



## THE ROLE OF CUSTOMER SERVICE IN IMPROVING SERVICE TO CUSTOMERS AT PT. BANK NAGARI SIMPANG HARU SUB-BRANCH

Romi Susanto<sup>1)</sup>, Dhilfa Olyvia<sup>2)</sup>  
Akademi Keuangan dan Perbankan Padang  
<sup>2)</sup>[dhilfaolyvia29@gmail.com](mailto:dhilfaolyvia29@gmail.com)

### ABSTRACT

*This study aims to know the role of customer service in improving service to customers at PT. Bank Nagari Cabang Pembantu Simpang Haru Padang. In analyzing the data, the author uses qualitative data analysis methods as a research method that explains in depth the role of customer service in improving services to customers at PT. Bank Nagari Cabang Pembantu Simpang Haru Padang. The method of analysis is viewed from two different aspects, namely between theory and practice. The results of the research on the role of customer service in providing information are very good and customers are very satisfied with the services provided by customer service.*

*Keywords: Customer Service*

**Send : April 18<sup>th</sup>, 2024**

**Acceptance : April 25<sup>th</sup>, 2024**

### INTRODUCTION

Economic development in Indonesia, especially in the banking sector, is experiencing increasingly tight competition. In this increasingly fierce competition, every bank is trying to provide the best and most comprehensive service to attract customer attention. Banks are not only limited to the activities of collecting funds, distributing or providing other banking services, but banks must also provide optimal services according to the desires and needs of their customers.

Every bank tries to improve the performance of each of its employees so that they are able to provide optimal services in accordance with the wishes and needs of customers, so that customers feel satisfaction in the services provided by the bank. In providing services, the bank certainly requires all employees and personal in in order to provide comprehensive and best service. The employee who is on duty and has direct contact with customers in providing optimal services is a customer service person.

Customer service is an activity intended to provide customer satisfaction through the services provided by someone. Overall, customer service has an important role in providing services and also as a relationship builder with the community. The main function of customer service tends to be the marketing function because this unit is a bridge between a customer's interests and the bank's operational activities. Basically, customer service does not directly serve the bookkeeping administration part of financial transactions carried out by

customers, but helps customers who want to contact the bank.

In providing services, customer service is required to always provide the best service so that it can satisfy customers without violating self-respect and ethics. With this service, customers will feel happy, satisfied and appreciated, so that customers will return to work with the company. Then the customer will tell other colleagues about his satisfaction with the company. In general, the problem that often occurs in customer service is service, for example serving one customer takes a long time so that other customers become impatient to wait in line, apart from that there are also problems that often occur, namely customer complaints that are not responded to and customers who are always being passed around without clarity. This can cause customer dissatisfaction with the bank which results in customers being interested in moving to another bank, customers have their own thoughts that perhaps the company does not care about the complaints experienced by customers. Therefore, banks should train staff or customer service teams to be more responsive and fast in providing services, including responding to customer complaints and apologizing for waiting times that are too long, so that customers can understand.

PT. Bank Nagari realizes that every business requires cooperation and solidarity to achieve optimal results. In this achievement, Customer Service is the spearhead in serving customers or clients. The number of customers and the volume of product purchases offered to customers has a huge impact on how to serve these customers. Even though the company has carried out large-scale promotions and improved the quality of the products it offers, without being supported by good service, it will not get the results the company wants to achieve.

PT. Bank Nagari Simpang Haru Sub-Branch is a conventional-based financial institution, in carrying out its business activities it always prioritizes customer satisfaction, including serving people who want to use funding products, there are several funding products at PT. Bank Nagari Simpang Haru Sub-Branch includes savings, certificates of deposit, time deposits and current accounts. PT. Bank Nagari Simpang Haru Sub-Branch is one of the bank units in Padang City which tries to provide the best service in serving its customers. Therefore, to find out more about customer service, the researcher is interested in researching the Final Project entitled "Peranan Customer Service Dalam Meningkatkan Pelayanan Kepada Nasabah Pada PT. Bank Nagari Cabang Pembantu Simpang Haru".

## **RESEARCH METHODS**

Research methods used: 1) library research, namely this research is carried out to collect data using theories related to the problem to be discussed, obtained from existing sources in the form of books related to the problem to be discussed. 2) field research, namely by direct observation and conducting interviews with related parties.

Data Analysis Method, According to (Moleong, 2007) the author uses qualitative analysis which aims to understand phenomena about something experienced by research subjects, for example, perceptions, behavior, actions, motivation holistically and by means of descriptions in the form of words and language, in a special natural context by utilizing various natural methods. Especially regarding the role of customer service in improving service to customers. With this method the author tries to provide facts or realities experienced with existing theories.



## RESULTS AND DISCUSSION

The word bank comes from the Italian word banca, which is a place to exchange money. In general, the definition of a bank is a financial intermediation institution established to accept deposits and borrow money, and issue banknotes (Fernandes & Marlius, 2018). Banks as intermediary financial institutions, in addition, must maintain public trust by guaranteeing a level of liquidity that must operate effectively and efficiently to achieve an adequate level of profitability or profit (Yuvendri & Susanto, 2019).

Banks according to (Hamidu, 2013) are financial institutions whose main activity is collecting funds from the community and channeling them back to the community and providing other services.

### Types of Banks

According to (Drs. Kasmir, 2014) the types of banks consist of:

#### 1. Based on function:

##### a. Central bank

Is a private institution that is responsible for monetary policy in a country.

##### b. Commercial banks

It is a financial institution whose job is to collect funds from the public in the form of savings and distribute them back to the community in the form of credit.

##### c. BPR Bank

Is a bank financial business entity that carries out business activities conventionally based on Sharia principles whose activities do not have payment traffic.

#### 2. Based on operations:

##### a. Conventional banks

It is a bank that carries out its business activities in a conventional manner and provides general services based on the regulations implemented by a country.

##### b. Islamic Bank

It is a bank whose business activities are carried out based on sharia principles or Islamic law as regulated in the MUI fatwa.

#### 3. Based on ownership:

##### a. Government owned bank

Is a bank whose shares are partly or wholly owned by the government.

##### b. National private bank

Is a bank whose shares are owned by the national private sector and whose deed of establishment is owned by the private sector.

##### c. Cooperative owned bank

Is a bank whose shares are owned by a company with a cooperative legal entity.

##### d. Mixed-owned bank

These are banks whose shares are owned by foreign parties and national private parties.

##### e. Foreign owned banks

Is a bank that has branches in Indonesia originating from abroad.

#### 4. Based on status:

a. Foreign exchange banks are banks that can carry out transactions abroad and other activities related to foreign currency.

b. Non-foreign exchange banks are banks that can also carry out transactions abroad, but their transaction areas are limited and only to certain countries.

5. Based on the principles:

- a. Sharia banks are banks that run their business based on Islamic law. Using a profit sharing and capital participation system
- b. Conventional banks are business entities that seek profits by setting pricing methods according to interest rates.

### **Understanding Customer Service**

Customer Service in general is an activity intended to provide a sense of satisfaction to customers, through the services provided that can meet customer needs (Fernos, 2019). Customer Service has an important role in the banking world because Customer Service deals directly with customers.

Customer Service person is always required to be able to build good cooperation with customers and always provide good service so that customers feel comfortable remaining as customers at the bank. Bank Customer Service in serving its customers must always try to woo customers in a friendly and seductive manner so that they want to become permanent customers at the bank.

Customer Service (Khotamin & Dahlan, 2018) says that service is an effort to serve the needs of other people. Services are basically activities provided to consumers who are served, which cannot be owned and are intangible.

### **Customer Service Function**

Some customer service functions include:

- a. As a receptionist  
This means that customer service has the function of receiving incoming guests. Receiving guests means serving customers who have needs. In this case, customer service must provide as complete information as possible and behave in a pleasant, friendly and polite manner.
- b. As a deskman  
This means that a customer service person understands and understands serving customers with various kinds of applications submitted by prospective customers and customers.
- c. As a salesman  
This means that customer service has a function, namely people who sell products. In the sense of offering products to prospective customers who come. In this case, customer service must be good at seducing and convincing customers so that they buy the product being offered.
- d. As a customer relations officer  
As someone who can build good relationships with all customers, including seducing or persuading customers to stay and not run away from the bank if they encounter problems.
- e. As a Communicator  
This means that Customer Service functions as a person who contacts customers and provides information about everything related to them.

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## Understanding Customer

Customers are people who come several times to the same place to buy goods or equipment. Customers are also referred to as parties who use bank services, whether for their own needs or as intermediaries for the needs of other parties (Krisni, 2014).

According to (Saladin, 1994) customers are consumers who provide funds. From this definition, it can be concluded that a customer is a person or business entity who has a savings or loan account and can carry out savings and loan transactions at a bank.

## Definition of Service

Service is one of the activities provided by producers to consumers, such as customer service to their customers. Good service will create comfort for customers who will make them loyal to the bank and will continue to want to become permanent customers at the bank. According to (Amstrong & Kotler, 2008) service is an activity or benefit offered by one party to another party which is basically intangible and does not result in any ownership.

Meanwhile, according to (Mulyono, 2008) also defines service as an additional activity beyond the main task (job description) that is given to consumers and is felt as respect or appreciation. The role of Customer Service in improving service to customers at PT. Bank Nagari Simpang Haru is the key to success and the basis for building the bank's success.

## The Importance of Service

Many retail businesses, especially small scale ones, often ignore the service provided to consumers. Poor customer service can hinder the smooth running of the business because service is the main key to a successful business.

That service has a very significant influence on customer satisfaction, but good service alone is not enough to give satisfaction to customers (Fernandes & Marlius, 2018). Basically, Customer Service has a very important role at PT. Bank Nagari Simpang Haru. In the world of banking, the main task of a Customer Service person is to provide the best service to get customer satisfaction. Customer Service at PT. Bank Nagari Simpang Haru, in serving its customers, always tries to attract customers by ensuring that the bank can provide services and offer various services and products so that customers are interested in becoming permanent customers at the bank.

Therefore, all activities carried out must be well, polite, friendly and professional in order to achieve customer satisfaction. Customer satisfaction can influence the success of the bank because customers will become loyal to the bank. Apart from that, with customer satisfaction, customers can recommend the bank to friends, colleagues or family to become potential new customers at the bank.

The role of Customer Service in improving service to customers at PT. Bank Nagari Simpang Haru can be seen as follows:

1. Always focus on the products at Bank Nagari
2. Can retain old customers so that they maintain good relations with Bank Nagari by building close relationships
3. Recognize what a customer needs and convey it with a positive attitude
4. Trying to get new customers using various approaches through notification that the products at Bank Nagari are quality
5. Assist customers in opening and closing accounts at Nagari Bank

In banking management, there are several basics of service that must be understood by a customer service person, namely as follows:

- a. Appear and dress neatly and cleanly.  
Must wear suitable clothes with interesting combinations. The clothes worn by

- customer service must be able to attract consumers.
- b. Confident, smiling and friendly.  
In serving customers, a customer service person must not hesitate, he must have a high level of self-confidence so that customers are interested in the products being offered. In every service, customer service must smile so that customers feel at home and comfortable.
  - c. Greet in a friendly manner and try to say the customer's name.  
When a customer arrives, customer service must greet the customer first, try to use their name when greeting the customer to make them more familiar.
  - d. Calm, respectful, polite and diligent in listening to every conversation  
Be calm, don't rush and be respectful towards customers who want to complain, customer service must listen carefully.
  - e. Diligent in listening to conversations and receiving complaints well  
A customer service person must be able to receive every complaint that a customer complains about, and be able to listen to them well. So this can make customers feel appreciated.
  - f. Speak clearly in good and correct language  
Using Indonesian, the voice used is clear and easy to understand.
  - g. Be passionate about serving and demonstrate customer service capabilities.  
Customer service must demonstrate good service by understanding the customer's wishes and desires. In providing information to customers, customer service must understand the products that will be offered to customers so that customers also feel helped by the products being explained.
  - h. Don't interrupt or interrupt the conversation  
Don't interrupt if the customer is talking, avoid sarcastic words and don't argue with the customer if something happens.
  - i. Able to convince customers and provide satisfaction  
Customer service must be able to convince customers of the quality of the products offered, and be able to provide customer satisfaction.
  - j. If you can't deal with the problem at hand, ask for help  
In serving customers there are things that we cannot solve ourselves, therefore ask for help from those who are able to handle these customers.
  - k. If you can't serve, tell the customer when they will be served  
If when a customer arrives, customer service is busy and cannot be disturbed, then tell the customer when he will be served sympathetically.

The main factors that support banking services are human resources (customer service) which serve customers directly in a transparent and open manner.

The characteristics of good service for a customer service to its customers are:

- a. Physical facilities, meaning the availability of adequate equipment and number of employees.
- b. Responsibility, meaning providing responsible service from the start.
- c. Responsive, meaning able to serve appropriately and quickly.
- d. Communicative, meaning explaining with explanations that are easy to understand.
- e. Credibility, meaning public trust in its employees.
- f. Security, meaning guaranteed security for transactions.
- g. Friendliness means being friendly with a good attitude.

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- h. Understanding, meaning trying to understand public needs.
- i. Relationship, meaning the ease of contact with employees.

A customer service person can raise the company's good name with the service they provide. Sometimes customers always do things that can give them a sense of satisfaction, for example the procedure they want is not appropriate.

Maintaining customer feelings so that customers feel calm and comfortable being customers at PT. Bank Nagari Simpang Haru Sub-Branch is very important where customer service is at the forefront of a company's progress. PT. Bank Nagari Simpang Haru Sub-Branch provides convenience to prospective and current customers. To meet the needs of prospective customers or bank customers at PT. Bank Nagari Simpang Haru Sub-Branch created a unit which is also a means of communication and marketing for the bank, namely customer service or customer service.

Customer service is one part of the organizational unit at the forefront of the bank which functions as a source of information and intermediary for the bank and customers who want to get services and products from the bank. This good communication will build cooperative relationships with potential customers or customers and maintain those relationships well.

## CONCLUSION

Based on the results of research and discussion regarding Customer Service Activities in Improving Services to Customers at PT. Bank Nagari Simpang Haru Sub-Branch, the conclusions that can be drawn are as follows:

Customer Service comes from two words, namely Customer which means customer and Service which means servant. Customer Service must have the ability to serve customers appropriately and quickly and have good communication skills. Bank Customer Service must be able to attract and seduce potential new customers to become their bank customers and Customer Service must be able to retain and maintain old customers so that they remain customers of their bank. The better the customer service activities, the service to customers will also improve and of course it will attract customers' interest in carrying out transactions at PT. Bank Nagari Simpang Haru Sub-Branch.

## ACKNOWLEDGMENTS

The author would like to thank Bank Nagari Simpang Haru Sub-Branch for giving permission to conduct research and all related parties who helped in writing this article.

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