



THE APPLICATION OF EXCELLENT SERVICE BY FRONTLINERS IN MAINTAINING CUSTOMER SATISFACTION AT PT. NAGARI BANK PARIAMAN BRANCH

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ABSTRACT

This research aims to find out how frontliners implement excellent service in maintaining customer satisfaction at Bank Nagari Pariaman Branch. The method used is a descriptive method that describes the results of the research that has been carried out. Frontliner officers consist of customer service, tellers and security. The implementation of services carried out by frontliner officers is good. From 56 customer who fill the questioner in general very satisfaction by service frontliner it's about 64,1% and 33,9% need improve service that they have. This fact in line with improvement the number of customer each yers since 2019-2023 average growch 16,8%.

Keywords: *Excellent Service, Frontliner, Customer satisfaction.*

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INTRODUCTION

Banks as financial institutions engaged in financial services and are believed to be able to provide full information on human needs in collecting funds in the form of deposits such as current accounts, savings and so on. The existence of the banking sector is a subsystem in improving a country's economy, which has an important role for modern society today. According to Law of the Republic of Indonesia No. 10 of 1998 concerning Banking, article 1 (2): A bank is a business entity that collects funds from the public in the form of deposits and distributes them to the community in other forms in order to improve community welfare and also to improve the standard of living of the community

Service business competition, especially banking today, is changing very quickly. This condition is accompanied by the existence of a global market system where the level of competition is increasingly felt both domestically and internationally. Each bank competes to attract as many customers as possible for the sustainability of the bank's own operations. Therefore, the banking world must be willing to improve professionalism, competence and competitiveness in order to be able to survive with any conditions, to maintain customer satisfaction. Customer dissatisfaction will make customers move to other banks. As stated by (Tjiptono), "a situation of dissatisfaction occurs when consumers have used the product or experienced the purchased service and feel that the performance of the product does not meet expectations".

At this time, bank services are needed by customers in the transaction process and so on. According to financial accounting standards (2014: 6) banks are institutions that act as

financial intermediaries between parties who have excess funds and parties who distribute funds, as well as institutions that function to facilitate payment traffic.

According to the Indonesian Bankers Association (2014) Frontliner consists of: First, security in charge of providing services to customers who will enter the bank. Second, Customer Service whose role is to provide information about bank products and provide solutions to customer complaints. Third, Teller is tasked with serving customers in cash and non-cash transactions.

Service is the activity of providing services from one party to another. Service quality is one of the important parts that must be pursued by every company if you want what is produced to be able to compete in the market to satisfy the needs and desires of consumers.

according to Kasmir (2017: 47) Service quality is an act and action of business actors or companies to provide satisfaction to customers.

The problems that arise can be seen in terms of the completeness of the facilities provided by the bank. There are even complaints arising from the bank about human resources that are lacking in providing services to customers. Currently, there are still many banks that have not implemented excellent service. The quality of a bank depends on the number of customers who trust to keep their money.

How important it is to gain the trust of customers and retain customers for the success of the bank's business. So that the bank competes in showing an attitude of prioritizing customers and developing superior services. A bank can be said to be superior if it has the trust of customers. In this case, the bank must be able to realize its main goal, which is to meet all the needs expected by customers and try to provide satisfaction to customers. (Partawijaya ,2018).

Business in banking provides excellent service to outperform competition in the interbank business world. The banking business provides services based on the principle of trust supported by product excellence, as well as the services provided. Supporting the statement is the Law of the Republic of Indonesia Number 10 of 1998 concerning banking in article 29 it is said that "Given that banks mainly work with funds from the public entrusted to the bank on the basis of trust, every bank needs to maintain health and maintain public trust in the future.

Excellent service essentially means maximum service or the best service, and is one of the main key factors in the success of a bank. Excellent service is believed to be one of the keys to the success of a bank in providing services that can meet customer expectations. In this case, excellent service must be carried out continuously under any circumstances. Because at this time the essence is to provide services that must grow and develop in order to survive in serving the community with short-term and long-term goals. So that customer satisfaction can be achieved and can increase customer loyalty. And the bank should monitor the satisfaction that has been given to customers in order to establish good customer relations with the bank so as to increase customer loyalty.

According to Daryanto and Setyobudi (2014: 1) stated that "Excellent service is the service provided by the company to meet the expectations and needs of customers inside the company and outside the company. Therefore, it is expected that the bank can provide excellent service in accordance with customer needs, which is a policy that needs to be developed. With that, there will be a sense of loyalty by customers to the products offered by the bank. If providing services exceeds the needs desired by customers, then the popularity of the bank will be good among the public.



Therefore, it is expected that the bank can provide excellent service in accordance with customer needs, which is a policy that needs to be developed. Thus, there will be a sense of loyalty by customers to the products offered by the bank. If providing services exceeds the needs desired by customers, then the popularity of the bank will be good among the public. Therefore, a sense of customer trust is needed so that bank customer satisfaction and loyalty arise.

There are problems that arise at Bank Nagari Pariaman Branch, it can be seen in terms of a disrupted network system and inadequate supporting facilities as usual for other banks if they call the queue number with automatic speakers and a television that displays the ongoing queue number differently from the one at Bank Nagari Pariaman Branch which is in calling the queue number in the usual way, namely by calling through voice, customer service and teller. The customer is less heard in the midst of the crowds of other customers who are at the Bank, in addition, there are still network disruptions at several ATMs around the coverage of Bank Nagari Pariaman Branch. With that, there is dissatisfaction from customers. Therefore, if it is not immediately corrected network disruptions that often occur and inadequate facilities, then customer loyalty will decrease and a sense of dissatisfaction will arise.

From the statement above PT. Bank Nagari Pariaman Branch must carry out excellent service in order to maintain customer satisfaction, because customer loyalty depends on the ability and operational facilities and knowledge possessed by frontliners. Things that must be considered more are openness to customers and approach by frontliners.

The application of excellent service by frontliners, because service is one of the most important aspects in the main business in banking to increase satisfaction and improve operations at the bank. This makes the author take the title "Application of Excellent Service by Frontliners in Maintaining Customer Satisfaction at PT. Nagari Bank Pariaman Branch".

RESEARCH METHODS

In this research method, the author uses the Library Research method, Research is carried out by reading and studying literature related to the problem that is the object of research and Field Research is a data collection technique through questionnaires and described statistically. In this case, the author also conducts interviews with related parties to find the information needed.

RESULTS AND DISCUSSION

In maintaining the trust of its customers, Nagari Pariaman Branch bank needs to improve the quality of its service to customers in order to get a positive image in the eyes of the public. Bank Nagari Pariaman Branch needs to prepare employees who are able to handle the wants and needs of its customers. These employees are tasked with delivering products and services owned by Nagari bank. The bank is required to be able to provide the best service to customers in accordance with the vision and mission of Bank Nagari.

Frontliner officer is the most important position, including friendliness, accuracy, and speed of service, will greatly impact customer satisfaction. In this case, customer satisfaction of Nagari Pariaman Branch bank is very important to advance the company, so the friendliness of security, customer service, and tellers, plays an important role in the comfort and satisfaction of customers transacting at the Nagari Pariaman Branch bank office.

However, it is inevitable that the convenience and satisfaction of customers in transactions does not depend on the expertise of the frontliner. Even though customer service is friendly to customers, while waiting for the queue, judging from the inadequate supporting facilities such as a manual queuing system by calling customers with customer service and teller voices due to automatic calling specs and automatic queue number

machines that have not been repaired. So that it can result in the application of services to customers not running well. This can cause customers to feel dissatisfied with the service at Nagari Pariaman Branch bank.

It is expected that all employees of Nagari Pariaman Branch bank will be able to further improve services that are not optimal and implement a good work culture in order to create satisfaction for customers and customer relationships with the bank are well maintained.

Service is an act of providing services from one party to another. Good service is a service that is done in a friendly, fair, fast, precise, and polite ethics, so as to meet the needs and satisfaction of those who receive it (Utami, 2016).

In principle, the purpose of providing excellent service is to be able to understand customer needs in any situation, including having to know the various types of customers that will be faced, Able to include data on the needs and desires of each customer segment that can change competition between banks and Excellent service is useful for improving service quality and maintaining customer satisfaction, as well as being a reference in the development of service standards.

Bank Functions

In carrying out its functions, Indonesian banking aims to support the implementation of national development in improving equitable distribution of public welfare. According to Budisantoso and Nuritono (2014: 9), the main function of banks is to collect funds from the public and distribute them again to the public for various purposes or as financial intermediary. Specifically, banks can function as Collecting Funds From the Community (funding) and Distributing Funds to the Community (lending) and Providing Other Bank Services (services)

Definition of Service

Service is an activity provided by producers to consumers or companies or agencies to the public to provide satisfaction and respond to consumer responses.

According to Riyanto (2018: 9), service is a form of activity / activity provided by one or more parties to other parties who have relationships with the aim of being able to provide satisfaction to the second party concerned for the goods and services provided.

Excellent service is an activity to provide added value in order to meet or exceed customer expectations. According to Daryanto and Setyobudi (2014) Excellent service is the best service provided by the company to meet the expectations and needs of customers, both customers inside and outside the company.

In principle, the purpose of providing excellent service is to be able to understand customer needs in any situation, including having to know the various types of customers that will be faced and being able to meet the data on the needs and desires of each customer segment that can change competition between banks and Excellent service is useful for improving service quality and maintaining customer satisfaction, as well as being a reference in the development of service standards.

Implementation of Excellent Service

To maintain and increase customer trust, Nagari Pariaman Branch bank needs to maintain a positive image in the eyes of the public. This image can be built through quality service.

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To improve the company's image, Nagari Pariaman Branch bank needs to prepare employees who are able to handle the needs and needs of its customers. These employees are tasked with delivering products and services owned by Nagari bank. The bank is required to be able to provide the best service to customers in accordance with the vision and mission of Bank Nagari.

Characteristics of Excellent Service

Every bank wants to build a good image in front of its customers, because customers will be loyal to the services or products provided. The Bank also hopes that from the services provided, customers will also participate in promoting the bank to other communities. This is an advantage for the bank in providing excellent service. The bank has set good standards of facilities and infrastructure, so that it can maintain customer satisfaction (Elva & Romi, 2019).

Excellent service is defined by (Elva, 2019) effective, efficient, simple, clarity and certainty, openness, punctuality, responsive and adoptive.

Supporting Factors for Excellent Service

The supporting factors of excellent service are: The existence of rules Rules are an important device in all actions and deeds of all bank officers, Abilities and skills of officers The ability and skills of officers are conditions that are shown in the nature or condition of bank officers in carrying out duties and provisions in the bank, The existence of awareness Awareness can bring bank officers to sincerity and sincerity in carrying out the duties that have been arranged by Bank leaders and Advice and infrastructure The completeness of facilities and infrastructure is a supporting factor in the service process can run excellently and optimally and the income and welfare of bank officers regarding all officer receipts for services that have been provided to customers.

Understanding Frontliner

Frontlinern is a function of position or work in a bank or other service company that is in charge of serving customers or customers directly, in this case including smiles, greetings, greetings, and referral solutions if needed.

According to Tarmoezi (2003: 3) Frontliner is the front row which has an important role as the main activity in front, and there are employees who make direct contact with customers.

At Bank Nagari Pariaman Frontliner Branch consists of: security, customer service, and teller service.

Service Quality Indicators

According to Sangadji & Sopiah (2013) Service quality indicators are divided into 5 (five) including: reliability, responsibility, assurance, empathy, and physical evidence.

According to parasuman quoted by Tjiptono (2011: 11) there are five main dimensions in service quality, namely Reliability Related to the company's ability to provide accurate service from the first time without making any mistakes and deliver its services in accordance with the agreed time, Responsiveness relates to the willingness and ability of employees to help consumers and respond to their requests, as well as informing when services will be provided and then providing services quickly, Employee behavior assurance that is able to foster consumer trust in the company and the company can create a sense of security for its consumers. Assurances also mean that employees are always courteous and master the knowledge and skills needed to handle any consumer questions or concerns, and Empathy

states that the company understands the concerns of its customers and acts in the interests of the public.

Impact of Excellent Service

In providing services to customers, the following impacts will arise: First, the characteristics of good service by expanding customer trust, direct contact with customers and bank transparency to customers in providing clear data, can trigger a sense of loyalty to the bank by serving customers quickly, precisely, and that means during the assistance cycle carried out at Nagari bank Pariaman Branch, Not long-winded and attract the attention of customers in a good and attentive way.

The second is the improvement of operations at the bank and can extend the life of the bank, satisfaction greatly affects the trust of customers in the services obtained because customers will be loyal and loyal to the bank, customers will easily accept the products provided, so that customers are loyal to the bank, then the standard level of bank employees and staff will increase by providing services in accordance with 5S (smile, Greetings, greetings, courtesy and courtesy).

Third, there is an excellent service strategy in increasing customer satisfaction at PT. Bank Nagari Caban Pariaman in maintaining a good relationship between employees and customers in order to create a better impression of the customers to be served, this relationship is related to the openness of the bank in serving customers which makes customers feel comfortable and safe when conducting transaction activities or buying products offered by the bank. The strategy of Nagari bank is to place its employees in offices that are often related to transactions such as samsat offices, mayor's offices and so on, with that customers when they are in samsat offices who want to pay taxes, therefore customers can also pay the tax to the Nagari bank officers in that place.

Customer Trust in Excellent Service

Trust is the belief that someone will find what he wants, so that customers will feel comfortable and not switch to another bank. According to Suwarman in Sangadji & Sopiah (2013:201), customer trust is the strength that a product has certain attributes.

Some of the main things of customer trust in excellent service are Trust is a development of experience and actions taken in the past, so that the expected character of the bank is trustworthy and reliable and Trust involves a willingness to put themselves at risk and Trust involves a feeling of security and confidence in the bank.

The Importance of Maintaining Customer Satisfaction

Basically, the purpose of a company is to create a sense of satisfaction with customers. The higher the level of customer satisfaction, the greater the benefits for the bank, because customers will repurchase the company's products (Partawijaya, 2018). However, if the level of satisfaction felt by the customer is small, then it is likely that the customer will move to a competitor's product.

Customer satisfaction is a response to behavior shown by customers by comparing perceived performance or results with expectations. If the results are below expectations, the customer will feel disappointed. But on the contrary, if it is in line with expectations, customers will feel satisfied and performance exceeds expectations, customers will feel very

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satisfied (Elva & Romi, 2019).

The main thing in meeting customer satisfaction is that it can meet the needs desired by consumers or customers at Bank Nagari Pariaman Branch and the products offered meet the needs of customers at Bank Nagari Pariaman Branch and Customers are satisfied with the products offered.

Measuring Customer Satisfaction in Excellent Service

According to Utami (2016), the method in measuring satisfaction, namely the complaint and suggestion system The bank provides full opportunity for its customers to express opinions or complaints about the services that have been carried out by the bank and customer satisfaction surveys The bank needs to conduct a customer satisfaction survey on the quality of its services and products. This survey can be done by distributing questionnaires by officers to customers. So that the bank can evaluate improvements.

Table 3.1
Data on the Development of the Number of Customers and Total Customer Savings in 2019 -2023

YEAR	SAVINGS		GIRO		DEPOSITO	
	VALUE (Rp.000.000)	NUMBER OF CUSTOMER	VALUE (Rp.000.000)	NUMBER OF CUSTOMER	VALUE (Rp.000.000)	NUMBER OF CUSTOMER
2019	311.740	98.537	72.086	1.550	66.371	960
2020	303.706	103.103	21.084	1.595	69.320	909
2021	335.171	49.133	43.448	1.818	70.289	956
2022	302.402	54.607	36.186	1.778	72.603	1.034
2023	284.177	55.307	36.365	1.830	76.511	1.172

Source : PT. Nagari Bank Pariaman Branch

The development of the number of customers from 2019-2020 increased the number of customers by 4.51%. In 2021, there was a decrease of (-50.85%). In 2022, there was an increase in the number of customers by 10.62%. In 2023, there will be another increase in the number of customers by 1.55%.

The development of the value of savings from 2019-2020 decreased the value of savings by (-2.58%). In 2021, there was another increase in the value of savings by 10.36%. In 2022, there was a decrease in the value of savings by (-9.78%). In 2023, there will be a decrease in the value of savings by (-6.03%).

The development of current account value from 2019-2020 decreased the current account value by (-70.75%). In 2021, there was an increase in the value of demand deposits by 106.07%. In 2022, there was a decrease in the value of demand deposits by (-16.71%). In 2023, there will be an increase in the total current account value by 0.49%.

The development of deposit value from 2019-2020 increased the value of deposits by 4.44%. In 2021, there was another increase in the value of deposits by 1.40%. In 2022, there was an increase in the value of deposits by 3.29%. In 2023, there will be an increase in the value of deposits by 5.38%.

From the main contributors and the largest number of customers from savings products, especially sikoci savings.

According to Sugiyono (2014: 230) Questionnaire is a data collection technique carried out by giving a set of questions or written statements to respondents to answer. In this study, the author also used the distribution of questionnaires to customers of Bank Nagari Pariaman Branch. After distributing questionnaires to PT. Bank Nagari Pariaman Branch, from the

results of the questionnaire that has been carried out, it can be seen that Bank Nagari Pariaman Branch customers mostly consist of the age range of 19 – 25 years and most of the customers' last education graduated equivalent to high school / vocational school. The female gender dominates more than the male and the clients are mostly from among students / students. The average length of time to be a customer of Bank Nagari Pariaman Branch is less than 1 year.

Customers of Bank Nagari Pariaman Branch really hope that Bank Nagari Pariaman Branch ATM facilities must be adequate and can function properly.

CONCLUSION

With the result that the implementation of excellent service carried out by frontliner officers is good, but supporting factors such as automatic speake queue calling and automatic queuing machines that have not been repaired, bank nagari pariaman branches must be fast and responsive to repair. The characteristics of service implementation by frontliners at Bank Nagari Pariaman Branch are easy and fast, openness, paying attention to customer needs, and approaching customers. Trust is very important in the application of services to customer satisfaction, so that good relationships are maintained and continue to attract customer attention

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