



ANALYSIS OF OLLIN BY NAGARI SERVICE QUALITY IN INCREASING CUSTOMER LOYALTY AT PT. BANK NAGARI PASAR RAYA BRANCH OF PADANG CITY.

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ABSTRACT

This study examines the quality of the Ollin by Nagari digital banking service in enhancing customer loyalty at PT. Bank Nagari, Pasar Raya Branch, Padang. The main problem addressed is that despite the availability of digital services, issues such as system disruptions, slow transactions, and limited customer understanding indicate that service quality has not fully met customer expectations. The objective of this research is to analyze the implementation of Ollin by Nagari services and to assess the level of customer loyalty in using the application. The study employs a qualitative descriptive approach, using data collected through field research (interviews) and library research. The findings reveal that service quality dimensions—such as reliability, responsiveness, assurance, empathy, and tangibles—play a significant role in influencing customer satisfaction and loyalty. However, several limitations in system performance and user experience still affect optimal service delivery. The study concludes that improving digital service quality is essential to increase customer satisfaction and sustain long-term loyalty, and it provides recommendations for the bank to enhance system performance, user education, and service responsiveness.

Keywords: *service quality; Ollin by Nagari; customer loyalty; digital banking; customer satisfaction*

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INTRODUCTION

The rapid advancements in information technology have spurred a fundamental shift in banking service systems, transitioning from conventional models to digitally-based solutions. The banking sector is compelled to offer services that are quick, readily accessible, secure, and efficient to meet the ever-growing expectations of customers. Service quality has now become a critical element influencing customer satisfaction and loyalty. As outlined by Kotler and Keller (2016), service quality can be defined as the capability of a business entity to consistently fulfill the needs and expectations of its clientele. Therefore, enhancing service quality, particularly in the digital domain, represents

a strategy for banking institutions to retain their customer base.

As a Regional Development Bank in West Sumatra, PT. Bank Nagari Pasar Raya Branch of Padang City is committed to enhancing its service quality through digital transformation. A notable innovative development is the Ollin By Nagari facility, designed to enable customers to conduct various banking operations online. This feature is poised to optimize transaction efficiency, expedite service delivery, and provide customers with a more agile and contemporary banking experience. This service is anticipated to improve transaction efficiency, accelerate service provision, and offer customers a more convenient and modern banking experience. However, in practice, the quality of digital services is not solely determined by feature availability. It is also influenced by usability, system speed, security, and the bank's capacity to address customer complaints. Field observations have indicated persistent system disruptions, slow transaction processing, and a degree of customer unfamiliarity with the Ollin By Nagari services. These circumstances suggest that the digital service quality currently provided does not entirely align with customer expectations.

Service Quality

Pinonton (2013) argues that the concept of service quality is a commonly used term among service providers, signifying an important task that must be carried out expertly. To foster customer satisfaction, the commodities presented by an organization must adhere to high-quality standards. Furthermore, regarding service provisions, the most frequently cited dimensions of quality include:

- a. **Reliability:** Reliability is defined as the capacity to deliver promised services promptly, accurately, and satisfactorily.
- b. **Responsiveness:** Responsiveness indicates the readiness and willingness of personnel to assist customers and provide service with precision.
- c. **Assurance:** Assurance encompasses the knowledge, competence, integrity, and credibility of staff, as well as ensuring the absence of potential risks, dangers, or uncertainties for users. Empathy involves the ability to foster relationships, engage in effective communication, provide individual attention, and comprehend customers' unique requirements.
- d. **Tangibles:** Tangibles refer to concrete aspects such as physical infrastructure, employee attire, and communication methods.

In the context of PT. Bank Nagari, particularly at the Pasar Raya Branch in Padang, service quality plays a crucial role in enhancing customer satisfaction and loyalty, especially in the era of digital banking services. The implementation of service quality is not only reflected in direct interactions between bank staff and customers but also in the performance of digital services such as the Ollin mobile banking application. Customers increasingly expect banking services that are fast, secure, and easy to access anytime and anywhere.

The reliability dimension can be observed through the stability of the banking system and the accuracy of transactions conducted via Ollin. A system that rarely experiences errors will increase customer trust. Responsiveness is reflected in how quickly the bank



responds to customer complaints, both through customer service channels and digital platforms. Assurance is demonstrated through transaction security, data protection, and the professionalism of employees in serving customers, which reduces perceived risk (Kotler & Keller, 2016).

Furthermore, empathy in Bank Nagari services can be seen in the bank's efforts to understand customer needs by providing clear information, guidance in using digital services, and personalized assistance when needed. Tangibles are reflected in the physical facilities of the bank, such as comfortable waiting rooms, adequate service equipment, and the professional appearance of employees, as well as the user-friendly interface of the Ollin application. According to A. Parasuraman et al. (1988), these dimensions collectively form customer perceptions of service quality, which ultimately influence satisfaction and loyalty.

Customer Loyalty

In the context of PT. Bank Nagari, particularly at the Pasar Raya Branch in Padang, customer loyalty is increasingly influenced by the quality of digital banking services such as Ollin. The rapid development of financial technology has shifted customer expectations, where convenience, speed, and security become the main considerations in choosing banking services (Kotler & Keller, 2016). Therefore, banks are required to continuously improve their digital service quality in order to maintain customer loyalty. Service quality in digital banking can be analyzed through the dimensions of reliability, responsiveness, assurance, empathy, and tangibles, as proposed by A. Parasuraman et al. (1988), who state that "service quality is a global judgment or attitude relating to the superiority of a service." In addition, customer experience also plays an important role in shaping loyalty, where positive experiences can strengthen satisfaction and long-term relationships (Kotler & Keller, 2016).

Furthermore, customer loyalty at Bank Nagari can be strengthened through several supporting factors, including:

- a. Digital service quality, such as system reliability, ease of use, and transaction security, which influence customer satisfaction and trust (Parasuraman et al., 1988)
- b. Customer experience, including ease of navigation, efficiency, and completeness of features in the Ollin application, which encourages continuous usage (Kotler & Keller, 2016).
- c. Customer engagement strategies, such as education, promotions, and personalized services, which increase emotional attachment between customers and the bank. Trust and security, which ensure that customer data and funds are well protected, thereby strengthening long-term relationship.
- d. e. Continuous innovation, where banks consistently develop digital features to meet evolving customer needs.
- e. These factors support the formation of strong customer loyalty, in line with Richard L. Oliver (1999), who states that "loyalty is a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future."

Based on the aforementioned explanation, the author concludes that the service

quality of Ollin By Nagari significantly contributes to strengthening customer engagement. Therefore, research is required to analyze service quality in enhancing customer loyalty at PT. Bank Nagari, Pasar Raya Branch of Padang City. The findings of this study are expected to provide information and recommendations for the bank to improve digital service quality, thereby fostering continuous customer satisfaction and loyalty.

RESEARCH METHODOLOGY

Data Collection Methods

a. Library Research

This research is conducted by gathering and reviewing various literary sources, including books, journals, and other relevant materials pertaining to the research topic, to provide theoretical foundation and analytical support for the study.

b. Field Research

This research involves conducting direct interviews with relevant stakeholders, encompassing both bank customers and employees, to acquire primary data concerning service quality and customer loyalty levels.

Data Analysis Methods

The data analysis technique used in this study is qualitative descriptive analysis, which involves processing data obtained from interviews and literature reviews and then presenting it in a systematic descriptive format. This analysis aims to provide a comprehensive overview of Ollin by Nagari's service quality and its impact on customer loyalty. The results of this analysis are then used as a basis for drawing conclusions and developing relevant recommendations for banks in their efforts to improve the quality of their digital services.

Furthermore, this study also uses descriptive analysis to describe the use of Ollin by Nagari services during the 2023–2024 period. The data obtained are processed and analyzed to interpret the relationship between service quality and customer loyalty levels based on the research findings. Therefore, this analysis is expected to provide a clearer understanding of the relationship between the studied variables.

RESULTS AND DISCUSSION

Ollin by Nagari

Ollin Nagari is a term originating from the Minangkabau language, used within the context of Minangkabau community or regional governance in Indonesia. Generally, "Ollin" means "movement" or "progress," while "Nagari" refers to a village or region. Overall, "Ollin Nagari" can be interpreted as the movement for village development or advancement within a cultural, social, and economic context. Although this term can be used in various contexts, some experts offer more specific views on Ollin Nagari.

Ollin was inaugurated in 2003, Ollin is a refinement of Nagari Mobile Banking. Ollin originates from the "All In" concept, referring to the provision of all services within a single application platform, known as a super app. Ollin was launched in response to the



evolution of the digital world, where many banking institutions have significantly improved their mobile banking applications in terms of features, interface, and ease of use. Ollin is specifically designed to meet the needs of customers in this digital era by providing a single application that can accommodate all of the customer's financial transaction needs, as it offers complete features and enables customers to perform transactions easily, quickly, and securely through a smartphone (Bank Nagari, 2023).

a. Functions of Ollin By Nagari

- 1) Multibiller service purchase (electricity tokens, mobile phone credit, data packages, etc.)
- 2) Online account opening: Open a new account without having to come to the branch
- 3) Payment: Pay electricity, telephone, PDAM, subscription TV bills, and others.
- 4) Buy: Buy credit, data packages, electricity tokens, prepaid phone vouchers, and top up digital wallets
- 5) Cardless cash withdrawal: Cash withdrawals can be made without needing to bring an ATM card.
- 6) Nagari Bank QRIS: Non-cash payment for shopping
- 7) Check account history: Check account transaction history without having to go to the branch
- 8) Biometric fingerprint: More secure login with fingerprint.

b. Features Available on Ollin By Nagari

According to (Turuis, 2017), mobile banking adoption is influenced by a number of factors, including ease of use, benefits, level of confidence, accessibility, and potential risks. Here are some of the main benefits of this application:

- 1) A simple registration process, only requiring interaction through an ATM machine and activation at the Bank's office.
- 2) Accessible through mobile devices using the Android and IOS operating systems
- 3) The application can be downloaded from the Google Play Store for Android devices and the App Store for Apple devices.
- 4) A "Favorite Menu" feature is available to save frequently performed transaction histories by users.
- 5) Customers no longer need to register a savings account as a source of funds for transactions, because the account has been automatically set as the source of funds and can be used for transactions.
- 6) Every transaction requires a PIN to ensure the security of Ollin by Nagari transactions.

c. Benefits of Ollin By Nagari

According to Turuis, 2017) the adoption of mobile banking is influenced by a number of determinants, which include ease of use, benefits obtained, level of confidence,

ease of access, and potential risks. According to (Turuis, 2017) here are some of the main benefits of this application:

- 1) **Ease of Access to Banking Services:** Customers can access various banking services without having to visit a bank branch or Automated Teller Machine (ATM), such as interbank fund transfers, bill payments, phone credit purchases, and e-wallet top-ups.
- 2) **Guaranteed Transaction Security:** This application is equipped with security features such as two-factor authentication, data encryption, and real-time transaction monitoring to protect customers from potential security risks.
- 3) **Cardless Cash Withdrawal Convenience:** The cardless cash withdrawal facility provides customers with the ability to withdraw cash from ATMs without needing a physical card, reducing the risk of crimes like skimming and increasing transaction convenience.
- 4) **Enhanced Financial Inclusion:** By providing digital banking services, Ollin aims to improve financial inclusion in West Sumatra, enabling more people to access financial services easily and quickly.
- 5) **Account Opening Convenience:** Customers have the option to open a Savings account online through the Ollin application, without needing to visit a bank branch, which simplifies the account opening process for the community.
- 6) **Real-Time and Cost-Effective Transactions** Ollin facilitates the execution of transactions instantly (real-time) anytime and anywhere. It is also more cost-effective as it uses data networks, reducing the need for visits to bank branches or ATMs.

Discussion

Services Provided by PT. Bank Nagari Pasar Raya Branch to Customers

The services provided by PT. Bank Nagari Pasar Raya Branch in Padang include both conventional banking services and digital services. Conventional services consist of account opening, deposits, withdrawals, and financial consultation carried out directly at the branch office. In line with technological advancements, the bank also offers digital services through the Ollin by Nagari application, which allows customers to perform financial transactions easily, quickly, and securely without visiting the bank.

In practice, these services are closely related to the perceived service quality experienced by customers. In terms of reliability, the bank provides stable service systems both offline and through the Ollin application, ensuring accurate and error-free transactions. Responsiveness is reflected in the prompt assistance provided by bank staff, both through in-branch customer service and support for digital service usage. Assurance is demonstrated through transaction security and data protection, which are essential in building customer trust. Empathy is shown through the attention and guidance provided by employees, especially in assisting customers in using digital services. Meanwhile, tangibles are reflected in comfortable physical facilities and the user-friendly interface of the Ollin application.

The quality of these services has a positive impact on customer loyalty. Customers



who are satisfied with both conventional and digital services tend to continue using Bank Nagari services and are less likely to switch to competitors. Additionally, the convenience and efficiency offered by the Ollin application enhance customer experience, thereby strengthening long-term relationships between the bank and its customers. Thus, it can be concluded that the services provided by Bank Nagari Pasar Raya Branch play an important role in improving service quality and fostering customer loyalty.

Growth Rate of Ollin by Nagari Usage OnPT. Bank Nagari Pasar Raya Branch of Padang City.

**Tabel 1. Mobile Banking Users of Ollin Bank Nagari Branch of Padang City
Year 2024-2025**

Month	Year 2024	2025
January	24.977	114.269
February	38.889	123.011
March	39.329	163.050
April	54.022	115.755
May	61.920	169.574
June	89.735	192.177
July	100.831	195.221
August	103.225	170.391
September	112.081	180.170
October	118.085	215.465
November	116.486	230.897
December	125.383	259.830

Sourcer: Bank Nagari Pasar Raya Branch of Padang City

Based on table 1. the number of Ollin mobile banking users at PT. Bank Nagari, Pasar Raya Branch, Padang City, shows a generally increasing trend from 2024-2025, despite some fluctuations in specific months. In general, this increase indicates a growing adoption of digital services by customers and highlights the bank's efforts in promoting the use of mobile banking services. In 2024, the number of users experienced a gradual increase from 24,997 users in January to 125,383 users in December. This stable increase was due to several factors such as increased customer awareness of the ease of digital transactions, socialization from the bank, and the public's need for fast and practical services. A significant surge occurred from May to July, likely influenced by increased transaction needs during festive periods, school fee payments, or mid-year economic activities.

However, there was a slight decrease in November 2024 from 118,085 to 116,486 users. This decrease could be caused by technical factors such as system disruptions, network limitations, lack of continued promotions, or some customers returning to conventional services due to difficulties in using the application. Entering 2025, user numbers show a much more significant increase compared to the previous year. In January

2025, 114,269 users were recorded, increasing to 259,830 users by December. This sharp increase indicates an acceleration of digital transformation, likely due to improved application service quality, new feature additions, enhanced system security, and more intensive promotional strategies from the bank.

Nevertheless, 2025 also experienced fluctuations, such as a decrease in April (163,050 to 115,755) and August (195,221 to 170,391). These decreases were caused by external factors such as the community's economic conditions, changes in transaction needs, application technical disruptions, or low economic activity during certain periods. Additionally, internal factors such as unsatisfactory user experience, access difficulties, or internet network issues can also affect usage levels. Overall, the growth trend from 2024 to 2025 indicates that the use of Ollin by Nagari mobile banking continues to grow and is increasingly in demand by customers. Fluctuations that occur in some months are natural in the use of digital services and are generally influenced by seasonal factors, economic conditions, system service quality, and user satisfaction levels.

From this analysis, it can be concluded that improving service quality, ease of use, transaction security, and effective promotions are the main factors driving the increased use of Ollin by Nagari. Conversely, a decrease in usage is caused by technical disturbances, network limitations, or suboptimal user experience. Therefore, Bank Nagari needs to continue to maintain system stability, improve service quality, and educate customers so that the growth in the use of Ollin by Nagari continues to increase sustainably.

The Effect of Ollin by Nagari Usage on Customer Loyalty at PT. Bank Nagari Padang Branch

Based on the data of Ollin mobile banking users in 2024–2025, there is a significant increase in usage over time. This growth indicates that customers are increasingly relying on digital banking services for their financial transactions. A higher level of usage reflects customer satisfaction, which is a key factor in building customer loyalty.

The use of Ollin by Nagari provides convenience, speed, and efficiency in transactions, reducing the need for conventional banking services. This convenience creates positive customer experiences, encouraging continuous usage of the service. According to Philip Kotler and Keller (2016), customer satisfaction derived from perceived value and convenience has a direct impact on customer loyalty.

Furthermore, frequent use of digital services strengthens customer engagement with the bank. The more customers use the Ollin application in their daily financial activities, the higher their level of dependence and trust in the bank. This is in line with Richard L. Oliver (1999), who states that loyalty is a deeply held commitment to consistently reuse a service in the future.

In conclusion, the increasing use of Ollin by Nagari has a positive effect on customer loyalty. The higher the usage level, the stronger the customer loyalty toward Bank Nagari, driven by satisfaction, trust, and convenience experienced by users.

CONCLUSION



Based on the results of the research and discussion regarding the Analysis of Ollin By Nagari Service Quality at PT. Bank Nagari, Pasar Raya Branch, Padang City, the following conclusions can be drawn:

1. The implementation of Ollin by Nagari services has facilitated customers in various banking transactions, including fund transfers, bill payments, credit top-ups, and monitoring balances and transaction history. This initiative contributes to improving efficiency and customer convenience by enabling access anytime and anywhere.
2. In terms of service quality, generally Ollin by Nagari has met several dimensions of service quality such as reliability, ease of use, and system security. However, there are still some obstacles such as system disruptions, delayed transaction processes, and still some customers who do not fully understand the optimal use of the application.
3. Good service quality has an influence on customer satisfaction levels. Customers who feel helped and comfortable using the application tend to continue using the service in their daily banking activities.
4. Customer loyalty to the Ollin by Nagari service has begun to form, as shown by the repeated use of the application and customer trust in Bank Nagari's digital services. However, continuous efforts to improve service quality are essential to retain the customer base and prevent migration to other banking institutions that offer superior digital solutions.

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