



IMPLEMENTATION OF EXCELLENT SERVICE ON CUSTOMER TRUST AT PT. BANK TABUNGAN PENSIUNAN NASIONAL TBK PADANG BRANCH OFFICE

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ABSTRACT

This study aims to determine the implementation of excellent service to customer trust in PT. Bank Tabungan Pensiunan Nasional Tbk Padang Branch Office. The types of data used are field studies and studies to libraries. The method used is the descriptive method. The results showed that the application of excellent service has been carried out by PT. Bank Tabungan Pensiunan Nasional Tbk Padang Branch Office but the reception and response from some customers was not very good. With the results of this study, it can be applied (1) Service provisions must be in accordance with standards and services are not made up, always honest in attitude, (2) Maintain good relations between employees and customers so that customer trust is maintained, (3) Increase facilities and infrastructure in banks that support services, (4) Always keep up with the times in order to be able to compete with other banks in modern times like today.

Keywords: Excellent service to customers, banks, customer trust

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INTRODUCTION

Banks are a financial institution that has an important role in society, whose main activities are providing credit and services in the field of payments and circulating money. Banks are financial institutions that in their operations collect funds from people who have excess funds (surplus spending units), and redistribute these funds to parties who need funds in the form of loans (deficit spending units). (Sari & Dahar, 2016)

The aim of establishing banks in Indonesia is to support the implementation of national development in order to increase equality, economic growth and national stability towards improving the welfare of the people at large. In this case, the function of the bank is as an intermediary institution or intermediary institution. The purpose of the intermediary is that the bank provides convenience to parties who have excess funds by channeling these funds to parties who need funds in the form of providing loans. The bank's position is as an intermediary to receive and distribute funds between the two parties without them knowing each other.

In Indonesia, banks consist of commercial banks and people's credit banks (BPR). The types of banks were reaffirmed with the enactment of Law Number 7 of 1992 concerning banking (as subsequently amended by Law Number 10 of 1998), so in 1993 the status of the National Pension Savings Bank was changed from a Savings Bank to a

Commercial Bank through a Decree Minister of Finance of the Republic of Indonesia No. 055/KM. 17/1993 dated 22 March 1993.

Bank Tabungan Pensiunan Nasional (BTPN) is one of the national private financial institutions in Indonesia engaged in banking. BTPN's main activity is to continue to specialize in services aimed at retirees and active employees, because Bank Tabungan Pensiunan Nasional's target market is retirees. The National Retirement Savings Bank not only serves retirees but also helps Micro, Small and Medium Enterprises (MSMEs), this certainly helps economic growth in order to improve the standard of living of many people. Bank Tabungan Pensiunan Nasional also carries out activities or operational service activities to customers both in the form of deposits and loans. In the implementation of financial institutions, it is necessary to have the ability of a bank to serve customers.

One way for banks to remain in demand is to provide the best service. The services provided must be able to meet customer needs according to or more than expected by considering the customer's wishes. Good service is all the best efforts to look after customers by providing the best service to meet their needs so as to achieve satisfaction for the customers themselves

Customer satisfaction is a customer's emotional or cognitive response related to expectations regarding the product consumed. This reaction occurs after the customer uses the product or service (Khaliq, 2018). Customer satisfaction is an important aspect that cannot be ignored by companies operating in the banking sector, so it is necessary to improve the quality of service to customers. In an effort to improve the quality of service to customers, banks need appropriate customer service capabilities. This is very important considering that customers are directly related to a bank's income. Banks not only serve customers, but banks must also be able to create a sense of trust in customers with the best service they provide.

Trust is the belief that a service provider can use it as a tool to build long-term relationships with the customers to be served. Customer trust can increase because it starts with a company that strives to create maximum service. Therefore, trust is one of the main roles directly related to customers. A bank is said to be good if it has the trust of its customers. Customer trust has a positive impact on the company because it can build customer loyalty, thereby helping the bank have a good image in the eyes of the public and its customers. Thanks to a good bank image, the bank can attract new customers and retain old customers. This statement is supported by Republic of Indonesia Law Number. 10/1998 concerning banking in article 29 states that "bearing in mind that banks primarily work with public funds deposited with banks on the basis of trust, every bank needs to continue to maintain its health and maintain its trust in the public in the future". Therefore, it is hoped that through its main activities the bank will be able to improve people's standard of living, To be able to improve people's standard of living, of course it requires capital that can be trusted by the public, and this trust will only be given to banks that are believed to be able to meet their needs and provide the best service. This certainly requires all banks, such as Bank Tabungan Pensiunan Nasional Padang Branch as one of the financial institutions to provide the best service to customers.

PT. Bank Tabungan Pensiunan Nasional Tbk KC Padang is one of the financial institutions operating in the banking sector in the city of Padang which has tried to provide the best service to all its customers. Along with the increasing development of banking in Indonesia, the higher the competition that Bank Tabungan Pensiunan



Nasional Tbk KC Padang will face. To increase competition with other banks, BTPN KC Padang certainly tries to maximize providing fast, friendly, direct and friendly service to customers.

Based on the explanation above, the author is interested in choosing the title for this final assignment about "Implementation of Excellent Service for Customer Trust at PT. Bank Tabungan Pensiunan Nasional Tbk Padang Branch".

RESEARCH METHODS

In this research method, the author uses the following methods :

Field study this research was directly conducted by conducting interviews with parties at PT. Bank Tabungan Pensiunan Nasional (BTPN) Padang Branch Office. Literature study that is a study conducted by collecting data and reading books that are used as references or references.

The data analysis method used in this study is a qualitative analysis method that explain descriptively, namely describing data systematically from facts obtained in the field then connected with the implementation of excellent service on customer.

RESULTS AND DISCUSSION

Understanding Bank

Banking has an important task to encourage the achievement of a goal related to improving the standard of living and economic sustainability of a nation and state. Bank according to Law of the Republic of Indonesia No. 10 of 1998 concerning banking: "Bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of many people".

Bank is a business entity that collects funds from the public in the form of deposits and distributes them back to the community in the form of credit or in other forms, in order to improve the standard of living of many people. (kasmir, 2015)

Banks are financial institutions that are places for individuals, private business entities, state-owned enterprises, and even government institutions that store their funds. (Hermansyah, 2020)

Based on the above understanding, a bank is a financial institution whose main activity is to collect funds from the public and distribute them back to the public in the form of credit supported by other services.

Bank Functions

The main function of the bank is to collect funds in the form of deposits in the form of savings, current accounts, time deposits, and distribute funds to the public in the form of lending. Here are some of the functions of the bank, including:

1. Raising funds from the community

The Bank collects funds from the public through savings, current accounts, and time deposits. By raising these funds, the bank guarantees the safety of public money while paying interest on these funds.

2. Channeling funds to the community

After the collection of funds is carried out, the bank then distributes the funds to people in need through lending or loans. With the provision of these loans, the bank's objectives in implementing national development can be achieved. People

who need funds can improve their standard of living by opening businesses that can support national development.

3. Storage of valuables

One of the functions of the bank is as a storage place for valuables. Customers who have valuables such as gold, jewelry, other securities can store their valuables in the bank, where the bank has provided a safe deposit box specifically designed from steel.

4. Supports smooth international transactions

Differences in distance and region are inhibiting factors between two parties to carry out various financial transactions. With the existence of banks, it makes it easier to carry out various financial transactions. An example of one of the services provided by banks is transfer, with the transfer service making it easier and smoother to send money with different regions.

According to (Totok Budisantoso, 2018) banks can function as:

1. Agent of trust, namely the bank as an institution whose basis is trust.
2. Agent of development, which is an institution that collects funds to build the economy.
3. Agent of services, namely institutions that provide other banking services to the community.

Understanding Excellent Service

For banking business entities, service is very meaningful because service is often used as a reference for calculating customer satisfaction. If the customer is satisfied, of course the customer will continue to subscribe to the services provided by the company. The banking world must be able to make customers feel satisfied by providing thorough, fast and the best service to all its customers, which can make customers feel comfortable in making transactions, and so that customers do not switch to other banks. Service is a form of activity carried out by a company to meet the needs of customers/consumers.

Excellent service is very good or best service, service that is based on the applicable service standards owned by the agency providing the service (Rusydi, 2017). Excellent service is a translation of "service excellent" which means the best service or service provided to the maximum. Best service means trying to look after customers by providing services that can make customers feel satisfied with the services provided, and is one of the main key factors in the success of a bank in carrying out operational activities.

The aim of excellent service is to build customer loyalty and prevent customer turning away. One of the causes of customer turning away is due to errors in the service provided to customers. Good service is carried out fairly, quickly, friendly, and accompanied by good ethics so that it provides satisfaction for the customers who receive it. The bank or company must be able to provide the best service that can make customers always use the products or services available at the bank, because if the customer is satisfied then the customer can trust the bank, be loyal to the bank, and can benefit the bank, such as helping the bank in carrying out promotions from word of mouth, because the good quality of service provided by the bank to each of its customers makes customers trust the bank and improves the company's image in the eyes of its customers.

Implementation Of Excellent.....(dona, oktriani)



Characteristics of Excellent Service

A company can be said to be good if it has good service to its customers. According to (Putra & Jhon, 2019) the characteristics of good service (excellent service), including:

- a. Openness
Customers get clear, precise, accurate information about procedures, requirements, responsible officers, and total fees to be paid.
- b. Simplicity
Service procedures must be precise, easy to understand, and easy to implement by customers.
- c. Timeliness
The officers arrive according to the specified schedule (on time), the service time is not long, the completion is on time, and does not break promises to customers.
- d. Efficient
Efficient is something that must be applied in doing excellent service.
- e. Clarity
Fixed, real, undoubted, and there is certainty.
- f. Security
Provide comfort, security, and legal certainty for the community both from the process and the results of services.
- g. Economical
Service must be reasonable and frugal.
- h. Fairness of time
All customers/communities served must be provided with the same service without discriminating customers.

Supporting Factors for Excellent Service

According to (Elva Susanti; Romi Susanto, 2020) supporting factors for excellent service include:

- a. The existence of rules
Rules are very important for bank employees in doing actions and actions, with the rules making bank employees more careful in acting in the work environment.
- b. Employee abilities and skills
Abilities and skills are skills possessed by bank employees in carrying out duties, responsibilities, and provisions in the bank.
- c. The existence of consciousness
With the awareness of making bank employees earnest and sincere in carrying out their respective responsibilities or duties.
- d. Facilities and infrastructure
In order for the bank service process to run smoothly and optimally, the bank must provide complete facilities and infrastructure.
- e. Income and welfare
Income and welfare are interrelated, because income relates to receipts for employees who have provided services to the bank. The smooth receipt of employee income is one of the supporting factors for the realization of excellent service.

How to Implement Excellent Service

Based on the theory of excellent service is very easy to do, but this is actually inversely proportional to the reality in the field. According to (Putra & Jhon, 2019) how to apply excellent service is:

1. 3S (Smile, Greetings, Greetings)
The first way is to apply 3S (smiles, greetings, and greetings). When a customer comes in give a smile, say hello, and a few words to say hello. With the implementation of this 3S, customers will feel that they are valued and important in our business. Try to always smile when serving customers even though you are tired and have many problems.
2. Customer focus
Stay focused on serving customers, don't switch to other focuses that can make customers feel annoyed with us. Because it can make the company's name bad for the poor service we provide.
3. The customer is king
One way that excellent service can be applied properly is to always assume every customer is a king, we certainly know how to serve a king. Therefore, always instill in yourself that the customer is a king that we must appreciate.
4. Accept criticism and suggestions
Criticism and suggestions are a way for companies to advance business, because with criticism and suggestions from customers the company knows what the customer wants so that the company can correct existing shortcomings. Therefore, accept every criticism or suggestion from customers to advance the company and increase profits.
5. Fostering good relationships with customers
Fostering good relationships with customers can be done by considering customers as one part of our family, so that good relationships will be created with customers. Fostering good relationships with customers, of course, we also have to maintain boundaries with customers such as limits in talking, don't arbitrarily talk that can make customers feel unappreciated by what we talk about.

The Importance of Customer Trust

Trust is the belief that there is hope from using bank products or services that can provide benefits so that customers feel happy and loyal to the company. Trust is the expectation of every human being who will become a customer that the company can be trusted and relied on in providing satisfaction to customers (Siagian & Cahyono, 2014).

Customer trust is related to the customer's willingness to accept risks in the hope of getting benefits from the bank. Customers who trust a company means they have a high level of trust in the bank to use the bank's products and services.

Trust is very important, especially in the banking world, because trust can maintain customers from switching to other banks, therefore every company or bank is required to serve customers well so that the bank is trusted by a customer in using the products and services available at the bank. . Trust will arise if the customer feels satisfied with what he has received, if the customer has felt what he expected has emerged then a sense of satisfaction will arise for the customer.

Customers who have high trust in the bank can become loyal in using the products and services available at the bank, this is of course profitable for the bank. To gain the



trust of customers, a bank needs to carry out its operational activities accompanied by the application of excellent service to all customers without differentiating between one customer and another, because excellent service can make customers satisfied, comfortable and loyal to the bank. To maintain customer loyalty in the long term, banks must be able to maintain the trust that customers have given to the bank.

ANALYSIS AND DISCUSSION

PT. Bank Tabungan Pensiunan Nasional Tbk Padang Branch office is one of the banking institutions in the city of Padang which, in carrying out its operational activities, provides good service to its customers. The products available at this bank can compete well, both in terms of closeness to the community and in terms of technology through the excellent service that is implemented.

PT. Bank Tabungan Pensiunan Nasional Tbk Padang Branch office wants to provide comfort to its customers by providing the best service that is familiar, fair, fast, friendly, and accompanied by good ethics so that customer needs and satisfaction are met. Excellent service is very influential for PT. Bank Tabungan Pensiunan Nasional Padang Branch in carrying out banking activities, because to continue to gain trust and make customers stay, the bank must be able to improve the quality of its services as much as possible.

The positive impact obtained from excellent service on customer trust in PT. Bank Tabungan Pensiunan Nasional Padang Branch is:

- a. First, increasing customer trust with the bank's openness to customers and direct contact with customers which can create a sense of customer loyalty towards the bank.
- b. Second, improving bank operations can extend the life of the bank, because implementing excellent service will make customers loyal and loyal to the bank. So that customers are loyal to the bank, bank staff or employees must provide services according to 3S (smile, greeting and greeting).
- c. Third, it can increase the number of customers, because there is a good relationship with customers as a result of the implementation of excellent service which indirectly the bank can carry out promotional strategies through people closest to them, which is called word of mouth promotion. Without promotion, customers will not recognize PT. Bank Tabungan Pensiunan Nasional Padang Branch.

Implementation of excellent service at PT. Bank Tabungan Pensiunan Nasional Padang Branch has been implemented properly in accordance with the stipulated provisions. However, based on the author's observations, excellent service does not apply to some customers who do not attach much importance to this service. Creating full trust in customers is the goal of excellent service at PT. Bank Tabungan Pensiunan Nasional Padang Branch so that it can encourage customers to use the services available at the PT. Bank Tabungan Pensiunan Nasional Padang Branch.

CONCLUSION

Based on the analysis of the previous chapter, it can be concluded that PT. Bank Tabungan Pensiunan Nasional Padang Branch, from having a neat and friendly appearance to customers accompanied by 3S (Smile, Greetings and Greetings), from the

good service implemented makes customers feel happy, appreciated, satisfied and generous towards the bank, this is of course will have a positive impact because it will benefit the bank.

All employees of PT. Bank Tabungan Pensiunan Nasional Padang Branch must always maintain good relationships with all its customers, be quick in serving customers, not differentiate between one customer and another, so that customers will continue to use the products or services available at the bank. PT. Bank Tabungan Pensiunan Nasional Padang Branch is able to attract customers and retain customers to remain loyal to the bank by creating a sense of customer trust in the bank.

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