



THE APPLICATION OF EXCELLENT SERVICE BY FRONTLINERS IN MAINTAINING CUSTOMER SATISFACTION AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. UNAND PADANG SUB-BRANCH OFFICE

Elva Dona¹⁾, Raihan Al Dzikri Yusra²⁾
Akademi Keuangan dan Perbankan Padang
²⁾aldzikryraihan@gmail.com

ABSTRACT

This research aims to determine the application of excellent service by frontliners in maintaining customer satisfaction at PT. Bank Negara Indonesia (Persero) TBK Unand Padang sub-branch office, research results show that the implementation of excellent service by the frontliners used by PT. Bank Negara Indonesia (Persero) TBK Unand Padang Sub-Branch Office with very good responses and responses from 50 customers, where in terms of trust the answer was strongly agree 68.46%, agree 27.32%, unsure 3.08%, and disagree 1.14%, strongly disagree 0%, while from the results of service quality with answers strongly agree 72.26%, agree 26.11% doubtful 1.63%, disagree 0%, strongly disagree 0%.

Keywords: Excellent service towards customer satisfaction

Send : April 25th, 2024

Acceptance : April 28th, 2024

INTRODUCTION

Banking development in Indonesia is currently still seen in a healthy condition, which encourages each bank to provide optimal and more professional services. The banking sector has a vital role in strengthening a country's economy, so it has a significant impact on the lives of modern society today. Banks act as institutions that collect funds from the public in various forms such as savings, current accounts, and deposits, then channel them back to the public in the form of credit, with the aim of improving the welfare of society as a whole.

Efforts made by the bank to maintain the continuity of banking activities include compliance with banking laws and regulations set by the government through Bank Indonesia. This includes the process of withdrawing and collecting funds, as well as rebuilding public trust in banks to ensure smooth banking processes. The implication of this is intense competition between banks, which encourages them to improve the quality of banking products and services offered to the public. Bonuses and attractive prizes are often given as a form of anticipation so that customers are interested in these products. With intense competition, national banks need to continue to improve the quality of their services to remain competitive and grow.

customer satisfaction is the level of a person's feeling state which is the result of a comparison between the assessment of the performance / end result of the product in relation

to customer expectations. and they can convey what and how their needs (kotler: 1997) . The bank must improve its services so that the customer feels satisfied and trusts the services provided by the bank.

Frontliners, as one of the most important positions in the banking industry, play a role in creating a positive customer experience. They usually fall under the customer service department and are responsible for providing information about banking products as well as handling customer complaints. Frontliners are arguably the direct representation of the banking business, with their main duties involving customer service and banking transactions. Frontliners consist of several roles, namely: Customer service, which is responsible for providing information about bank products and handling customer complaints. Teller, which performs banking transactions such as depositing money, transferring money, cashing checks, and so on. Security, which provides assistance and direction to customers in conducting transactions as well as maintaining security within the bank branch.

Excellent service is an effort made by companies or financial institutions such as banks to provide the best service to customers or the community to the maximum. This aims to ensure that customers are satisfied with the services provided. It is important for banks to provide quality services and can develop in order to continue to survive in providing services both in the short and long term. The main objective of service excellence is to achieve customer satisfaction and increase their loyalty to the bank. To achieve this goal, banks need to continuously monitor the level of customer satisfaction with the services provided. This is important so that banks can customize their services according to customer needs and develop policies that support this. By providing services that exceed customer expectations, banks can gain popularity in the community. However, what is more important is to build customer trust in the bank. Thus, customers will feel satisfied and loyal to the bank. This shows that customer satisfaction and loyalty are the keys to long-term success for a bank.

PT Bank Negara Indonesia Unand Branch has a very important role in supporting the economic growth of the community and students. However, this bank faces several problems, especially related to the poor network system. This makes it difficult for customers to make various transactions such as opening accounts or conducting other banking transactions.

Unstable network conditions also cause customers to wait a long time and feel dissatisfied with the services provided by customer service and tellers. As a bank responsible for customer satisfaction, Bank Negara Indonesia Unand Branch needs to immediately improve its network system in order to provide better service and meet customer needs quickly and efficiently.

Improved network quality will help banks maintain customer trust, which is the key to a successful banking business. Therefore, banks should prioritize network improvements and develop superior services to increase customer satisfaction and retain them as loyal customers.

In providing services to customers, the role of customer service, tellers, and security guards at PT Bank Negara Indonesia Unand Padang Branch is very important. The quality of service provided to customers is strongly influenced by the ability and knowledge possessed by these three elements. Customer loyalty to the bank also depends on the interaction and approach provided by customer service, tellers, and security guards. Therefore, it is important for them to maintain openness and a good approach to customers in order to increase customer satisfaction and loyalty.

Based on this background, the author is interested in observing how frontliners at Bank Negara Indonesia Unand Branch apply excellent service in maintaining customer satisfaction. The author realizes that customer loyalty is highly dependent on the quality of service provided, not just on the ability and knowledge of frontliners. Therefore, the author wants to examine the supporting factors that influence the application of excellent service, so that customer comfort in receiving services is maintained.

The Application Of.....(dona, yusra)



The implementation of excellent service by frontliners at Bank Negara Indonesia Unand Branch is important, because service is one of the main aspects in the bank's efforts to increase customer satisfaction and optimize its operations. Therefore, the author chose the title "Application of Excellent Service by Frontliners in Maintaining Customer Satisfaction at Bank Negara Indonesia Unand Branch" to describe the focus of the research.

RESEARCH METHODS

In this research method, the author uses the *Library Research* method, Research conducted by reading and studying *literature* related to the problems that are the object of research and *Field Research* is a data collection technique through a questionnaire and is described statistically. In this case the author also interviews related parties to find the information needed.

RESULTS AND DISCUSSION

According to Kasmir (2014), banks are business entities in the financial sector that are consistently involved in financial activities. Its operations include raising funds from the public, which involves requesting or procuring funds from the public. The origin of the word "bank" comes from the Italian "Banca," which indicates the location of a currency exchange. In essence, banks act as financial intermediaries established to accept deposits, make loans, and issue banknotes (Fernandes & Marlius, 2018). The functions of a bank include providing financial services such as credit, savings, payments, and performing other financial functions with expertise. The welfare of a bank depends on its ability to identify people's needs for financial services and provide those services efficiently and effectively.

Definition of Customer

In companies operating in the service field, a person who avails of the service offering is referred to as a customer. A customer, on the other hand, is an individual or entity that maintains an account with a financial institution. The customer acts as a party involved in the utilization of the various services provided by the bank, either for personal purposes or as an intermediary for the purposes of other parties. Based on the above-mentioned understanding, it can be concluded that a customer is an individual or corporate entity that maintains a deposit or loan account and engages in corresponding deposit and loan transactions with a financial institution.

Customer Satisfaction

Satisfaction is the level of a person's feelings after comparing the performance / results he feels with his expectations. Customer satisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of the performance (results) of a product and his expectations. So the level of satisfaction is a function of the difference between performance below expectations, the customer will be disappointed. If the performance exceeds expectations, the customer will feel very satisfied.

Customer satisfaction is the level of a person's feelings after comparing the performance (or results) he feels compared to his expectations. Meanwhile, according to Irawan, customer satisfaction is the accumulated result of consumers or customers in using products and services. So the level of customer satisfaction is the perceived performance with expectations. If the performance is below expectations, the customer will be disappointed. If the performance is in line with expectations, the customer will be satisfied. Meanwhile, if the perceived performance exceeds expectations, the customer will feel very satisfied.

Definition of Service

Service is an act of work carried out by someone or someone else voluntarily, including work, action, use, assistance, and delivery of information or promotion. According to Kotler, customer service is any action or activity that can be provided by one party to another, which is basically non-material and does not result in any ownership. Banks function as financial institutions that provide a range of financial services, including credit, savings, payment services, and the proficient execution of other financial functions. The bank's prosperity depends on its ability to distinguish public demand for financial services and provide these services effectively and efficiently. Based on the description above, service is an effort on how we serve consumers / service users, so that the services we provide will be able to foster a sense of trust, customers feel cared for and their needs are satisfied. So the meaning of service is an activity carried out in a certain way in an effort to provide a sense of satisfaction that requires the trust of customers who feel cared for and fulfill their satisfaction.

Definition of Service Quality

The concept of quality is a dynamic characteristic, which includes products, services, people, procedures, and the environment, with the aim of exceeding expectations. Emphasizing the importance of service quality, it builds a harmonious relationship between the customer and the company, enabling a thorough understanding of customer needs and wants. The provision of high-quality services is beneficial to financial institutions, in accordance with their objectives, while ensuring customer satisfaction with the services provided.

Service quality involves human interaction in presenting products or services in accordance with the wants, expectations and needs of consumers. Providing services that match consumer demand is key to maintaining the company's service quality. There are five main aspects of service quality:

a. Responsiveness

Responsiveness is providing services quickly and efficiently to meet the wants and needs of consumers.

b. Assurance

Assurance emphasizes the professionalism of employees and employees in the company to strengthen consumer confidence in the company.

c. Tangibility (Physical Evidence)

Tangibility refers to the company's ability to demonstrate its existence to outsiders through physical facilities that provide concrete evidence of the services provided to consumers.

d. Empathy (Attention)

Empathy is about the care and attention that the company gives to its customers, showing awareness of the needs and feelings of consumers.

e. Reliability

Reliability reflects the company's ability to provide services as promised with high integrity and consistency.

Definition of Frontliner

In general, a bank's organizational structure consists of two main parts: Back Office and Front Office. The Back Office includes internal functions such as bookkeeping, auditing, and

The Application Of.....(dona, yusra)



human resources, which do not interact directly with customers. Meanwhile, the Front Office is the part that directly deals with customers, and employees here have decentralized authority over their work.

The Front Office, known as the front liner, is divided into three main positions: Teller, Customer Service, and Account Officer.

- a. Tellers are officers responsible for cash transactions, such as receiving deposits, making withdrawals, and paying money directly to customers. They have limited authority in the amount of money they handle and are directly responsible to the head teller.
- b. Customer Service is a department that focuses on customer service. Their main task is to provide good service to customers, both new and existing, and build good relationships with them.
- c. Account Officers play an important role in maintaining the relationship between the bank and the customer. They are tasked with catering to the needs of customers as a whole, ensuring quality service, and monitoring customer needs to meet them in the future.

Frontliner function

The frontliner function at PT Bank Negara Indonesia is very important in carrying out various tasks and responsibilities that are directly related to customer service. Here are some of the main functions of frontliners at the bank:

1. **Serving Customers:** The main function of frontliners is to serve customers well and professionally. They are responsible for providing information, answering questions, and assisting customers in performing various banking transactions such as cash withdrawals, deposits, fund transfers, bill payments, and so on.
2. **Providing Product and Service Explanations:** Frontliners are tasked with providing a clear and comprehensive explanation of the banking products and services available at PT Bank Negara Indonesia Kcp.Unand Padang. They must be able to inform customers of the features, benefits, terms and conditions of each product.
3. **Handling Complaints and Queries:** Frontliners should be prepared to handle complaints, problems, or queries raised by customers properly and quickly. They need to listen well, understand the problem the customer is facing, and find a satisfactory solution for the customer.
4. **Facilitating Transactions:** Frontliners are tasked with facilitating various customer banking transactions, be it cash or non-cash transactions. They must ensure that each transaction is carried out safely, accurately, and efficiently in accordance with applicable procedures.
5. **Providing Education and Offers:** Frontliners have a role in educating customers about new products and services offered by the bank. They can also provide offers on related products that suit the customer's needs and profile.
6. **Maintain Information Security and Confidentiality:** Another important function is to maintain the security and confidentiality of customer information and banking transactions. Frontliners must ensure that customer data is well protected and not misused by unauthorized parties.

By performing these functions well and professionally, frontliners can play a role in improving service quality as well as building a good relationship between PT Bank Negara Indonesia and its customers. This can also help the bank to maintain customer loyalty and win public trust.

CONCLUSION

Based on the research described in the previous chapter regarding the role of frontliners in customer service at PT Bank Negara Indonesia, it can be concluded as follows:

Frontliners are part of the department that is at the forefront of the organization, whose goal is to ensure customer satisfaction by providing services that meet customer needs and demands. Within the scope of frontliners, various roles are carried out such as receptionist, deskman, salesman, customer relation officer, and communicator.

Service quality always depends on the quality of the bank itself. The higher the level of performance, the higher the quality of the bank, and vice versa. PT Bank Negara Indonesia has the potential to improve its service quality. Service quality can be assessed from several aspects, including Responsiveness, Assurance, Tangibility, Empathy, and Reliability.

ACKNOWLEDGMENTS

Thank you to the Bank Negara Indonesia Unand Padang Sub-Branch Office for allowing and assisting the author in obtaining information, conducting research and all related parties who assisted in the preparation of this article. Finally, the author hopes that what the author has poured in this research can be understood.

BIBLIOGRAPHY

- Afif, F. (2008). *Bank Strategy and Operations*. Jakarta: PT Bumi Aksara.
- Admin. (Accessed on October 02, 2014). *Characteristics of Good Service*. From <http://rajaperhotelan.wordpress.com/2013/06/27/ciri-ciri-pelayanan-yang-baik/>
- Notarial Deed on the Adjustment of the Articles of Association of Bank Negara Indonesia, Deed No. 46, dated June 13, 2008.
- Notarial Deed on the Adjustment of the Legal Form of Bank Negara Indonesia to a Limited Liability Company (Persero), Deed No. 131, July 1992.
- Boediono. (1999). *Theory of Economic Growth*. Yogyakarta: BPFE.
- Fitria, N. (2009). *The Satisfaction Level of Muzaki Toward Services of Amil Zakat Institution (Study of Amil Zakat Institution Al Azhar Peduli Umat Jakarta)*. S1 Thesis, Faculty of Sharia and Law, Syarif Hidayatullah State Islamic University Jakarta.
- Hasibuan, M. S. P. (2008). *Fundamentals of Banking*. Jakarta: PT Bumi Aksara.
- Hiliyati Min Ummaya. (2009). *Analysis of Service-Based BMT Customer Satisfaction Level (Case study on KS-BMT Masjid al-Azhar Jakarta)*. S1 thesis, Faculty of Sharia and Law, Syarif Hidayatullah State Islamic University Jakarta.
- Irawan. (2002). *10 Principles of Customer Satisfaction*. Jakarta: Elex Media Komputindo.
- Jopie Jusuf. (1997). *Basic Guide for Account Officers*. Yogyakarta: YKPN Academy of Company Management.
- Kotler, P. (1997). *Marketing Management: Analysis, Planning, Implementation, and Control*. Prentice Hall.
- Kotler, P., & Kotler, K. L. (1999). *Marketing Management, Volume 1*: Erlangga.
- Malayu S.P. Hasibuan. (2008). *Banking Basics*. Jakarta: PT Bumi Aksara.
- Islamic Bank Concepts and Mechanisms Module. (2001). Jakarta: Mini Bank Laboratory, **The Application Of.....(dona, yusra)**



- Faculty of Sharia and Law, UIN Syarif Hidayatullah.
14. Cash and Teller Systems and Procedures Module. (1997). Jakarta: Gunadarma University Mini Bank.
- Government Regulation of the Republic of Indonesia Number 2 of 1946 concerning the Establishment of Bank Negara Indonesia, dated July 5, 1946.
- Government Regulation of the Republic of Indonesia Number 19 of 1992 concerning the Adjustment of the Legal Form of Bank Negara Indonesia to a Limited Liability Company (Persero), dated April 19, 1992.
- Philip Kotler, Marketing Management. (Jakarta: Prenhallindo, 1997).
- Rivai, V. (2006). Credit Management Handbook: Theories, Concepts, Procedures and Applications of Practical Guidelines for Students, Bankers and Customers. Jakarta: PT Raja Grafindo Persada.
- Supranto. (2006). Measuring Customer Satisfaction Level to Increase Market Share. Jakarta: PT.Rineka Cipta.
- Decree of the Minister of Law and Human Rights of the Republic of Indonesia, No. AHU-AH.01.02-50609, dated August 12, 2008.
- Decree of the Minister of Law and Human Rights of the Republic of Indonesia, No. AHU-AH.01.03-0776526, dated April 14, 2015.
- Tjiptono, F. (2005). Service Marketing. Malang: Bayu Media.
- Tjiptono, F. (2004). Service Management. Yogyakarta: Andi.
- Law of the Republic of Indonesia Number 17 of 1968 concerning Bank Negara Indonesia 1946.
- Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, dated August 16, 2007.
- Veithzal Rivai, Credit Management Handbook: Theories, Concepts, Procedures and Applications of Practical Guidelines for Students, Bankers and Customers. (Jakarta: PT. Raja Grafindo Persada, 2006).