

Evaluation of Teller Services to Customers and Analysing Customer Satisfaction with Teller Services at BSI KCP Lauser

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Abstract: *This study discusses the effect of service quality on customer satisfaction in Islamic banks. The purpose of this writing is to know what is customer satisfaction and service quality how to measure service quality, and what are the factors that cause customer satisfaction. This writing can also be seen how the relationship between service quality and customer satisfaction. In conducting research the author uses the literature study method, the author gets references from reliable sources. The results showed that all dimensions of service quality have a significant positive effect on customer satisfaction, which means that the better the quality of service ranging from physical evidence, responsive data, reliability, assurance and empathy provided by Islamic banking will be able to increase customer satisfaction and vice versa. Service is not just about providing services to customers, but also understanding customer needs and desires. A good service must start from understanding the needs and desires of customers, providing the right solution, always updating and improving services, listening to customer feedback, and always being balanced with competitive prices and satisfying product quality.*

Keywords: *service, teller, satisfaction*

Introduction

An Islamic bank is a financial institution that fulfils banking needs by following sharia rules. In Indonesia, Islamic banks have grown rapidly in recent years. One of the largest Islamic banks in Indonesia is Bank Syariah Indonesia (BSI). BSI continues to grow and open branches all over Indonesia because .

The increasing number of customers and the increasing demand for Islamic banking services. Bank Syariah Indonesia (BSI) is a merger of three Islamic banks, namely BRI Syariah, Bank Syariah Mandiri, and BNI Syariah. Bank Syariah Indonesia (BSI) was inaugurated on 1 February 2021 with the aim of strengthening the performance of national Islamic banking.

The banking world is currently experiencing very rapid development, resulting in intense competition. This competition cannot be avoided, therefore the bank must be able to provide the best service in order to attract people to become customers of the Bank. Bank as a financial institution where one of the main points is to provide credit and services, basically the bank is a depository

for money. The problem faced by Bank Rakyat Indonesia in running its business is that it has a teller service procedure that is prioritised in order to improve service quality and foster public funds.

Customer satisfaction will be realised if the company can meet expectations, because this affects the level of customer loyalty in the future. In an effort to retain Bank Rakyat Indonesia customers. To increase customer satisfaction, namely by improving service through the role of tellers and CSOs because this section is most often visited by customers to make transactions. Bank Syariah Indonesia (BSI) as one of the largest Islamic banks in Indonesia, has committed to providing the best quality service to its customers. Quality is the best guarantee of customer loyalty, the strongest defence against foreign competition and the only path to growth and increased revenue.

Theoretical Review

Service quality

Service Quality is a level of service related to meeting the expectations and needs of consumers or users. This means that service is said to be of quality if certain companies or institutions are able to provide products and services (services) in accordance with the wishes, needs and expectations of consumers / users.

1. **Physical Evidence (Tangibles)** In the form of the appearance of physical facilities, equipment, and various communication materials. The appearance, facilities, and physical infrastructure of the company and the surrounding environment are tangible evidence of the services provided by the service provider.
2. **Reliability** The ability to provide services as promised, reliable, accurate, consistent, and in accordance with expectations. In accordance with customer expectations means timely performance, error-free service, sympathetic attitude, and high accuracy.
3. **Responsiveness** The willingness of employees and entrepreneurs to help customers and provide services quickly as well as hearing and addressing complaints filed by customers, for example the alertness of employees in serving customers, speed in the transaction process, and handling customer complaints.
4. **Assurance**) The ability of employees to generate confidence and trust in the promises that have been made to consumers, for example the ability of employees to: knowledge of the product accurately, the quality of hospitality, attention, and courtesy in providing services, skills in providing information, the ability to provide security in utilising the services offered, and the ability to instil customer confidence in the company.
5. **Empathy (Empathy)** The willingness of employees and entrepreneurs to pay deep and special attention to customers by trying to understand customer desires where a company is expected to have an understanding and knowledge of customers and understand specific customer needs.

In the current era of globalisation, business competition in the business world is getting tougher. A product that will be accepted and that will survive in market competition is a product that can provide maximum satisfaction to consumers. In addition, the quality of service provided by the company is one of the factors that can attract consumers to buy, in addition to price, form and product quality. If consumers are satisfied with the services provided by the company, then consumers will become loyal to the company.

Good service quality will determine the attitude of consumers in assessing, deciding as well as giving an impression of the service provided, because often consumers who are satisfied will tend to be more loyal to the company. Customer satisfaction with the company's services will be very important to maintain the company's position in the market and create company effectiveness and efficiency.

Consumer Satisfaction

Consumer satisfaction can be felt after consumers compare their experience in purchasing goods / services from sellers or providers of goods / services with the expectations of the buyers themselves. These expectations are formed through their first experience of buying a good / service, comments from friends and acquaintances, as well as promises and information from marketers and competitors. Marketers who want to excel in competition must of course pay attention to consumer expectations and consumer satisfaction.

Research Methods

This research is included in the library research method, namely by collecting data from reliable and relevant sources. By understanding and reading the sources that have been obtained without conducting field research. This research mode was chosen because it can save time, and save costs, because of the limited time I have, so I chose this research method. I collected this data from the internet through journals, e-books, and research that has been done by other authors in accordance with the judges I made. The library materials I chose were analysed first to match what I needed.

Results and Discussion

Of course, we often hear conversations about the quality of service provided by service providers. The meaning of quality is different for everyone, depending on how it is defined and also in practice. High quality allows a company to increase customer satisfaction, increase product value, compete with competitors, and increase the market.

Service quality is meeting or exceeding expectations in dynamic conditions involving products, services, people, processes, and the environment. According to Ratminto and Atik Septi Winarsih (2008: 2), administration is defined by Gronroos (1990) as a sequence of uncontrolled operations that occur from interactions between customers and staff or other aspects offered by a business. As a result of this engagement, services are offered to address customer problems. Sulistyono in Fandy Tjiptono (2012: 11) defines service quality as an

effort to meet the demands and needs of clients and guarantee timely delivery to meet their expectations. According to Lupiyoadi and A. Hamdani (2006) Service Quality Model (Servqual) which consists of five dimensions, namely physical evidence (tangible), reliability, responsiveness, assurance, and empathy, service quality is seen through five lenses in this study. (Cahyani, Saryadi, and Nurseto 2013).

The capacity to plan, develop, and serve clients with exceptional value products is greatly influenced by the quality of services provided. Some examples of quality staff services are ensuring product availability, being responsive to requests, minimising administrative responsibilities, scheduling appointments, and reducing waiting times. A pleasant experience for clients is also influenced by excellent service and great skills. Customer satisfaction and quality go hand in hand in creating lasting relationships with businesses. Due to this continuous interaction, businesses are able to fully understand the requirements and expectations of their consumers.

Customer satisfaction has an impact on how loyal customers are to the level of service provided by the company. Services are actions or activities that are essentially intangible and do not lead to the ownership of any tangible assets but are offered by one party to another. A bank's growth rate can be determined by how well it serves its clients and makes their lives easier. Services are very important for the survival of banks, especially Islamic banks (Cahyani, Saryadi, and Nurseto 2013).

BSI Bank

Basically, a bank is a financial institution that collects funds from the public in the form of financing which functions as a financial intermediary. In Indonesia, there are two banking systems, namely Islamic banks and conventional banks.

Bank PT BRIsyariah Tbk, Bank PT Syariah Mandiri, and Bank PT BNI Syariah were merged into Bank PT BSI. On 27 January 2021, the Financial Services Authority (OJK) approved the merger of the three Islamic banking institutions by issuing letter number SR-3/PB.1/2021. This merger combines the strengths of the three Islamic banks to provide customers with better offerings, expanded geographical reach, and more access to financing. Thanks to the co-operation of businesses and government support channelled through the Ministry of SOEs, BSI is inspired to compete on a world scale. BSI's goal is to create an Islamic bank that the local community can be proud of. It is hoped that the establishment of this bank will trigger a new wave of economic expansion across the country and improve the standard of living for everyone. BSI has plenty of room to grow and is already operating as part of the largest Islamic banking company in the world. The fact that Indonesia is home to the world's largest Muslim population presents a unique opportunity, in addition to the government's stated commitment to development and environmental protection in pursuit of a modern halal biological system and the presence of a large and stable public Islamic bank.

The composition of BSI's shareholders are: PT Bank Mandiri (Persero) Tbk 50.83%, PT Bank Negara Indonesia (Persero) Tbk 24.85%, PT Bank Rakyat Indonesia (Persero) Tbk 17.25%. The rest are shareholders with less than 5% each. BSI is an endeavour for the birth of an Islamic bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of BSI is also a mirror of the face of Islamic banking in Indonesia which is modern, universal, and provides goodness for all nature (Rahmatan Lil 'Aalamiin).

Definition of Customer Satisfaction

The role of each individual in providing service is very important and affects the satisfaction formed (Arief, 2007: 166). The following is the concept of customer satisfaction according to several experts:

1. According to (Kotler, 2000) customer satisfaction is the level of a person's feelings after comparing the performance he feels or experiences against his expectations.
2. According to Richard F. Gerson (Arief, 2005: 167) customer satisfaction is if expectations are met or exceeded.
3. Wikkie (Tjiptono, 2007: 349) suggests that customer satisfaction is an emotional response to the evaluation of the consumption experience of a product or service. Customer satisfaction will occur after the product or service is consumed or purchased. Customers will decide whether they will reuse the product or service.

The main factors that must be considered by companies in determining the level of customer satisfaction according to Lupiyoadi, namely:

- 1) Product quality, customers always demand good product quality against the sacrifices they have spent to get the product. In banking, customers are customers. Customers will feel satisfied if the bank provides products that help and facilitate them in managing business, finance, and investing.
- 2) service quality, customers will feel satisfied if they get good service from the bank. Customers who feel satisfied and comfortable with the services provided and get services that match expectations, will become loyal customers and return to use bank services.
- 3) Emotionally, the feeling of admiration that customers get if they become customers of one of the banks that has a good reputation among the public. Customers will feel happy and satisfied not because of product quality or service quality, but because of social value.
- 4) Price, companies that set lower prices than other companies with the same quality, are preferred by customers and have higher value according to customers.
- 5) cost, bank customers will prefer banks that apply lower administrative costs than other banks that apply higher administrative costs. Customers will feel satisfied because the funds they deposit with the bank are not reduced much for administrative costs.

Vision and mission

PT Bank Syariah Indonesia is:

Vision: TO BE A TOP 10 GLOBAL ISLAMIC BANK

Mission:

- 1) Providing access to Islamic financial solutions in Indonesia Serving >20 million customers and becoming a top 5 bank by assets (500+T) and book value of 50 T in 2025
- 2) To be a large bank that provides the best value for shareholders Top 5 most profitable banks in Indonesia (ROE 18%) and strong valuation (PB>2).
- 3) To be the employer of choice and the pride of Indonesia's top talent A company with strong values that empowers communities and is committed to employee development with a performance-based culture.

Bank Syariah Indonesia operates based on principles called AKHLAK core values, namely:

- 1) Trustworthiness: Honouring commitments that have been made
- 2) Competent: learn skills and improve learning
- 3) Harmonious: Building good relationships with the community and the environment
- 4) Creative: delivering innovations and new ideas
- 5) Performance: Producing good results and increasingly contributing to the company.

Islam teaches that in every service to the business that is being run, be it in the form of goods or services, it is tried to provide the best service, one of which is being gentle with others.

The verse that explains about being gentle with others is in the Qur'an letter Al-Imran verse 159 which means: "So thanks to the grace of Allah you (Muhammad) are gentle with them. If you had been harsh and harsh-hearted, they would have distanced themselves from you. So forgive them and ask forgiveness for them, and consult with them in the matter. Then, when you have made up your mind, put your trust in Allah. Indeed, Allah loves those who put their trust in Him."

In the Qur'an Surah Al-Imran verse 159 explains that thanks to the great mercy of Allah, the Prophet Muhammad was still gentle with those who committed offences in the battle of Uhud. You should have been hard, rough-hearted, intolerant, but if that were the case they would have distanced themselves from your surroundings. Therefore forgive and expiate their mistakes by asking Allah for forgiveness, and deliberate with them in matters of affairs. That is, in matters of warfare and other worldly affairs such as economic, political, and social affairs. Then if you have carried out the results of the deliberation, then to put your trust in Allah and admit to the weakness in yourself before Allah after making efforts according to your abilities to the maximum. Know that Allah loves those who put their trust in Him. (Pertwi et al., 2021)

Service in the View of Islam Providing the best service to mankind is a very noble job and is also a door to goodness for anyone who wants to do it. A small part of the verses of the Qur'an and hadiths that encourage humanity to

provide the best service to others. However, before talking further, Islam places restrictions that are said by Allah in one of the letters al-Maidah verse 2: Meaning: "...and help you in (doing) virtue and piety, and do not help in sin and transgression. And fear Allah, Verily Allah is very severe in His punishment." Through the verse that has been described above, Allah commands us to help each other in "doing good and piety" and Allah forbids otherwise. If we violate the provisions of Allah then the punishment will be given and "Verily, Allah is very severe in His punishment". So interaction is allowed at any time and with anyone as long as it does not violate the above restrictions. (Lailatul Mufidah, 2021)

There are also several values that must be applied in Islamic banking in providing services:

1. Professional

Professionalism is doing activities or services to the fullest without involving personal problems, moods and so on. Because in work professionalism is upheld.

2. Politeness

Politeness is needed in service, because in providing information or introducing employee products, employees must use polite and not rude sentences. In the Koran it is explained that in conveying something you should use gentle and not harsh sentences, so that what we convey can be received properly by the listener.

3. Honest

Honest is telling the truth between speech and reality. In honest service is prioritised so that no misunderstandings arise in the future.

4. Amanah

Amanah means that what is said and done can be accounted for.

Islamic bank products and services

a. Funding

- 1) BSI Easy Wadiah Savings
- 2) BSI Tabungan Easy Mudharabah
- 3) BSI Business Savings
- 4) BSI Tabungan Haji
- 5) BSI Payroll Savings
- 6) BSI Junior Savings
- 7) BSI Education Savings
- 8) BSI Tabungan Berencana
- 9) BSI Student Savings
- 10) BSI Retirement Savings
- 11) BSI Simpel Savings
- 12) BSI Tabunganku
- 13) BSI Giro
- 14) BSI Deposits

- b. financing
 - 1) Working capital
 - 2) Investment
 - 3) Consumer
- c. services
 - 1) BSI Debit
 - 2) BSI Pay centre
 - 3) BSI Mobile
 - 4) BSI Internet Banking
 - 5) BSI Electronic Payroll
 - 6) BSI L/C
 - 7) Foreign exchange buying and selling
 - 8) Bank guarantee
 - 9) Western union
- d. operational services
 - 1) Transfer
 - 2) Intercity clearing
 - 3) BSI RTGS (real time gross settlement).

In the quality of teller services there are indicators such as Compliance, meaning that the company is able to comply with regulations based on Islamic principles. Tangible (Physical Evidence), meaning the ability of Bank Syariah Indonesia KCP Lauser employee performance to show its existence to customers such as by showing an attractive appearance, the ability of reliable facilities and infrastructure and facilities that can support the process of each service. Responsiveness, meaning that Bank Syariah Indonesia KCP Lauser can provide responsive services in transactions by knowing the situation and conditions of customers. Assurance (Guarantee), meaning that every employee must be able and able to provide a guarantee of fast and precise time in service and build the trust given by customers to the company so as to create a sense of security and comfort with the company.

Reliability (Reliability), meaning that Bank Syariah Indonesia KCP Lauser can provide fast and precise service to every customer. Empathy (Care), meaning that it can provide sincere, friendly attention, and can fulfil the wants and needs of customers. And in customer satisfaction includes several indicators, namely product quality, service quality, emotional, price and cost. The teller service indicators are interrelated with customer satisfaction indicators so that they influence each other. (Yuniartika, 2022)

Conclusion

From this research we can conclude that between service quality and customer satisfaction are interdependent or interconnected. the better the quality of service, the more customers can be attracted or reached. Service quality can be assessed from Tangibles. Reliability, Responsiveness Assurance, Emphaty. Islamic banks must further improve the quality of service especially in their facilities, because at this time many people are reluctant to use Islamic banks

because of inadequate facilities, the quality of service is also low, the speed of employees in responding to customers can be said to be still slow. Therefore, customers must further improve the quality of their services. Customer satisfaction itself can be achieved when it fulfils several factors, namely service quality, product quality, facilities and social responsibility.

From the description above, it can be concluded that the Quality of Service provided by PT Bank Syariah Indonesia Tbk, KCP Lauser is quite good. However, the analysis shows that most customers are satisfied with the services provided by Indonesian sharia banks. However, there are several aspects of service that need to be improved in order to meet customer expectations. Service aspects that need to be improved include speed in completing transactions, quality of customer service, and ease of use of online services. Internal teller tools such as money counting machines and networks. In addition, customers also want innovative service products that are more in line with their needs. In order to increase customer satisfaction, Indonesian sharia banks need to evaluate service aspects that still need to be improved. In addition, banks also need to innovate in the products and services provided in order to meet the increasingly diverse needs of customers. Thus, the analysis of customer satisfaction with Indonesian sharia bank services can be a reference for banks to improve service quality and meet customer expectations.

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