnaire data from customers and employees. After this, the data was coded according to predetermined criteria.

Results

The results of distributing questionnaires that were given to employees and customers at six Regional Development Banks (BPD) in Indonesia such as; Sumut Bank, Bengkulu Bank, Jabar Banten Bank, Jabar Banten Syariah Bank, Kalbar Bank, and Sulselbar Bank, obtained 223 initial data, and the remaining 219 valid information by dividing 188 data from employees and 31 data from customers.

There are two major findings found in this research. Firstly, it is related to the use of illocutionary speech acts by the employees. Secondly, the result of the questionnaire regarding the humanism approach conveyed by the employees to the customers. All the findings will be further revealed in this part.

There are 5 types of illocutionary speech acts found and used during the data collection process. These five categories are assertive, directive, expressive, commissive, and declarative. The speech acts are found from the time the consumer enters the bank until they complete the transaction process.

Assertive

These speech acts bind the speaker to the truth of the proposition he utters, for example, stating, confessing, reporting, affirming, showing, and giving testimony. Notice the example below.

Data 1

Context: Employees show self-confidence and are ready to serve/help customers.

Speech: "Is there anything I can help you with, sir/ma'am?"

In Data 1, the utterances expressed by employees show their confidence in helping customers make transactions.

Data 2

Context: Employees deliver services right the first time.

Speech: "Sir/Madam, it's best to provide cash to pay for closing the account!"

In Data 2, the utterances uttered by employees show their ability to convey their products or services correctly.

Data 3

Context: The bank is ready to respond to customer requests.

Speech: "Sir, I'm having problems accessing Bank Digital on my smartphone, where I can't send money."

Data 3 shows the attitude of employees who are always available to help with customer problems.

Directive

This utterance aims to move the speech partner to carry out the actions mentioned in the utterance, such as inviting, requesting, ordering, demanding, suggesting, and making requests.

Data 1

Context: Security guards are always willing to help customers.

Speech: "Please take a queue number in advance, sir/ma'am!"

Data 1 shows the direction the security guard gave so the transaction process could run smoothly.

Data 2

Context: Employees are friendly and polite in serving customers.

Speech: "Sir/Madam, please sign this document!"

Data 2 shows the attitude of friendly employees who speak politely when asking customers to do something.

Data 3

Context: Employees make customers feel safe when making transactions.

Speech: "When transacting, please keep your PIN confidential!"

Data 3 shows the attitude of employees who always try to maintain customer security during transactions, and this can be seen from the directions they give to customers to maintain the confidentiality of the PIN.

Expressive

This utterance refers to utterances intended to express judgments about matters discussed in speech acts, such as expressing gratitude, criticizing, complaining, giving praise, blaming, congratulating, or giving or expressing specific intentions.

Data 1

Context: Employees are friendly and polite in serving customers.

Speech: "Thank you for visiting, Sir/Madam!"

In Data 1, it can be seen that employees always express gratitude to customers for the services they have used.

Data 2

Context: Employees serve customers quickly and carefully.

Speech: "Sorry, sir/madam, can I borrow your identity card to verify customer data?"

Data 2 shows that the employee asks the customer to show an identity card and is accompanied by the intent and purpose of asking for it.

Data 3

Context: Employees serve customers quickly and carefully.

Speech: "Congratulations, sir/madam, your account is active and can be used!"

In Data 3, it can be seen that the employee congratulates the customer on activating the customer's account.

Comissive

This speech is an action that binds the speaker to commit to doing what is said in the speech, including offering, promising, swearing, threatening, and promising by oath.

Data 1

Context: Employees deliver services right the first time.

Speech: "Sir/Mrs, currently, the bank offers a loan with 1% interest. Are you interested?"

In Data 1, it can be seen that employees are trying to bind customers by offering loan services with low interest.

Data 2

Context: Employees deliver services right the first time.

Speech: "Are you interested in investing in Bank Mutual Funds?"

In Data 2, it can also be seen that employees are trying to bind customers by offering investment products to their bank.

Data 3

Context: Employees show self-confidence and are ready to serve/help customers.

Speech: "We offer ease of investment with an affordable investment value (starting from IDR 100,000)."

Data 3 also shows the same aims and objectives of the employees, namely to offer customers to invest at very affordable minimum rates.

Declarative

This utterance includes speech acts intended to create a new state (status, condition, etc.), such as validating, deciding, canceling, prohibiting, granting, appointing, classifying, and forgiving.

Data 1

Context: Employees deliver services right the first time.

Speech: "Sir/Madam, I apologize; your account opening process was rejected because your name was already registered in our system!"

Data 1 shows that the employee refuses to open an account because the customer's data is already registered in the system.

Data 2

Context: Employees deliver services right the first time.

Speech: "Sir/Madam, the bank only allows each customer to have two bank accounts!"

In Data 2, it can be seen that employees prohibit customers from having two accounts with the same identity.

Data 3

Context: Employees deliver services right the first time.

Speech: "You are not allowed to give your PIN code to a bank officer!"

In Data 3, it can be seen that employees prohibit customers from informing the PIN to bank officers.

Findings from employees and customer's questionnaire on humanism approach

The data on the results of the questionnaire distribution are presented in tabular form, which has two groups, namely the employee and customer groups. In each group, there is several "F" which indicate the frequency of answers based on the rating scale "Strongly Agree, Agree, Less Agree, Disagree and Strongly Disagree", then equipped with the total average score and the percentage of the number of answers from each score obtained. The table also describes the criteria for obtaining the percentage of the average value with the provisions. If the value is $\leq 21\%$, the criteria are "Very Weak." If the value is $\leq 41\%$, the criteria are "Weak." If the value is $\leq 61\%$, the criteria are "Enough." If the value is $\leq 81\%$, then the criteria are "Strong," and if the value is $\leq 100\%$, then the criteria are "Very Strong."

Table 2. Results for indicator "Respect for the people served"

No Item	Number of Items	Score	Employee			Customer		
			F	Total Average Score	Percentage	F	Total Average Score	Percentage
Respect for those served	6	Strongly Agree (5)	769	3845	73%	118	590	69%
		Agree (4)	324	1296	25%	61	244	29%
		Disagree (3)	31	93	2%	7	21	2%

	Not Agree (2)	3	6	0%	0	0	0%
	Strongly Disagree (1)	1	1	0%	0	0	0%
Amount		1128	5241	100%	186	855	100%
Maximum Score			5640			930	
Average Percentage			93%			92%	
Criteria			Very Strong			Very Strong	

The results of the answers given by respondents to the first indicator, "respect for those served", obtained the maximum score (5640) with an average percentage (93%) and the criteria of "very strong" in the employee group and the maximum score (930) with an average -average percentage (92%) and "very strong" criteria. The criteria in Table 2 show that so far, the cultivation of humanist values includes: the availability of clean and comfortable service rooms, the appearance of employees who are neat and not excessive, the availability of modern banking equipment, the availability of brochures that have visual appeal and are full of information, the availability of a comfortable waiting room and the attitude of employees who do not discriminate between customers and serve according to the order of arrival, has been well practiced and implemented within the Regional Development Bank (BPD).

This indicator shows that the implementation of humanist values is in the form of respect for the people served.

Table 3. Results for indicator "*The principle of the customer as the subject*"

No Item	Number of Items	Score	Employee			Customer		
			F	Total Average Score	Percentage	F	Total Average Score	Percentage
The principle of the Customer as the subject	4	Strongly Agree (5)	466	2330	44%	81	405	47%
		Agree (4)	269	1076	21%	39	156	18%
		Disagree (3)	16	48	1%	4	12	1%
		Not Agree (2)	1	2	0%	0	0	0%
		Strongly Disagree (1)	0	0	0%	0	0	0%
Amount			752	3456	66%	124	573	67%
Maximum Score				3760			620	
Average Percentage				92%			92%	
Criteria				Very Strong			Very Strong	

In the second indicator, "The principle of the Customer as the subject", the maximum score is obtained (3760) with an average percentage (92%) and the criteria of "very strong" in the employee group, and the maximum score obtained (620) with an average percentage (92%) and the "very strong" criterion. The criteria obtained in Table 3 show that so far, the embodiment of humanist values includes: security guards who are always alert to help customers, employees who are able to complete services on time as promised, banks who are ready to respond to customer requests, and bank employees who are able to answer all customer inquiries have been realized and implemented well within the Regional Development Bank (BPD).

Table 4. Results for indicator “*Organization*”

Table 4. Results for Indicator: Organization								
No Item	Numbe r of Items	Score	Employee			Customer		
			F	Total Average Score	Percentag e	F	Total Average Score	Percentag e
Organizatio n	5	Strongly Agree (5)	565	2825	54%	93	465	54%
		Agree (4)	353	1412	27%	55	220	26%
		Disagree (3)	19	57	1%	7	21	2%
		Not Agree (2)	3	6	0%	0	0	0%
		Strongly Disagree (1)	0	0	0%	0	0	0%
Amount			940	4300	82%	155	706	83%
Maximum Score			4700			775		
Average Percentage			91%			91%		
Criteria			Very Strong			Very Strong		

In Table 4 above, for the "Organization" indicator, the maximum score is obtained (4700) with an average percentage (91%) and the criteria for "very strong" in the employee group and the maximum score obtained (775) with an average percentage (91%) and the criteria of "very strong" in the employee group. This shows that humanist values include: the bank keeps customer documents without errors, employees always inform customers about the certainty of service delivery times, employees make customers feel safe when making transactions, employees provide fast service for customers and offer suggestion boxes to customers, has been well implemented within the Regional Development Bank (BPD).

Table 5. Results for indicator “*Two-way relationship harmonization*”

Table 5: Results for indicator Two-way Relationship harmonization								
No Item	Number of Items	Score	Employee			Customer		
			F	Total Average Score	Percentage	F	Total Average Score	Percentage
Two-way relationship harmonization	4	Strongly Agree (5)	542	2710	52%	87	435	51%
		Agree (4)	202	808	15%	32	128	15%
		Disagree (3)	6	18	0%	5	15	2%
		Not Agree (2)	2	4	0%	0	0	0%
		Strongly Disagree (1)	0	0	0%	0	0	0%
Amount			752	3540	68%	124	578	68%
Maximum Score			3760			620		
Average Percentage			94%			93%		
Criteria			Very Strong			Very Strong		

The results obtained in Table 5. for the "two-way relationship harmonization" indicator show that the employee group has obtained the maximum score (3760) with an average percentage (94%) and the criteria of "very strong." The customer group has obtained a score maximum (620) with an average percentage of (93%) and the criteria of "very strong." This shows that the application of humanist values is included in this indicator, such as employees who can create a

comfortable and pleasant atmosphere by smiling and greeting, friendly and polite employees, employees who have the ability to create good relationships with customers, as well as the availability of telephone lines or e-mail to serve customer complaints online which have been well implemented within the Regional Development Bank (BPD) environment.

Table 6. Results for indicator “Honesty”

Table 6. Results for Indicator: Honesty								
No Item	Number of Items	Score	Employee			Customer		
			F	Total Average Score	Percentage	F	Total Average Score	Percentage
Honesty	2	Strongly Agree (5)	264	1320	25%	40	200	23%
		Agree (4)	110	440	8%	21	84	10%
		Disagree (3)	2	6	0%	1	3	0%
		Not Agree (2)	0	0	0%	0	0	0%
		Strongly Disagree (1)	0	0	0%	0	0	0%
Amount			376	1766	34%	62	287	34%
Maximum Score			1880			310		
Average Percentage			94%			93%		
Criteria			Very Strong			Very Strong		

In Table 6. above, for the "honesty" indicator, the maximum score is (1880) with an average percentage (94%) and the criteria for "very strong" in the employee group and the customer group, the maximum score is (310) with the percentage average (93%) and “very strong” criteria. This proves that the quality of banking services at the Regional Development Bank (BPD) has been based on humanist values, which include: employees who deliver services correctly from the first time and can build customer trust with their services.

Table 7. Results for indicator “Attitude”

No Item	Number of Items	Score	Employee			Customer		
			F	Total Average Score	Percentage	F	Total Average Score	Percentage
Attitude	3	Strongly Agree (5)	371	1855	35%	57	285	33%
		Agree (4)	186	744	14%	35	140	16%
		Disagree (3)	7	21	0%	1	3	0%
		Not Agree (2)	0	0	0%	0	0	0%
		Strongly Disagree (1)	0	0	0%	0	0	0%
Amount			564	2620	50%	93	428	50%
Maximum Score			2820			465		
Average Percentage			93%			92%		
Criteria			Very Strong			Very Strong		

Table 7 with the "Attitude" indicator displays the highest score (2820) with an average percentage of 93% and the criteria for "very strong" among employees, and the maximum score

(465) with an average percentage of 92% and the criteria for "very strong" among customers. This demonstrates humanist values such as employees displaying self-confidence and preparedness to serve/help customers, employees capable of dealing with customer problems and complaints, and employees providing quick and careful customer service.

Discussion

From the findings, it is known that the Employee of the Regional Development Banks have implemented humanized services with the use of good language. For example, the questionnaire results in the Two-way relationship harmonization section show a high score with the Very Good category from both the employees and customer sides. In its implementation, Employee always use the words Sorry and Thank You as a form of language used to maintain good relations with their customers. Another important finding is that the utterances of the employees reflect the attitude of the customers. Based on the results, the Attitude Indicator received a score of 465, or 92% from the customer's perspective. This is further evidence that the language spoken also reflects the attitude favoured by customers. This is in line with Kioko (2017), who states that language influences thought and action, making it a powerful medium for conveying culture and social reality.

The employees, whether in customer service or in security positions, have taken part in various training and capacity building activities related to how to be always customer-oriented. The results of this study confirm that public services cannot be separated from the linguistic aspect. For example, in the category of the principle of the customer as a subject, the score obtained shows a very good category with a total score of 3760 for employees. This means that all employees prioritise providing the best possible service to their customers. This includes security guards who are always alert to help customers, employees who are able to complete services on time as promised, banks that are ready to respond to customer requests, and bank employees who are able to answer all customer questions. This is also reflected in the results for declarative speech acts, where employees always give explanations about things that are important for customers to know. This is in line with Frandika & Idawati (2020) who state that language is the means by which the speaker achieves his goals in communication and how the hearer interprets the meaning of what the speaker says. Thus, misunderstandings do not affect the establishment of effective communication and the achievement of customer satisfaction as a subject of banking service.

The use of polite, good, and effective language by employees towards customers has created a harmonious relationship that leads to customer satisfaction. The language in combination with the services provided reflects a good process of preparation and training on the part of the bank in the services provided by its employees. Chen, Hsieh, & Chen (2021) argue that increasing employee skills may be beneficial to employee motivation and skills that may influence customer satisfaction. This research further highlights that the aspect of language training is also an integral part that needs to be trained either before an employee starts working or as a form of capacity building for those who have been working for a certain period of time.

The implication of this research is how language learning becomes an explicit and regular capacity building program for employees working in the public service. This is done in order to increase the insight and understanding of employees, and further increase their motivation to provide the best service to customers. Chen (2014) suggests that the goal of training is usually to equip employees with the basic knowledge, skills, attitudes, and ethical values needed to perform public service work.

Conclusion

This study describes the significance of human-oriented or humanist services in the banking industry and how this relates to applying illocutionary speech acts. The findings from this study indicate that services that focus on aspects of caring, empathy, and warm communication between Customers and bank Employee have a beneficial effect on Customer satisfaction, loyalty, and positive perceptions of banking institutions.

Illocutionary speech acts refer to variations of communication that describe intentions, such as requests, questions, or statements, and their role is crucial in the context of humanist services. This study observes how the proper use of illocutionary speech acts can increase communication effectiveness between customers and bank officers. Firm and efficient communication through illocutionary speech acts helps strengthen the bond between the customer and the bank officer, facilitates understanding, and reduces opportunities for conflict or misunderstanding.

Therefore, this study illustrates that combining a service approach that focuses on human aspects with the appropriate application of illocutionary speech acts can be a very efficient strategy for banking institutions in improving the quality of their services. This results in a positive Customer experience and has the potential to enhance a bank's reputation, broaden its customer base, and strengthen long-term relationships between banking institutions and customers. In an era where Customer experience significantly influences business results, this approach can be crucial for banking institutions looking to retain and attract Customers.

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