



THE ROLE OF CUSTOMER SERVICE IN ENHANCING CUSTOMER SATISFACTION AT PT. BANK NAGARI PASAR RAYA BRANCH

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ABSTRACT

This study aims to analyze the role of customer service in enhancing customer satisfaction at PT. Bank Nagari, Pasar Raya Branch. The provision of high-quality service is expected to foster customer satisfaction and loyalty. This research adopts a quantitative descriptive approach. Data were collected through questionnaires administered to 50 customers who had previously received services from customer service personnel. The sampling technique employed was purposive sampling. Data analysis was conducted using descriptive statistics based on the five dimensions of service quality (SERVQUAL), namely tangibles, empathy, reliability, responsiveness, and assurance. The findings indicate that, overall, customer service at PT. Bank Nagari, Pasar Raya Branch has performed an effective role in enhancing customer satisfaction. This is evidenced by the respondents' evaluations, in which the majority expressed agreement and strong agreement regarding the cleanliness of facilities, the appearance of personnel, friendliness, accuracy in service delivery, responsiveness, as well as the staff's ability to instill a sense of security and trust. Among the SERVQUAL dimensions, empathy and reliability received the highest positive evaluations from respondents. In conclusion, the role of customer service plays a significant contribution in fostering customer satisfaction and sustaining the bank's positive corporate image.

Keywords: *customer service, service quality, customer satisfaction, SERVQUAL, banking.*

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INTRODUCTION

The role of the banking sector in mobilizing and channeling public funds needs to be further strengthened. This should be carried out with a greater emphasis on financing economic activities within the national economy, by prioritizing cooperatives, small and medium enterprises (SMEs), as well as various segments of society in an equitable manner. Such an approach is expected to reinforce the structure of the national economy. In supporting the economic development of lower- and middle-income communities, banks hold a strategic position in fostering business activities across Indonesia. Therefore, it is crucial for banks to maintain the trust of their customers. In order to preserve and enhance customer trust, banks must establish and maintain a positive public image. A favorable image

can be developed by improving the quality of human resources, particularly in terms of service excellence and security.

Conversely, a negative image may undermine the trust that has been built with customers. Employees involved in service delivery play a significant role in determining the quality of service received and in shaping customer perceptions. Therefore, human resources constitute a critical element in the effective delivery of banking services. The fundamental distinction between product-oriented companies and service-oriented firms lies in the manner in which services are delivered, whereby service-based organizations are required to optimize service quality. Particularly for service companies, achieving consistent service standards in the perception of customers presents a considerable challenge. A key challenge in contemporary service management is the integration of all elements of customer service in accordance with the plans and procedures established by the organization.

Customer service constitutes a critical aspect for companies seeking to sustain their business operations. Delivering a satisfying customer experience serves as an investment that fosters positive impressions in the minds of customers (Budi Haryono, 2016). In improving service quality for customers, the role of customer service is of paramount importance. When customer service provides excellent service, customers and the public are more likely to feel satisfied and develop trust in the bank, which is essential for the bank's sustainability. In the banking sector, the primary responsibility of customer service representatives encompasses all efforts to ensure customer satisfaction through the provision of high-quality service. This includes handling complaints and resolving issues encountered by customers. A customer service officer must possess the necessary skills to identify the most appropriate solutions for each problem encountered.

High-quality service exhibits specific characteristics, and most companies, including banking institutions, adopt similar standards to establish effective service delivery. Customer service can be regarded as the public face of a bank, as this department plays a crucial role in addressing customer complaints and concerns, as well as providing clear explanations regarding various banking products and services. The attitude demonstrated by customer service personnel when serving customers reflects how the bank positions itself in relation to its clientele. PT. Bank Nagari, Pasar Raya Branch, is one of the financial institutions that consistently prioritizes customer satisfaction in conducting its business activities. This includes facilitating customers who wish to access financial products, particularly lending services. PT. Bank Nagari, Pasar Raya Branch offers a range of financial products, including Sikoci Savings Accounts, Simpeda Savings Accounts, Tabunganku, Time Deposits, Certificates of Deposit, and Current Accounts.

Customer Service

Customer service refers to a role responsible for delivering services aimed at achieving customer satisfaction, providing information, and handling as well as resolving complaints related to products or services encountered by customers. Service itself is defined as an activity carried out by producers to consumers, or by companies to the public, with the objective of delivering satisfaction and responding to customer needs and feedback.

The concept of service is broad and may be interpreted differently by individuals depending on their respective perspectives. According to Winarsih, service consists of activities or a series of intangible actions that arise from interactions between customers and

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the staff provided by the company for consumers or clients (Handayani & Us, 2021). Kotler explains that service is an act or performance that an organization can offer to another party, which is often intangible and does not result in ownership (Fernandes & Marlius, 2018).

The primary objective of customer service is to provide comfort and convenience, thereby enhancing the overall customer experience in transactions and meeting customer expectations. Customer service is also understood as a direct interaction between staff and customers, representing the company in its engagement with consumers.

Functions and Responsibilities of Customer Service

The primary function of customer service is to deliver satisfactory service to customers. Customer service personnel are responsible for handling customer complaints, inquiries, and requests promptly and accurately. They also serve as representatives of the company in interacting with customers; therefore, they are required to possess comprehensive knowledge of the products or services offered.

In addition, customer service aims to enhance customer satisfaction, maintain customer loyalty, and improve the company's reputation. Thus, customer service plays a crucial role in supporting business success and fostering strong relationships with customers.

In the banking sector, the routine responsibilities of customer service personnel typically include identifying and attracting potential customers by providing recommendations regarding products or services, as well as explaining their benefits and usage. They are also responsible for responding to all customer inquiries related to available products and services, assisting customers in opening accounts, and recording account information either manually or within a system.

Furthermore, customer service personnel are expected to listen carefully to customer complaints in order to identify the root causes of issues, provide appropriate solutions, and resolve problems in a timely and accurate manner. When necessary, they escalate issues to management for further resolution. They also manage and regularly update customer financial account information using appropriate systems or software.

Additionally, customer service personnel are expected to anticipate customer needs and follow up on previously received complaints. They may also recommend suitable products or services and provide clear explanations regarding their benefits and usage in accordance with customer needs.

The Role of Customer Service

The function of customer service is highly crucial within an organization or company. Customer service personnel act as representatives of the company who interact directly with customers, whether through telephone, email, or face-to-face communication. They are responsible for resolving complaints, responding to inquiries, and fulfilling customer requests in an accurate and efficient manner. To perform these responsibilities effectively, customer service personnel are required to possess adequate knowledge of the products or services offered.

Customer service plays a significant role in enhancing customer satisfaction, maintaining customer loyalty, and improving the company's reputation. Therefore, the role of customer service is essential in supporting business success and establishing strong relationships with customers. According to Kasmir (2005), in order to improve and maintain

a positive corporate image, it is important for banks to have human resources capable of meeting customer expectations and needs. Such human resources are commonly referred to as customer service personnel (Mirani et al., 2021).

Customer Satisfaction

Customer satisfaction is a measure of an individual's feelings that arise from comparing the outcomes obtained from a product, service, or performance with their prior expectations. The evaluation conducted by customers indicates that the chosen option provides results that are at least equal to or better than expected. Conversely, dissatisfaction occurs when the outcomes fail to meet customer expectations.

Customer satisfaction reflects that both satisfaction and dissatisfaction are customer responses to the evaluation of the congruence between prior expectations and the actual performance of a product or service experienced after its use. Hoffman and Bateson explain that satisfaction or dissatisfaction is the result of a comparison between consumer expectations and their actual experiences with the services received. Similarly, Richard Gerson states that customer satisfaction implies that customer expectations have been fulfilled (Li et al., 2019).

Based on these explanations, it can be concluded that, in general, customer satisfaction can be understood as the degree of alignment between customer expectations and desires and the services they receive.

Service Quality Dimensions

Service quality dimensions are measures used to evaluate the quality of services provided by an organization or company. According to Tjiptono (2018), there are five key dimensions that influence service quality, namely:

1. Tangibles

This dimension includes physical facilities, infrastructure, equipment, personnel, and communication methods that must be properly maintained and effectively implemented during service delivery.

2. Empathy

This refers to the ability to build relationships, maintain effective communication, show genuine concern for others, and understand customer needs.

3. Reliability

This dimension relates to the ability to deliver promised services accurately, promptly, and satisfactorily.

4. Responsiveness

This refers to the willingness of service personnel to assist customers and provide prompt and responsive service.

5. Assurance

This includes knowledge, skills, courtesy, and the ability to instill trust and confidence in customers.

By understanding these dimensions, companies are better positioned to improve the quality of services delivered to their customers.

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RESEARCH METHODS

Data Collection Methods

The research conducted by the author falls under the category of field research and adopts a descriptive qualitative approach. In this study, data collection techniques were carried out through interviews and documentation methods. The interview method is a means of obtaining information by posing a series of questions to customers, either by the researcher or designated personnel, in order to collect relevant data. Interviews, also referred to as oral questionnaires, were conducted through direct conversations between the researcher and respondents to obtain firsthand information.

In this study, the researcher employed structured interviews in the form of questionnaires by preparing a comprehensive and detailed set of questions to obtain data related to customer service policies. In addition, the documentation method was utilized, which involves collecting data from various written sources containing information and analyses of relevant and current phenomena in accordance with the research focus. In its implementation, the researcher reviewed and gathered documents and archives related to the research topic, such as the company's history, vision, mission, organizational structure, as well as other relevant information from PT. Bank Nagari, Pasar Raya Branch.

Population and Sample

a. Population

The population in this study consists of all customers of PT. Bank Nagari, Pasar Raya Branch, who have previously received services from customer service personnel.

b. Sample

The sampling technique employed in this study is purposive sampling, based on the following criteria:

1. Active customers of PT. Bank Nagari, Pasar Raya Branch.
2. Customers who have had direct interactions with customer service personnel.
3. Customers who are willing to complete the questionnaire.

The total number of respondents selected as the sample in this study is 50. This number is considered sufficient to provide a descriptive overview of the variables examined.

Tabel 1.

Operational Definition of Variables

Variable	Indicators	Measurement Method	Scale
Role of Customer Service	Tangibles, Reliability, Responsiveness, Assurance, Empathy.	Respondents' perceptions of customer service performance	Likert 1–7
Customer Satisfaction	Overall satisfaction, Fulfillment of expectations, Comfort, Repurchase intention	Respondents' perceptions	Likert 1–7

The research instrument employed a Likert scale ranging from 1 to 7 to measure the respondents' level of agreement with each statement, with the following categories:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Slightly Disagree
- 4 = Neutral
- 5 = Slightly Agree
- 6 = Agree
- 7 = Strongly Agree

Data Analysis Techniques (Descriptive Statistics)

Since this study is descriptive in nature, the data analysis technique employed involves descriptive statistics. Descriptive statistics are used to describe and provide an overview of the data without conducting generalizations or testing relationships between variables. The analysis is carried out through the following steps:

1. Data Editing and Coding
This stage involves checking the completeness of respondents' answers and assigning codes to each item in the questionnaire.
2. Data Tabulation
This stage involves organizing the data into frequency distribution tables.

RESULTS AND DISCUSSION

Service Excellence

Service excellence refers to all forms of efforts or actions undertaken by a company or institution to deliver optimal service to customers or the public, thereby ensuring their satisfaction with the services received. Fundamentally, service excellence reflects an organization's concern for its customers or service users, with an orientation toward enhancing organizational benefits. This implies that high-quality service is expected to foster customer loyalty and increase the company's revenue.

Meanwhile, in non-profit organizations such as governmental institutions, service excellence is manifested through attentive service attitudes and concrete actions. The primary objective is to create a sense of comfort, security, and satisfaction among the public as service recipients. According to Freddy (2017), service excellence is defined as superior service that is capable of meeting customer expectations and needs, or in other words, service that complies with established quality standards.

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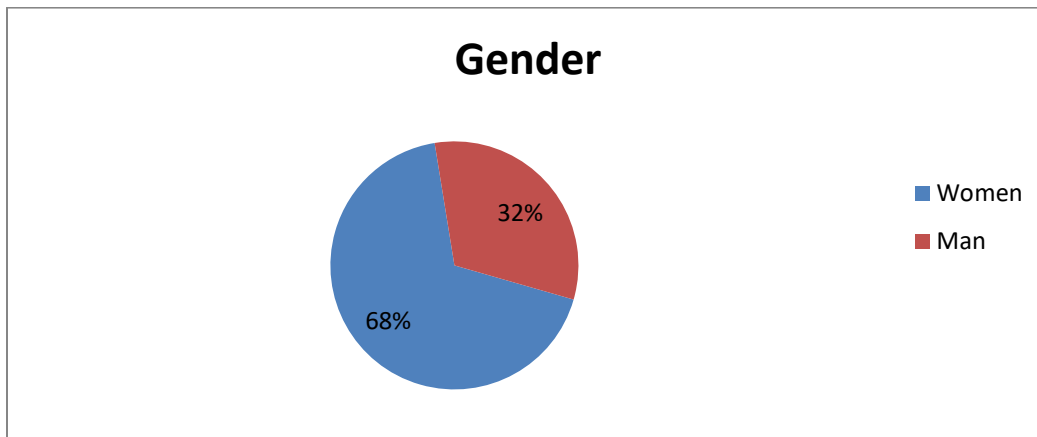
Customer service plays a highly significant role in improving service quality for customers at PT. Bank Nagari, Pasar Raya Branch. As representatives of the bank who interact directly with customers, customer service personnel are required to possess comprehensive knowledge of the bank's products and services. They are responsible for handling customer complaints, inquiries, and requests in a prompt and accurate manner. Customer service also plays a crucial role in enhancing customer satisfaction, maintaining customer loyalty, and strengthening the bank's reputation. Therefore, customer service

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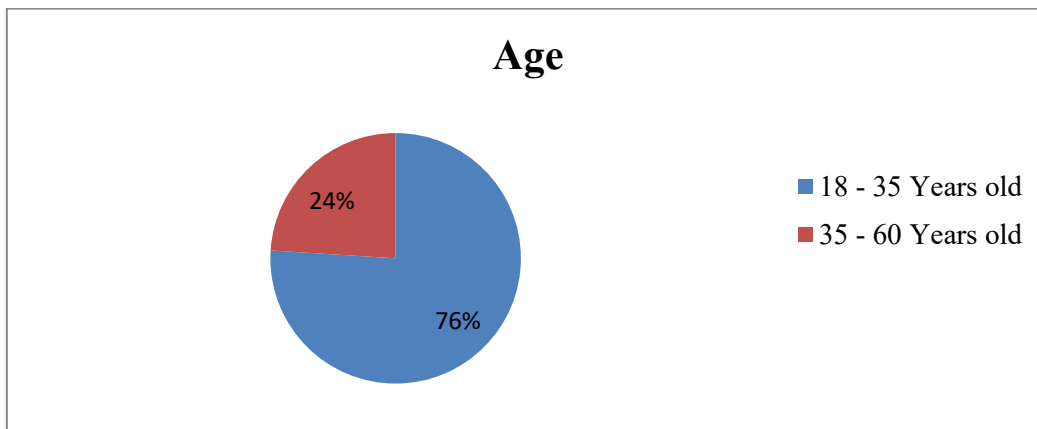
personnel must be capable of communicating effectively, resolving problems efficiently, and understanding customer needs.

In this regard, PT. Bank Nagari, Pasar Raya Branch should prioritize the development of both the competencies and knowledge of its customer service personnel in order to improve the quality of services provided to customers. This can be illustrated through the responses of 50 customers who evaluated the services they received from customer service personnel. The assessment was conducted based on the dimensions of customer satisfaction, namely tangibles, empathy, reliability, responsiveness, and assurance. The analysis begins with a descriptive overview of the respondents' characteristics, including gender, age, and occupation.



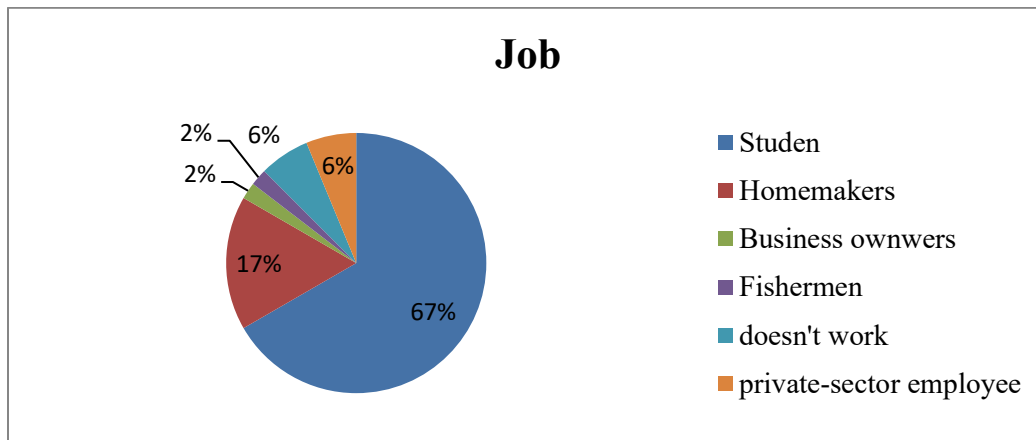
Picture 1. Gender

This indicates that female customers outnumber male customers. Female respondents account for 68% of the total sample, while male respondents constitute 32%.



Picture 2 Age

Based on the age distribution, 76% of the customers fall within the 18–35 age range, while the remaining 24% are within the 36–60 age group.

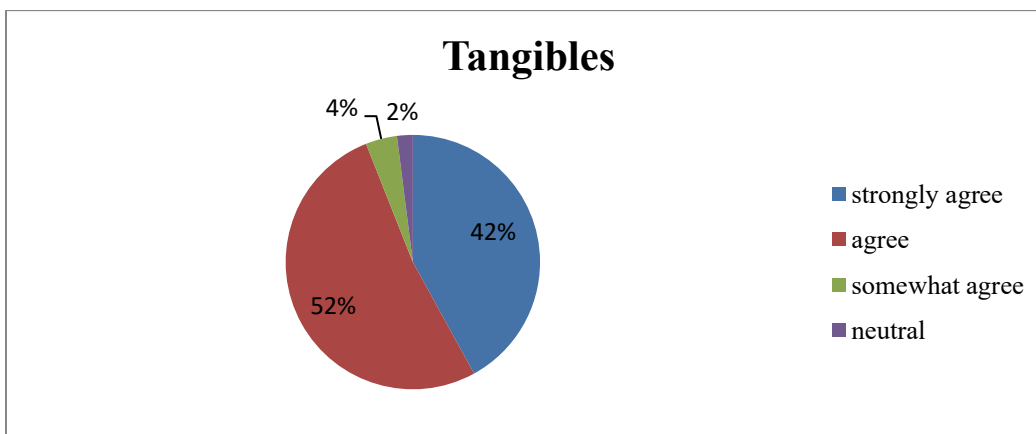


Picture 3. Job

The occupational distribution of customers indicates that the majority (64%) are students. The remaining respondents consist of private sector employees (6%), fishermen (2%), homemakers (16%), entrepreneurs (2%), retirees (4%), and unemployed individuals (6%).

Service Quality Dimensions

The following section discusses the findings of the study, which examine how customer service contributes to enhancing customer satisfaction at PT. Bank Nagari, Pasar Raya Branch. In this study, five indicators are used to measure the dimensions of customer satisfaction, namely:



Picture 4. Tangibles

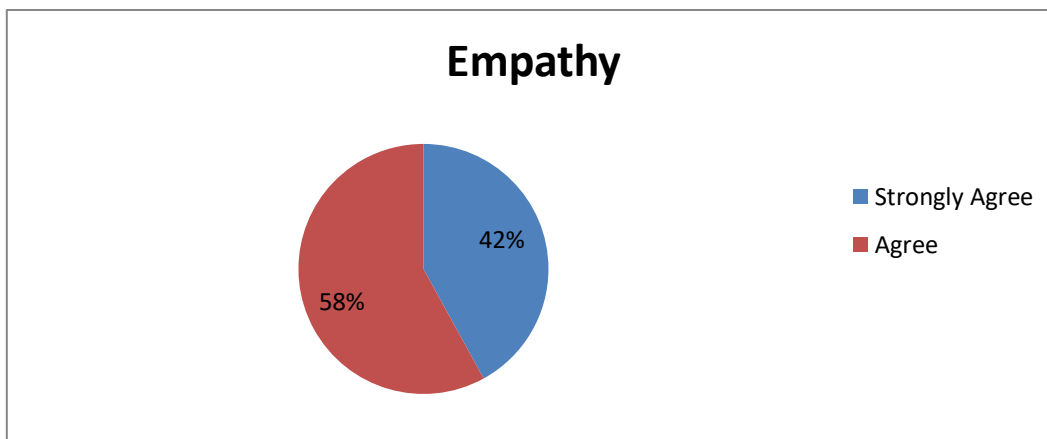
Customers perceive that the bank maintains a clean environment and provides a comfortable waiting area, as well as adequate facilities such as restrooms and water. In addition, customer service personnel are well-groomed and present a neat appearance, and the bank is equipped with complete facilities and equipment. As illustrated in the data, customers of PT. Bank Nagari, Pasar Raya Branch reported that 42% strongly agree, 52%

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agree, 4% slightly agree, and 2% are neutral regarding these aspects. The concentration of responses within the Agree and Strongly Agree categories demonstrates that the tangible dimension of service quality provided by the bank has successfully exceeded customers' fundamental expectations. This condition establishes a strong visual credibility that enhances the institution's image as a reputable financial organization committed to customer comfort and satisfaction.

The high level of agreement regarding the neat appearance and professionalism of bank personnel (52% agreeing) indicates that the visual presentation of employees serves as a direct reflection of the bank's professionalism and institutional standards. Furthermore, the predominance of positive responses suggests that the bank's facilities, equipment, and supporting infrastructure operate effectively and efficiently. The cumulative responses in the Agree and Strongly Agree categories also reveal a strong consistency in maintaining the working environment. This finding reflects that cleanliness and orderliness are not merely incidental practices, but rather integral components of the organizational culture and compliance with Standard Operating Procedures (SOP) consistently implemented by PT. Bank Nagari Pasar Raya Branch.

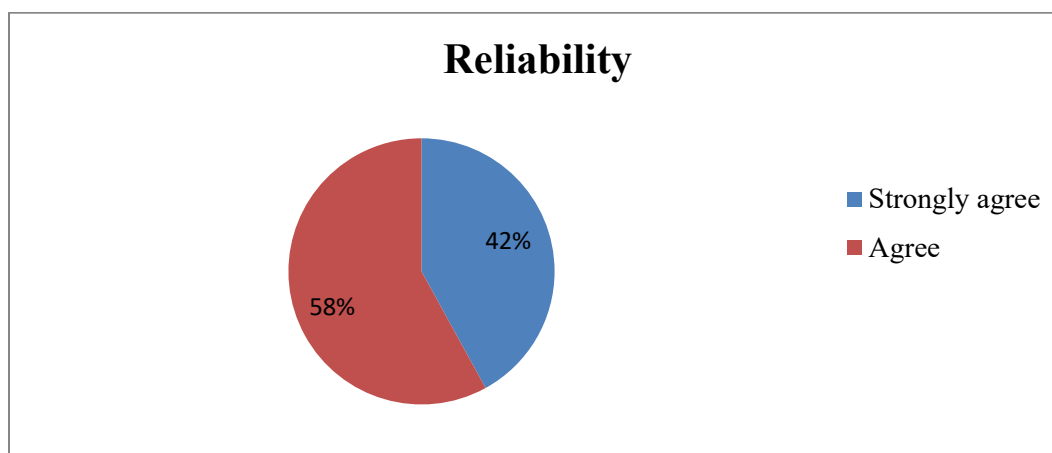


Picture 5. Empathy

Providing high-quality service and attentively listening to customer complaints constitute essential responsibilities of customer service personnel. The findings indicate that customer service provides support in accordance with customer needs. They demonstrate a high level of concern by carefully listening to customer complaints and offering appropriate solutions during consultations. In addition, the personnel exhibit friendliness and politeness in their interactions. A total of 46% of customers expressed strong agreement, while 54% indicated agreement with the quality of service provided. The high level of agreement within this dimension indicates that the customer service personnel do not merely perform procedural tasks, but are also capable of providing individualized attention to customers. The tendency of responses toward the *Agree* and *Strongly Agree* categories suggests that the

employees possess strong communication competencies, particularly in terms of active listening skills.

The finding that 54% of respondents selected *Agree* and 46% selected *Strongly Agree* demonstrates that friendliness and courteous behavior have been effectively internalized within the bank's service culture. Respondents provided the highest evaluations on the empathy dimension because they perceived genuine emotional engagement and sincerity from the bank personnel in assisting and resolving their needs, rather than simply completing transactions in a mechanical manner. These findings further indicate that the complaint-handling management implemented at the branch office has successfully addressed the humanistic aspect of customer service, thereby strengthening customers' sense of trust, comfort, and satisfaction toward the institution.



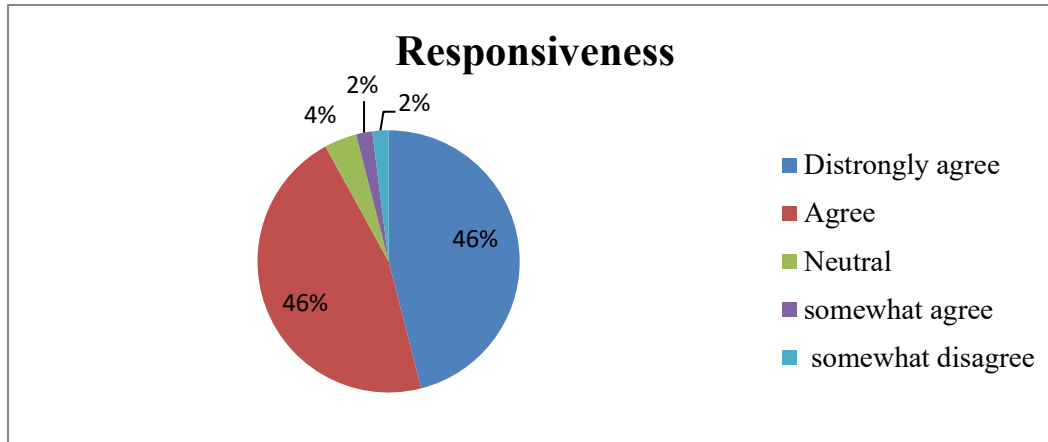
Picture 6. Reliability

Based on the data presented above regarding the clarity of banking products, it is indicated that customer service personnel provide explanations concerning the types of accounts and their respective requirements. They also deliver services in an accurate and timely manner, as well as provide information to customers prior to the delivery of services. A total of 42% of customers expressed strong agreement, while 58% indicated agreement with these aspects of service delivery. Respondents predominantly selected the Agree and Strongly Agree categories, indicating that the customer service personnel were successful in maintaining transparency in delivering information. The dominance of responses within the Agree category, reaching 58%, reflects that the bank possesses a stable and well-structured operational system.

The ability of customer service staff to provide accurate services from the very beginning (right first time) contributes significantly to minimizing transaction errors and enhancing customer trust. In addition, the delivery of information prior to the provision of services (proactive information) represents an effective expectation-management strategy implemented by the bank. The concentration of responses within the positive categories further demonstrates that the staff possess a strong understanding and mastery of banking products and services. Respondents also expressed high levels of agreement because they



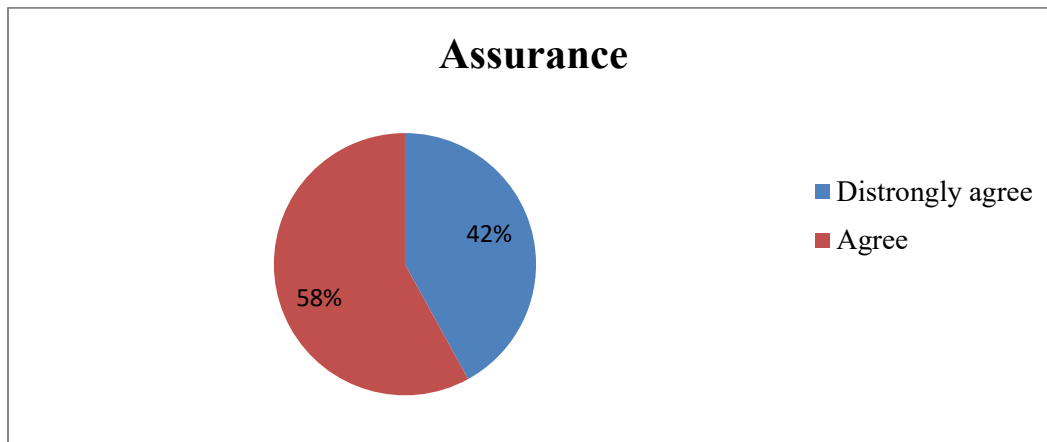
perceived a sense of legal certainty and procedural clarity throughout their transaction processes, thereby strengthening their confidence in the bank's reliability and professionalism.



Picture 7 Responsiveness

Based on the data presented, it can be observed that customer service personnel demonstrate a sufficient level of responsiveness in serving customers. They receive and assist customers effectively and carry out their duties in accordance with established procedures. A total of 46% of customers expressed strong agreement, 46% indicated agreement, 4% reported a neutral stance, 2% slightly agreed, and 2% slightly disagreed with these aspects of service delivery. Respondents predominantly selected the Agree and Strongly Agree categories (each accounting for 46%), indicating that the bank personnel demonstrated a strong sense of urgency in delivering services. Positive responses were also associated with the employees' ability to perform their duties in accordance with established Standard Operating Procedures (SOP).

Although the indicators are procedural in nature, the manner in which employees receive and assist customers inherently involves elements of human interaction. The high scores therefore suggest that the staff are capable of balancing procedural compliance with friendliness and customer-oriented behavior. The dominance of positive responses further indicates that the bureaucratic processes implemented at PT. Bank Nagari Pasar Raya Branch are not perceived by customers as obstacles to obtaining services. The balanced distribution between the Agree and Strongly Agree categories reflects the bank's success in achieving equilibrium between functionality (procedural efficiency) and interpersonal interaction (customer assistance). Respondents provided high evaluations because they perceived that the employees were not merely performing their duties mechanically, but were genuinely present to offer effective solutions tailored to customers' needs and concerns.



Picture 8. Assurance

Based on the data presented, it can be observed that customer service personnel possess adequate knowledge and capability in explaining banking products, enabling them to respond to customer inquiries in a convincing manner. They also maintain proper customer records and deliver services with a confident and professional attitude, thereby creating a sense of comfort among customers.

A total of 42% of customers expressed strong agreement, while 58% indicated agreement with these aspects of service delivery. The majority of respondents selected the Agree category (58%), indicating that they perceived a high level of competence among the customer service personnel. The employees' confidence and professional demeanor directly contributed to creating a sense of comfort and trust among customers. Furthermore, the staff's ability to respond to customer inquiries in a convincing manner reflects strong persuasive communication skills and a comprehensive understanding of banking services. The predominance of positive responses suggests that the information delivered was not only accurate in terms of data and content, but was also communicated clearly, credibly, and in a manner that was easily understood by customers. As a result, these service qualities strengthened customers' confidence and further enhanced the positive institutional image of PT. Bank Nagari Pasar Raya Branch.

Challenges Faced by Customer Service

Customer service personnel frequently encounter various problems or challenges in carrying out their duties and responsibilities. One of the most common challenges is dealing with dissatisfied or angry customers. In such situations, customer service personnel are required to possess the ability to calm and satisfy these customers, which can be a significant challenge. In addition, customer service personnel often face communication-related difficulties, such as misunderstandings or challenges in comprehending customers' language or expressions. Another constraint involves limited time and resources, requiring customer service personnel to effectively prioritize tasks and manage their time in order to serve all customers efficiently. Finally, customer service personnel may also encounter technological challenges, such as system malfunctions or difficulties in accessing the information necessary to assist customers.

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Efforts Undertaken by Customer Service to Address Challenges and Problems

In addressing the challenges and problems encountered, companies may implement several strategic efforts. First, companies can enhance employees' competencies and knowledge through training and development programs. This approach enables employees to manage challenges and resolve problems more effectively. Second, companies can improve systems and work processes to minimize errors and accelerate problem resolution. Third, companies can strengthen communication with customers in order to better understand their needs and concerns. Fourth, companies can promote teamwork to effectively address challenges and resolve issues encountered in service delivery. Finally, companies can conduct evaluations and analyses of the challenges and problems faced in order to identify their root causes and develop appropriate and effective solutions. By implementing these efforts, companies are better positioned to overcome existing constraints and enhance the quality of services provided to customers.

CONCLUSION

In enhancing customer satisfaction, the tangible dimension constitutes one of the key factors. The concentration of responses within the *Agree* and *Strongly Agree* categories demonstrates that the bank's tangible dimension of service quality has successfully exceeded customers' basic expectations. This achievement establishes a strong visual credibility that reinforces the institution's image as a reputable financial organization committed to customer comfort and satisfaction. The high level of agreement regarding the neat appearance of personnel indicates that the visual presentation of employees serves as a direct representation of the bank's professionalism. In addition, the predominance of positive responses suggests that the bank's equipment and facilities are functioning optimally and effectively in supporting service delivery. The accumulation of these positive evaluations further reflects a strong consistency in maintaining the workplace environment. This consistency illustrates that cleanliness, orderliness, and facility maintenance are not merely incidental practices, but rather integral components of the organizational culture and continuous compliance with Standard Operating Procedures (SOP) implemented by PT Bank Nagari Pasar Raya Branch.

The empathy dimension has a significant impact on customer satisfaction, as customers agree that customer service personnel allocate service time effectively, provide services in accordance with customer needs and requests, and offer appropriate solutions and consultations. The high level of agreement within this dimension indicates that customer service personnel do not merely perform procedural tasks, but are also capable of providing individualized attention to customers. The tendency of responses toward the *Agree* and *Strongly Agree* categories suggests that the employees possess strong communication competencies, particularly in terms of active listening skills. The finding that 54% of respondents selected *Agree* and 46% selected *Strongly Agree* reflects that friendliness and courteous behavior have been effectively internalized within the bank's service culture. Respondents provided highly positive evaluations because they perceived a sense of emotional engagement and sincerity from the bank personnel in addressing and resolving

their needs, rather than simply completing transactions in a mechanical manner. These findings demonstrate that the complaint-handling and customer service management practices implemented at the branch office have successfully addressed the humanistic and emotional aspects of customer interactions, thereby strengthening customer satisfaction and trust.

The reliability dimension also demonstrates a substantial influence on customer satisfaction, as customer service personnel provide clear information regarding types of accounts and their requirements, as well as deliver information prior to service provision. Respondents predominantly selected the *Agree* and *Strongly Agree* categories because the customer service personnel were able to provide comprehensive transparency in delivering information. The dominance of responses at 58% indicates that the bank maintains a stable operational system in serving its customers. The staff's ability to provide accurate services from the outset (*right first time*) was highly appreciated by respondents, as it effectively minimized transaction errors and enhanced customer confidence. Furthermore, the provision of information prior to service delivery (*proactive information*) proved to be an effective strategy for managing customer expectations. The positive responses also reflect the employees' strong mastery of banking products and services. As a result, customers experienced a sense of legal certainty and procedural clarity throughout their transactions, which further strengthened their trust in the professionalism and reliability of the bank.

The responsiveness dimension indicates that customer service personnel are attentive in serving customers, receive and assist them effectively, and perform their duties in accordance with established procedures. In addition, the bank has implemented effective systems to ensure the security and confidentiality of customer data, thereby fostering customer trust and satisfaction. Respondents provided positive evaluations because the customer service personnel were perceived as having a strong sense of urgency and responsiveness in delivering services. The respondents' agreement was also closely associated with the employees' ability to perform their duties in accordance with established Standard Operating Procedures (SOPs). Although the indicators are procedural in nature, the manner in which the staff received and assisted customers continued to reflect warm and humane interpersonal interactions. The high evaluation scores indicate that the employees were able to combine procedural compliance with friendliness and customer-oriented service. Consequently, the bureaucratic processes implemented at PT Bank Nagari Pasar Raya Branch were not perceived by customers as obstacles to obtaining efficient services. Overall, these findings demonstrate the bank's success in achieving a balance between procedural functionality and solution-oriented customer interaction, thereby enhancing customer satisfaction and service effectiveness.

Finally, the assurance dimension highlights that customers agree because they perceived a high level of competence among the customer service personnel. The confidence and professionalism demonstrated by the employees directly contributed to creating a sense



of comfort and security for customers during their interactions at the bank. Furthermore, the staff's ability to respond to customer inquiries in a convincing manner reflects strong persuasive communication skills and a comprehensive understanding of banking services. Respondents' predominantly positive evaluations were influenced by the fact that the information provided was not only accurate in terms of data and content, but was also communicated clearly, credibly, and in a manner that was easy for customers to understand. As a result, these service qualities further strengthened the institution's positive image and enhanced public trust toward PT Bank Nagari Pasar Raya Branch.

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