



THE ROLE OF CUSTOMER SERVICE IN IMPROVING CUSTOMER SATISFACTION AT PT. BANK NAGARI BRANCH LUBUK MALAKO SOLOK SELATAN

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ABSTRACT

This study aims to analyze the role of customer service in improving customer satisfaction at PT. Bank Nagari Sub-Branch Lubuk Malako. The research employs a descriptive qualitative method, with data collected through questionnaires, interviews, and documentation involving 60 respondents. The results indicate that customer service plays a significant role in enhancing customer satisfaction through service quality dimensions, namely tangible, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). Overall, the services provided are considered good, as they are able to deliver comfort, promptness, and accuracy in meeting customer needs.

Keywords: *Customer Service, Service Quality, Customer Satisfaction.*

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INTRODUCTION

Banking plays a crucial role in supporting regional and national economies. Through its intermediary function, banks collect funds from the public and redistribute them in the form of credit and provide various other financial services. A bank's success in carrying out this function depends not only on the products it offers, but also on the quality of service provided to customers. Good service fosters customer trust and satisfaction, ultimately strengthening the bank's image and sustainability (Fernandes, Y. D. 2018).

According to (Kotler, 2008) service is any activity or benefit offered by one party to another that is essentially intangible and does not result in ownership, and may or may not be tied to a physical product. In the banking context, service is a crucial element in

maintaining good relationships with customers, as customers are not only purchasing a product but also the experience provided by the bank.

Meanwhile, (Kasmir, 2005) stated that good service is characterized by the availability of competent human resources, adequate facilities and infrastructure, responsibility for service from start to finish, the ability to provide prompt and accurate service, good communication skills, and in-depth knowledge of banking products. These factors serve as benchmarks for assessing the quality of service provided by a bank to its customers.

In this regard, Customer Service (CS) plays a crucial role as the spearhead of bank service. Customer Service serves as a direct intermediary between the bank and customers, providing information, answering questions, assisting with non-cash transactions, and handling customer complaints. According to (Irawan, 2009), customer satisfaction arises when perceived service performance meets or exceeds customer expectations. Therefore, the role of CS is crucial to a bank's success in retaining and attracting new customers.

Furthermore, (Winarsih, 2005) emphasized that service is an intangible activity that arises from the interaction between consumers and service providers. Satisfactory service will foster customer loyalty and enhance the company's reputation in the public eye. This aligns with (Mulyono, 2008) view that service quality can be a strategic differentiator between one bank and another, especially in the face of increasingly fierce competition.

According to (Munir, 2010), service delivered through clear systems, procedures, and methods, and based on ethics and professionalism, will make customers feel valued and secure. Therefore, Customer Service not only functions to provide transaction services but also plays a role in building a positive image of the bank in the public eye. The way customer service staff handles customers before, during, and after transactions is a key determinant of perceptions of banking service quality.

Theoretically, this research is important for enriching the study of service management and customer satisfaction in the banking sector. Practically, the results are expected to provide input for the management of PT. Bank Pembangunan Daerah Sumatera Barat, Lubuk Malako Branch, South Solok, in improving service quality, strengthening customer service competencies, and developing more effective service strategies oriented toward customer satisfaction.

Based on this description, the author is interested in conducting research entitled "The Role of Customer Service in Improving Customer Service at PT. West Sumatra Regional Development Bank, Lubuk Malako Branch, South Solok.



Customer Service

According to (Rumokoy, 2016), customer service is the part of an organization tasked with providing direct service to customers, including information, assistance, and problem resolution. In banking, customer service acts as a liaison between the bank and customers.

The theory of customer service basically discusses how companies meet the needs and expectations of customers through direct or indirect interactions. In the context of banking or services, this theory is very important because it is directly related to customer satisfaction and loyalty.

Service Quality

Service quality can be measured using the five dimensions of SERVQUAL: Tangible, Reliability, Responsiveness, Assurance, and Empathy. Service quality is a key differentiating factor in competitive service industries (Andraevi, 2022).

The service quality theory explains that service quality is determined by the comparison between customer expectations and the perceived service performance. Good service quality will reduce the gap between customer expectations and the reality they receive, thereby increasing satisfaction and ultimately promoting customer loyalty to the company.

Customer Satisfaction

Customer satisfaction is the feeling of pleasure or disappointment that arises after comparing expectations and the service performance received. According to (Mirani, 2021) satisfaction occurs when service performance meets or exceeds customer expectations.

The customer satisfaction theory explains that satisfaction is the result of the comparison between customer expectations and the performance of the service or product received. Customer satisfaction is very important because it directly affects loyalty, trust, and the sustainability of the relationship between customers and the company.

Framework

The framework in this study illustrates the relationship between the role of customer service and customer satisfaction through service quality. Customer service, as the spearhead of service, plays a role in providing a direct experience to customers through service interactions.

Service quality is measured using five SERVQUAL dimensions:

- a. Tangibles
- b. Reliability

- c. Responsiveness
- d. Assurance
- e. Empathy

These five dimensions serve as indicators for assessing the quality of customer service. Improved service quality will lead to increased customer satisfaction. Conceptually, the relationship between these variables can be described as follows: Customer Service Role → Service Quality (SERVQUAL) → Customer Satisfaction.

Thus, this framework emphasizes the strategic role of customer service in enhancing customer satisfaction through optimal service quality.

RESEARCH METHODS

This study employed a field research method with a descriptive approach. Descriptive research aims to describe phenomena systematically and factually (Sugiyono 2022). Data were obtained through interviews, questionnaires, and documentation.

The study population consisted of all customers of PT. Bank Nagari, Lubuk Malako Branch, with a sample size of 60 respondents selected using purposive sampling. The data analysis technique used was descriptive analysis to describe service conditions and customer satisfaction levels.

The data analysis method used in this research is the descriptive qualitative analysis method, because the data obtained are information in the form of descriptions. Quantitative is a research procedure that produces descriptive data, meaning that the source of data obtained is written or expressions and behaviors observed from humans. This study uses qualitative data analysis techniques by using inductive reasoning methods.

Inductive reasoning is a way of thinking that starts from specific and concrete facts and then draws conclusions from those facts or events. This technique is used to analyze the collected data about the role of customer service in improving customer satisfaction, and then conclusions are drawn to answer the research questions.

RESULTS AND DISCUSSION

The Role of Customer Service in Improving Customer Satisfaction at PT Bank Nagari, Lubuk Malako Branch.

Customer service plays a crucial role in improving the quality of customer service at PT Bank Nagari, Lubuk Malako Branch. They serve as representatives of the bank who interact directly with customers, and therefore must possess a thorough knowledge of the



bank's products and services. Customer service is responsible for handling customer complaints, inquiries, and requests quickly and effectively. Customer service also plays a crucial role in increasing customer satisfaction, maintaining customer loyalty, and enhancing the bank's reputation. Therefore, customer service personnel must possess strong communication skills, problem-solving skills, and the ability to understand customer needs.

Therefore, PT Bank Nagari, Lubuk Malako Branch, must prioritize developing customer service skills and knowledge to improve the quality of service to customers. The following is a description of 50 customers who provided their assessments of the service they received from customer service. The service was assessed based on the dimensions of customer satisfaction: tangibles, empathy, reliability, responsiveness, and assurance. The data collection began with customer descriptions, including gender, age, and occupation.

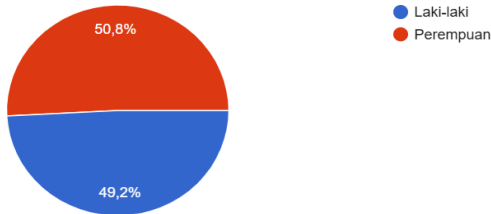


Figure 1 Respondent Description by Gender

(Source: Data processed 2026)

This shows that female customers outnumber male customers. Female respondents comprised 50.8% of customers, while male respondents comprised 49.2%.

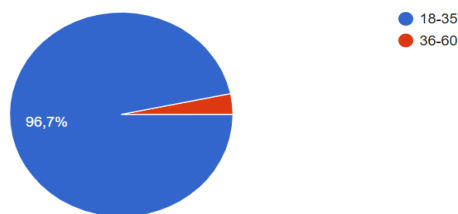


Figure 2. Respondent Description by Age

(Source: Data processed 2026)

The most common occupations of registered customers are students (64%), while other occupations include housewives (16%), fishermen (2%), private sector employees (6%), entrepreneurs (2%), retirees (4%), and unemployed (6%).

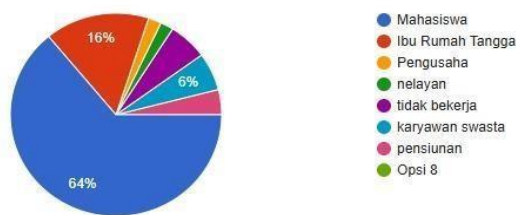


Figure 3 Respondent Description by Job Type

(Source: Data processed 2026)

The role of customer service within the organizational structure, as a provider of information services and a marketing communications medium for banks, is crucial and strategic in building harmonious relationships with customers and increasing fundraising through savings products. Customer service also serves as a source of information and a liaison between the bank and customers who require banking services and products. Furthermore, customer service plays a crucial role in every stage of the service process, from pre-transaction, during the transaction, to post-transaction.

Service Quality Dimensions

The following discusses the research findings on the role of customer service in increasing customer satisfaction at PT. Bank Nagari, Lubuk Malako Branch. In this paper, the author uses five indicators of service satisfaction dimensions: Tangible, Empathy, Reliability, Responsiveness, and Assurance.

1. Tangible

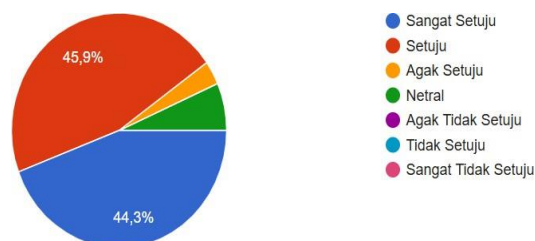


Figure 4 Tangible

(Source: processed data 2026)

Customers assessed the bank's physical appearance as clean, with a comfortable waiting area, restroom facilities, and adequate water supply. Furthermore, they assessed the customer service team as neat and clean, and the bank's complete



equipment. Based on the figure, it can be seen that 44.3% of customers of PT. Bank Nagari, Lubuk Malako Branch, strongly agreed, 45.9% agreed, 2% somewhat agreed, and 4% were neutral.

Based on customer assessment results, it can be concluded that the quality of the physical evidence (tangibles) aspect at PT. Bank Nagari Lubuk Malako Branch is considered very good by the majority of customers. This is evident from the evaluation of building cleanliness, waiting room comfort, availability of facilities such as toilets and drinking water, as well as the neatness and cleanliness of customer service staff. Thus, it can be concluded that the aspects of physical facilities and service appearance at the bank have met the expectations of most customers and support the creation of a good service image.

2. Empathy

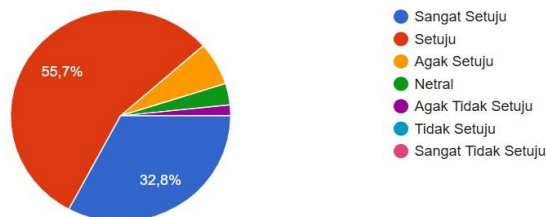


Figure 3.5 Empathy

(Source: Data processed 2026)

Providing optimal service to customers is one of the primary responsibilities of customer service, including listening to every complaint. This is evident in how customer service responds to customer needs, provides full attention, listens attentively to complaints, and offers solutions during the consultation process. Furthermore, customer service demonstrates a polite and friendly attitude in providing service. Based on the assessment results, 32.8% of customers strongly agreed, 55.7% agreed, 6.6% somewhat agreed, 3.3% were neutral, and 1.6% somewhat disagreed with the statement.

Based on the results of the assessment, it can be concluded that the performance of PT. Bank Nagari Lubuk Malako Branch customer service in providing services, particularly in listening to and handling customer complaints, is considered very good by the majority of customers. Thus, it can be concluded that the quality of service in terms of responsiveness and empathy of customer service has been going well and is able to meet the expectations of most customers.

3. Reliability

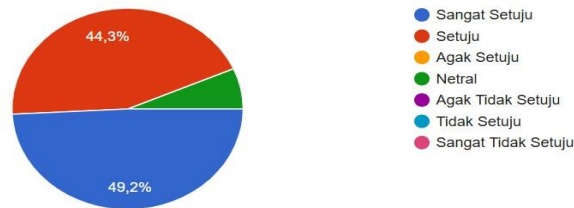


Figure 6 Reliability

(Source: Data processed 2026)

Based on the above data regarding the clarity of bank product information, it can be seen that customer service explains account types and their requirements to customers. Furthermore, customer service provides thorough and timely service, and provides information to customers before service is provided. Based on the assessment results, 49.2% of customers strongly agreed, 44.3% agreed, and 6.6% were neutral about this statement.

Based on the data, it can be concluded that the quality of customer service at PT. Bank Nagari Lubuk Malako Branch in providing clear information about bank products is considered very good by customers. Thus, the aspects of reliability and information communication in customer service have been running effectively and are able to meet the needs and expectations of most customers.

4. Responsiveness

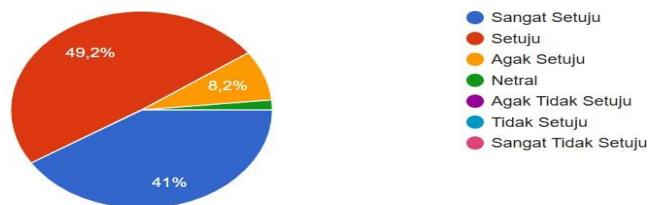


Figure 6 Responsiveness

(Source: Data processed 2026)



Based on the image, it can be seen that customer service is considered quite responsive in serving customers. Customer service receives and provides good service and carries out actions in accordance with established procedures. Based on the assessment results, 41% of customers strongly agree, 49.2% agree, 1.6% are neutral, and 8.2% somewhat agree with the statement.

Based on the data, it can be concluded that the quality of customer service at PT. Bank Nagari Lubuk Malako Branch in terms of responsiveness is considered very good by the majority of customers. Thus, it can be concluded that the customer service has been able to demonstrate a responsive attitude in serving the needs of customers, thereby supporting the creation of good service quality.

5. Assurance

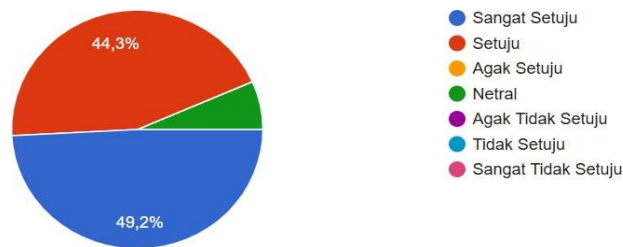


Figure 7 Assurance

(Source: Data processed 2026)

Based on the figure above, it can be seen that customer service has good product explanation skills and knowledge, enabling them to answer customer questions with confidence. Customer service also maintains customer records and provides service with a reassuring demeanor, making customers feel comfortable. 42% of customers strongly agreed with this statement, and 58% agreed with this statement.

Based on the data, it can be concluded that the quality of customer service at PT. Bank Nagari Lubuk Malako Branch in terms of assurance is rated very good by all respondents. Customer service has good knowledge of the products, is able to answer customer questions confidently, and provides convincing service that makes clients feel comfortable. Therefore, it can be concluded that the aspects of knowledge, competence,

and a convincing attitude from customer service have been running optimally and are able to increase clients' trust in the bank.

Challenges Faced by Customer Service

Customer service often faces various obstacles in carrying out their duties. One of the most common challenges is dealing with dissatisfied or angry customers. In these situations, customer service is required to have the ability to calm customers and provide solutions that satisfy them, which is certainly not easy. Furthermore, communication barriers often occur, such as misunderstandings or difficulty understanding the language or meaning of customer conversations.

Furthermore, limited time and resources present challenges, requiring customer service to prioritize and manage time effectively to ensure that all customers are well served. Finally, technical obstacles such as problematic systems or difficulty accessing necessary information can also disrupt the smooth running of services.

Customer Service Efforts to Overcome Obstacles and Problems

To overcome the various obstacles and problems that arise, companies can take several strategic steps. First, companies need to improve employee skills and knowledge through training and development programs, so they can handle problems more effectively. Second, companies can improve work systems and processes to minimize errors and expedite problem resolution.

Third, companies need to improve communication with customers to better understand their needs and concerns. Fourth, strengthening teamwork is also important to help resolve obstacles encountered. Finally, companies should evaluate and analyze each problem to identify its causes and find appropriate solutions. With these efforts, companies can overcome existing obstacles and improve the quality of service to customers.

CONCLUSION

Customer service plays a highly significant role in enhancing customer satisfaction at PT. Bank Nagari Branch Lubuk Malako Solok Selatan. This is evidenced by the positive evaluations given by customers regarding the quality of service provided, as measured through the five SERVQUAL dimensions: tangible, reliability, responsiveness, assurance, and empathy.

The findings indicate that customer service has been able to perform its functions effectively by delivering accurate information, responding promptly to customer needs, handling complaints professionally, and fostering a sense of trust and comfort. Among the



five dimensions, reliability and responsiveness emerged as the most influential factors in shaping customer satisfaction, as customers highly value prompt, accurate, and dependable service.

Furthermore, excellent customer service not only contributes to customer satisfaction but also strengthens customer trust and loyalty toward the bank. Satisfied customers are more likely to continue using the bank's services and to recommend them to others. Therefore, maintaining and continuously improving customer service quality is essential for sustaining customer satisfaction and achieving long-term organizational success.

Tangible, Based on customer assessment results, it can be concluded that the quality of the physical evidence (tangibles) aspect at PT. Bank Nagari Lubuk Malako Branch is considered very good by the majority of customers. This is evident from the evaluation of building cleanliness, waiting room comfort, availability of facilities such as toilets and drinking water, as well as the neatness and cleanliness of customer service staff. Thus, it can be concluded that the aspects of physical facilities and service appearance at the bank have met the expectations of most customers and support the creation of a good service image.

Empathy, Based on the results of the assessment, it can be concluded that the performance of PT. Bank Nagari Lubuk Malako Branch customer service in providing services, particularly in listening to and handling customer complaints, is considered very good by the majority of customers. Thus, it can be concluded that the quality of service in terms of responsiveness and empathy of customer service has been going well and is able to meet the expectations of most customers.

Reliability, Based on the data, it can be concluded that the quality of customer service at PT. Bank Nagari Lubuk Malako Branch in providing clear information about bank products is considered very good by customers. Thus, the aspects of reliability and information communication in customer service have been running effectively and are able to meet the needs and expectations of most customers.

Responsiveness, Based on the data, it can be concluded that the quality of customer service at PT. Bank Nagari Lubuk Malako Branch in terms of responsiveness is considered very good by the majority of customers. Thus, it can be concluded that the customer service has been able to demonstrate a responsive attitude in serving the needs of customers, thereby supporting the creation of good service quality.

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