



THE ROLE OF CUSTOMER SERVICE IN IMPROVING SERVICE QUALITY FOR CUSTOMERS AT PT. BANK NAGARI MENTAWAI BRANCH

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ABSTRACT

This research aims to analyze the role of Customer Service in improving service quality for customers at PT. Bank Nagari Mentawai Branch. In the increasingly competitive banking industry, service quality is a key factor in maintaining customer satisfaction and loyalty. Customer Service, as the frontliner, plays a crucial role in interacting directly with customers by providing information, assisting administrative processes, and handling complaints. This study uses a descriptive qualitative method with data collection techniques through field research, including observation and interviews, as well as literature study. Primary data were obtained from Customer Service staff, the Branch Operational Supervisor, and related employees. The results show that Customer Service has a significant role in enhancing service quality through fast, friendly, communicative, and professional service, as well as effective complaint handling with empathy. However, several challenges were found, such as customers' lack of understanding of banking products and technical system constraints. Therefore, improving human resource quality and optimizing technology are necessary to support better service delivery. It can be concluded that Customer Service plays an important role in improving service quality, which ultimately increases customer satisfaction and strengthens the bank's image and public trust

keyword: *consumer Service, service Quality, Customer Satisfaction, Banking Services*

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INTRODUCTION

The development of the banking world in Indonesia in the current era of globalization shows an increasingly intense level of competition. Every banking institution is required to be able to provide the best service to customers in order to maintain business continuity and increase public trust. Quality service is one of the key factors for a bank's success, because

customers not only assess the products offered, but also evaluate how the services are delivered by the bank.

Every bank strives to improve the performance of its employees so that they can provide optimal services according to customer needs and expectations, thereby creating customer satisfaction. In providing services, banks require all employees and personnel to deliver thorough and the best possible service. Employees who directly interact with customers in delivering services are known as customer service staff.

In the banking industry, service is a direct interaction between the bank and its customers. Good service will create customer satisfaction, while poor service can lead to dissatisfaction, complaints, and even cause customers to switch to other banks. Therefore, improving service quality must be a top priority for every bank, whether state-owned, private, or regional banks. Service quality is one of the key factors that determines customer satisfaction and loyalty in the banking industry. In this context, Customer Service plays a strategic role as the frontline unit that interacts directly with customers. Customer Service is not only responsible for providing information, but also for handling customer needs and complaints, as well as establishing and maintaining positive relationships between the bank and its customers.

In relation to this, this study entitled “The Role of Customer Service in Improving Service Quality for Customers at PT Bank Nagari Mentawai Branch” aims to examine and analyze the role of Customer Service in enhancing service quality and its impact on customer satisfaction within PT Bank Nagari Mentawai Branch.

Customer Service

Customer Service is an important part of the banking industry because it directly interacts with customers and represents the image of the bank. According to Kasmir (2017), Customer Service is a bank employee who is responsible for providing information, services, and solutions to customers regarding banking products and services. The duties of Customer Service include providing information about banking products, assisting customers in opening accounts, handling complaints, and maintaining good relationships with customers.

Service Quality for Customer

Service quality is one of the main factors that determines customer satisfaction in the banking sector. According to Kotler and Keller (2016), service quality is the ability of a company to provide services that meet or exceed customer expectations. Customers expect services that are fast, accurate, friendly, and professional. Therefore, banks must continuously improve service quality to maintain customer trust and satisfaction.

PT Bank Nagari Mentawai Branch, as a regional bank, has a strategic role in supporting the regional economy and providing financial services to the community. One of the most important elements in the banking service system is customer service. Customer service acts as the frontline that directly interacts with customers. The role of customer service is not only limited to providing information about banking products and services, but also includes assisting customers in administrative processes, providing solutions to problems faced by customers, and handling complaints with professionalism, friendliness, and empathy. Thus, the quality of customer service greatly determines a bank's image and reputation in the eyes of customers.

The Role Of Customer (Tatubeket, Wahyu)



PT Bank Nagari Mentawai Branch, as a regional bank, has a strategic role in supporting the regional economy and providing financial services to the people of the Mentawai Islands Regency. Bank Nagari functions not only as a financial intermediary institution but also as a community partner in fulfilling financial needs, both for individuals, small and medium enterprises, and government institutions.

Customer Service is one of the most important elements in the banking industry because it directly interacts with customers and represents the image of the bank (Kasmir (2017), Customer Service is an activity carried out by bank employees to provide services, information, and solutions to customers in a professional and satisfying manner. Good customer service can create customer trust and increase customer loyalty toward the bank (Tjiptono, 2014).

In banking activities, Customer Service has several important functions, such as providing information about banking products, assisting customers in administrative processes, handling complaints, and maintaining good relationships with customers. Customer Service employees are required to have communication skills, patience, politeness, and the ability to solve customer problems effectively. Service quality is also an important factor in determining customer satisfaction (Kotler & Keller, 2016). According to Kotler and Keller (2016), service quality is the bank's ability to provide services that meet or exceed customer expectations. Good service quality is characterized by fast service, friendliness, responsiveness, accuracy, and empathy toward customers.

Customer satisfaction is closely related to the quality of service provided by the bank. Customers who receive good service will feel satisfied and tend to continue using the bank's products and services (Lupiyoadi, 2013). On the other hand, poor service may cause complaints and reduce customer trust. Therefore, banks must continuously improve service quality through employee training, technology improvement, and better communication with customers.

PT Bank Nagari Mentawai Branch continues to improve service quality by maximizing the role of Customer Service employees. Customer Service not only provides banking information but also becomes a problem solver for customers who experience difficulties in banking transactions. This role is very important in creating a positive image and maintaining public trust in the bank.

However, in the implementation of banking services, PT Bank Nagari Mentawai Branch faces various challenges. The geographical condition of the Mentawai Islands, which consists of archipelagic regions, varying levels of customer understanding of banking products, and limitations in time and resources pose challenges for the bank, especially for customer service staff. Customers often require more detailed explanations regarding banking products, administrative procedures, and solutions to transaction-related issues.

RESEARCH METHODS

This research was conducted at PT Bank Nagari Mentawai Branch with the focus on analyzing the role of Customer Service in improving service quality for customers. The object studied in this research is the Customer Service employees and the services provided to customers at PT Bank Nagari Mentawai Branch.

Type of Research

The type of research used in this study is field research. Field research is conducted directly at the research location to obtain accurate information and real conditions in the field. The researcher visited PT Bank Nagari Mentawai Branch to observe customer service activities and service processes directly.

1. Research Approach

This study uses a descriptive qualitative approach. According to Moleong (2010), qualitative research is a research method that produces descriptive data in the form of written or spoken words from observed people and behaviors. The descriptive approach is used to explain systematically the role of Customer Service in improving service quality for customers.

2. Object of Research

The object of this research is Customer Service at PT Bank Nagari Mentawai Branch. This study focuses on the duties, responsibilities, and roles of Customer Service employees in providing services, handling customer complaints, and improving customer satisfaction.

3. Types of Data

The data used in this research consist of primary data and secondary data.

a. Primary Data

Primary data were obtained directly from interviews and observations conducted with Customer Service employees and related staff at PT Bank Nagari Mentawai Branch.

b. Secondary Data

Secondary data were obtained from books, journals, articles, documents, and other literature related to customer service and service quality.

4. Data Collection Methods

The methods used to collect data in this research are:

a. Observation

Observation was conducted by directly observing the activities and services carried out by Customer Service employees at PT Bank Nagari Mentawai Branch.

b. Interview

Interviews were conducted with Customer Service employees and related staff to obtain information regarding customer service activities, service quality, and obstacles faced in serving customers.

c. Literature Study

Literature study was conducted by collecting theories and references from books, journals, and previous research related to customer service and service quality.

5. Data Analysis Technique

The data analysis technique used in this research is descriptive analysis. The collected data were analyzed and explained systematically to describe the role of Customer Service in improving service quality at PT Bank Nagari Mentawai Branch. Customer Service



plays a highly significant role in the banking sector. The primary responsibility of a Customer Service officer is to provide excellent service and maintain positive relationships with customers and the public. In carrying out their duties, Customer Service officers are expected to attract and persuade potential customers to become clients of the bank, while also maintaining and strengthening relationships with existing customers to ensure their continued loyalty to the bank. Therefore, Customer Service serves as the backbone of operational activities within the banking industry.

RESULTS AND DISCUSSION

Types and Nature of Research

The type of research used is field research. Field research is a method used to discover specifically and realistically what is happening in society. Data collection was carried out directly by approaching respondents through interviews and observations. The purpose of this research is to deeply study the impact of the role of customer service on customers at PT Bank Nagari Mentawai Branch through direct field research.

The nature of this research is descriptive qualitative. According to Bogdan Taylor (as cited by Lexy J. Moleong), qualitative methods are research procedures that produce descriptive data in the form of written or spoken words from people and observed behavior. According to Husein Umar, descriptive research is “describing the characteristics of something occurring at the time the research is conducted and examining the causes of certain phenomena.” Descriptive research aims to create a systematic, factual, and accurate description of facts and characteristics of a particular area. Thus, this research is categorized as descriptive qualitative because it describes the role of customer service toward customers at PT Bank Nagari Mentawai Branch.

The Role of Customer Service in Improving Service Quality

Based on the results of the study conducted at PT Bank Nagari Mentawai Branch, Customer Service has an important role in improving customer service quality. Customer Service employees are responsible for providing information, assisting customers with administrative processes, handling complaints, and solving customer problems related to banking services.

Good communication skills, friendliness, responsiveness, and empathy shown by Customer Service employees can increase customer satisfaction and customer trust in the bank. In addition, professional services provided by Customer Service also help maintain customer loyalty and create a positive image of the bank in the community. Although several obstacles are still found, such as customers’ limited understanding of digital banking services and technical disruptions, Customer Service employees continue to provide the best solutions through clear explanations and effective communication. Therefore, the role of Customer Service is very important in improving the quality of customer service at PT Bank Nagari Mentawai Branch.

Based on the results of interviews and observations conducted at PT Bank Nagari Mentawai Branch, Customer Service has an important role in improving customer service quality. Customer Service employees are responsible for providing clear information

regarding banking products and services such as savings accounts, ATM services, mobile banking, transfers, and other banking facilities.

Customer Service also assists customers in completing administrative requirements, such as opening new accounts, replacing ATM cards, updating customer data, and resolving transaction problems. Through these responsibilities, Customer Service becomes the frontline staff who directly influence customer satisfaction and the bank's image. In improving service quality, Customer Service employees are required to be friendly, polite, communicative, and responsive when serving customers. Customers feel more comfortable when they receive clear explanations and respectful treatment. Good communication skills help customers understand banking procedures and reduce misunderstandings during transactions.

Furthermore, Customer Service plays an important role in handling customer complaints. Complaints usually occur because of ATM problems, failed transactions, network disruptions, or customers' lack of understanding regarding banking systems. In handling complaints, Customer Service employees listen carefully to customer concerns, provide explanations calmly, and offer the best possible solutions. This ability helps increase customer trust and satisfaction toward the bank.

Empathy is also an important aspect in improving customer service quality. Customers feel appreciated when Customer Service employees show patience, attention, and concern while serving them. Positive interactions between Customer Service employees and customers can strengthen customer loyalty and maintain a good relationship between customers and the bank.

However, Customer Service employees still face several obstacles, such as customers' limited understanding of digital banking technology and technical system disruptions. To overcome these obstacles, Customer Service employees explain procedures repeatedly using simple language so customers can easily understand the information provided. The bank also improves service quality through employee training programs and technological improvements to support faster and more effective services.

The results of this study show that Customer Service has a significant role in improving customer service quality at PT Bank Nagari Mentawai Branch. Professional, responsive, communicative, and empathetic services can increase customer satisfaction, strengthen customer loyalty, and improve the positive image of the bank in society.

CONCLUSION

Based on the results of the study conducted at PT Bank Nagari Mentawai Branch, Customer Service has an important role in improving customer service quality. Customer Service employees are responsible for providing information, assisting customers with administrative processes, handling complaints, and solving customer problems related to banking services.

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