



THE ROLE OF CUSTOMER SERVICE IN ENHANCING CUSTOMER LOYALTY AT PT. BANK NAGARI, BANDAR BUAT BRANCH

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ABSTRACT

This study aims to determine the role of customer service in increasing customer loyalty at PT Bank Nagari, Bandar Buat Branch, for the 2022–2025 period. Customer service is the frontline, interacting directly with customers by providing product information, handling complaints, and assisting with banking administration processes. The research method used is a qualitative method with data collection techniques through field research and library research. Data were obtained from interviews with customer service personnel and data on the number of customers during the study period. The results show that the number of customers increases annually, from 15,110,000 in 2022 to 18,188,000 in 2025, although the growth percentage fluctuates. This increase indicates a positive relationship between customer service quality and customer loyalty. Customer loyalty is reflected in long-term product usage, regular transaction frequency, and recommendations to others. Friendly, responsive, communicative, and solution-oriented service can increase customer satisfaction and trust in the bank. Thus, it can be concluded that customer service plays a crucial role in building and maintaining customer loyalty, which ultimately leads to an increase in the number of customers and a positive company image.

Keywords: Role of Customer Service, Customer Loyalty, Bank.

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INTRODUCTION

The banking industry in Indonesia continues to experience dynamic development in line with changes in economic conditions, technological advancements, and the increasing

public demand for financial services. The stability of the national banking sector also shows relatively sound conditions, with strong capital adequacy levels. The Financial Services Authority (Otoritas Jasa Keuangan/OJK) reported that most banks in Indonesia fall into the healthy category with good performance ratings, thereby encouraging banks to continuously improve service quality in order to maintain public trust (OJK, 2023). In an increasingly competitive environment, service quality has become a crucial factor for banks in retaining existing customers while also attracting new ones.

Customer Service

Customer service in the banking industry is a strategic function that bridges customer needs with the financial solutions offered by the institution. As a crucial element in creating satisfaction, customer service does not only focus on completing administrative tasks, such as opening accounts or managing complaints, but also serves as an instrument for shaping the company's corporate image. Based on expert perspectives, service effectiveness is heavily determined by the staff's ability to blend technical professionalism with a polite and informative personal approach, thereby inspiring customer trust to continue using the bank's services in the long term.

Furthermore, the success of a customer service officer depends on fulfilling holistic qualifications, including physical, mental, personality, and social aspects. A CS officer must act as an empathetic communicator as well as a problem solver capable of managing emotions under pressure. By integrating various roles—such as being the face of the company (frontliner) and a customer relations builder—customer service becomes the primary key to minimizing dissatisfaction and transforming transactional interactions into loyal emotional relationships, which ultimately supports the bank's sustainability and positive reputation in the community.

High-quality service is one of the primary strategies for service-based companies in meeting customer needs and expectations. Service is not only related to the core activities of the company but also reflects the company's attention, appreciation, and commitment to delivering the best possible customer experience (Maret & Hidayatullah, 2024). In the banking context, optimal service is highly influenced by the quality of human resources, particularly frontliners who interact directly with customers. One of the positions that plays a significant role in providing services to customers is customer service. Customer service functions as a bridge between the bank and its customers through the provision of product information, handling of complaints, and assistance related to banking services. Fernandes and Marlius (2018) explain that customer service is a part of the organization responsible for delivering services and assisting customers in fulfilling their needs and resolving the problems they encounter. Therefore, the quality of service provided by customer service greatly determines the level of customer satisfaction with the bank.



Professional service that is oriented toward customer needs can enhance trust and foster long-term relationships between the bank and its customers. Such relationships will, in turn, encourage the development of customer loyalty. Customer loyalty refers to a customer's commitment to continuously use a company's products or services over a long period and to recommend them to others (Margaretha, 2020). Thus, the success of a bank in delivering high-quality service will have a direct impact on customer loyalty.

Customer Loyalty

Customer loyalty is a manifestation of continuous satisfaction that forms a deep commitment to remain faithful to a single service provider, despite situational influences and marketing efforts from competitors. In the banking industry, loyalty is not merely a repetitive purchasing behavior but rather an emotional relationship built on a foundation of trust. According to Margaretha (2020), loyalty is the long-term impact of customer satisfaction created through consistent service quality. This quality heavily depends on the customer's perception of their interaction with the service provider, where services that meet or exceed expectations will form a positive image and strengthen the customer's intention to continue using the bank's services.

Furthermore, customer loyalty can be identified through service quality dimensions, including reliability, responsiveness, assurance, empathy, and tangible evidence. When a bank is able to provide personal attention and accurate solutions through the role of Customer Service, customers tend to demonstrate their loyalty by conducting routine transactions, utilizing various bank product variants, and staying over a long period. The pinnacle of this loyalty occurs when the customer voluntarily becomes a promoter who recommends the bank to their social environment. Therefore, loyalty functions not only as a retention tool but also as an engine for new customer growth through organic positive advocacy.

PT Bank Nagari Cabang Bandar Buat, is one of the regional banking institutions that strives to provide the best services to its customers through various banking products and services. Customer service at Bank Nagari plays an important role in providing product information, assisting with banking administrative processes, and handling various customer complaints. The quality of service delivered by customer service is expected to enhance customer satisfaction and loyalty, thereby supporting an increase in the number of customers as well as building a positive image of the bank in the community.

Based on the above explanation, this study aims to analyze the role of customer service in enhancing customer loyalty at PT Bank Nagari, Bandar Buat Branch. This research is expected to provide an overview of the importance of customer service quality in building strong relationships with customers and in increasing customer loyalty toward the bank.

RESEARCH METHOD

This study employs a qualitative approach with a descriptive method to analyze the role of customer service in enhancing customer loyalty at PT Bank Nagari, Bandar Buat Branch. This approach is chosen because the research aims to gain an in-depth understanding of the phenomenon of customer service and its relationship with customer loyalty. The research was conducted at PT Bank Nagari, Bandar Buat Branch, with the object of the study being the service activities carried out by customer service personnel toward customers.

The types of data used in this study consist of primary data and secondary data. Primary data were obtained through field research by conducting direct interviews with customer service staff and observing service activities provided to customers. Meanwhile, secondary data were collected through a literature review, including books, journals, company documents, and other relevant literature related to the research topic.

The data analysis technique used is descriptive qualitative analysis, which involves collecting, classifying, and interpreting the data obtained during the research process. The collected data are then analyzed systematically to describe the role of customer service in enhancing customer loyalty at PT Bank Nagari, Bandar Buat Branch. This approach is applied to provide a clear depiction of the phenomenon under study based on actual conditions in the field.

The measurement method and approach are conducted by analyzing service quality through the SERVQUAL dimensions (tangibles, reliability, responsiveness, assurance, and empathy), while customer loyalty is measured based on indicators such as repeat transactions, length of membership (retention), and willingness to provide recommendations. The collected data are then analyzed systematically using the Miles and Huberman model, which involves the stages of data reduction, data display, and conclusion drawing. The data used in this study cover the period from 2022 to 2025. The data sources were obtained through two channels:

Growth Formula:

$$\text{Growth Rate(\%)} = \frac{\text{Current Year Amount} - \text{Previous Year Amount}}{\text{Previous Year Amount}} \times 100\%$$

Previous Year Amount

Primary Data: Obtained directly through in-depth interviews with Customer Service officers and customers, as well as through field observations.

Secondary Data: Obtained from internal bank reports, administrative documents, and relevant literature. This approach is applied to provide a clear and factual depiction of the



role of customer service in enhancing customer loyalty based on actual conditions in the field.

RESULTS AND DISCUSSION

The results of the study indicate that customer service activities at PT Bank Nagari, Bandar Buat Branch play a significant role in providing information on banking products, assisting with customer administrative processes, and handling customer complaints. Based on interviews with customer service staff, the services provided to customers include delivering information related to savings products, time deposits, and other banking services, as well as assisting customers in account opening, account management, and resolving issues related to banking transactions.

Besides providing information and administrative services, customer service also plays an important role in maintaining good relationships with customers through friendly, responsive, and solution-oriented communication. Based on the interview findings, customer loyalty can be identified through several indicators, including customers consistently using the bank's products and services over a long period, conducting transactions regularly, recommending the bank to family or relatives, and showing low tendencies to switch to other banks.

The data of the customers at PT Bank Nagari, Bandar Buat Branch during the 2022–2025 period show a consistent increase each year. The data are presented in Table 1 below :

Table 1. Number of Customers at PT. Bank Nagari, Bandar Buat Branch period 2022-2025

Year	Number of Customers	Growth (%)
2022	412	0
2023	267	0,07%
2024	395	0,04%
2025	301	0,06%

Source: Data from Bank Nagari Bandar Buat Branch

Based on Table 1, the number of customers in 2022 was recorded at 15,110,000. In 2023, the number increased to 16,212,000, reflecting a growth rate of 0.07%. In 2024, the number of customers further rose to 17,003,000 with a growth rate of 0.04%. Subsequently, in 2025, the number reached 18,188,000, with a growth rate of 0.06%.

Furthermore, the findings indicate that the majority of loyal customers are those who have utilized the bank's services for more than three years and use more than one banking product, such as savings, deposits, or credit facilities. These data were obtained based on interviews with customer service staff as well as internal bank documentation.

The study also reveals several factors associated with the increase in the number of customers at PT Bank Nagari, Bandar Buat Branch. These include improvements in customer service quality, effective promotional strategies for banking products, customer trust in the bank, ease of access to banking services such as ATMs and digital banking, and the growth of economic activities in the Bandar Buat area.

The results of this study indicate that customer service plays a significant role in delivering services to customers at PT Bank Nagari, Bandar Buat Branch. Customer service functions as the frontline that directly interacts with customers by providing information about banking products and services, assisting with administrative processes, and handling various customer complaints. This role highlights that customer service is a vital component in establishing and maintaining strong relationships between the bank and its customers. This finding is consistent with Fernandes and Marlius (2018), who state that customer service is an organizational function responsible for delivering services, providing information, and assisting customers in meeting their needs and resolving problems.

Moreover, the services provided by customer service contribute to enhancing customer satisfaction. Friendly, communicative, and responsive service creates positive experiences for customers when interacting with the bank. Such satisfaction becomes an important factor that encourages customers to continue using banking services over the long term. This is in line with Marlius and Putriani (2020), who argue that the quality of customer service plays a role in increasing customer satisfaction through prompt, accurate, and need-based services.

The findings also reveal that customer loyalty is reflected in customer behavior, such as consistently using the bank's products and services, conducting transactions regularly, and recommending the bank's services to others. This loyalty is formed through strong relationships between the bank and its customers, which are built through consistent and high-quality service delivery. This aligns with Margaretha (2020), who explains that customer loyalty is a commitment to continuously use a company's products or services over a long period as a result of customer satisfaction.

The increase in the number of customers at PT Bank Nagari, Bandar Buat Branch during the 2022–2025 period further indicates a relationship between service quality and customer loyalty. Although the growth rate fluctuates annually, the overall number of customers shows an upward trend. This suggests that the services provided by customer service are effective in retaining existing customers while also attracting new ones to utilize



the bank's services. Professional service that is oriented toward customer needs is therefore a key factor in maintaining sustainable relationships between the bank and its customers.

In addition to customer service quality, the growth in the number of customers is also influenced by several other factors, including effective promotional strategies for banking products, public trust in the bank, and ease of access to banking services through ATM facilities and digital banking services. These factors support the development of customer loyalty by providing convenience and comfort in conducting banking transactions. Thus, customer service not only acts as a provider of information but also as a key agent in building communication and fostering strong relationships with customers, ultimately enhancing customer loyalty toward the bank.

CONCLUSION

This study concludes that customer service plays a crucial role in building and maintaining customer loyalty at PT Bank Nagari, Bandar Buat Branch. Through informative, responsive, and communicative services, customer service is able to assist customers in understanding banking products, resolving various service-related issues, and establishing strong relationships between the bank and its customers. The quality of these interactions fosters customer satisfaction and trust, which ultimately leads to the development of customer loyalty toward the bank.

This loyalty is reflected in customer behavior, such as consistently using the bank's products and services over the long term, conducting transactions regularly, and recommending the bank's services to others. Empirically, the increase in the number of customers during the 2022–2025 period indicates a positive trend, suggesting that customer service contributes to customer growth and the sustainability of customer relationships.

The findings of this study provide a scholarly contribution by reinforcing the understanding that the role of customer service as a frontliner is not limited to administrative functions but also serves as a strategic factor in building customer loyalty and enhancing the positive image of banking institutions.

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