



The Effect of Teller Service Quality on Customer Satisfaction at Bank Tabungan Negara

Harold Hursepuny¹
Andrie Ch. Salhuteru²
Meny Huliselan³

^{1,2,3}(Ambon State Polytechnic, Indonesia)

ABSTRACT: This study aims to determine and analyze the effect of Teller Service Quality on Customer Satisfaction at the Department of Commercial Administration of Ambon State Polytechnic. This study aims to determine how the quality of teller service can affect customer satisfaction, as summarized in the thesis research. Data was collected by distributing questionnaires to respondents and then tested and analyzed using SPSS software version 21.0. The results of the hypothesis test research show that the service quality variable positively and significantly influences customer satisfaction. Physical evidence, reliability, responsiveness, assurance, and empathy have a positive and significant effect on the satisfaction of customers. The service quality of Bank Tabungan Negara is the most critical variable affecting customer satisfaction. There is a substantial relationship between service quality and customer satisfaction, and there is no significant difference between the two variables. It is expected that the implementation of this research will enrich knowledge, experience, and references for further study.

KEYWORDS: Service quality, customer satisfaction

Received 08 Oct., 2023; Revised 20 Oct., 2023; Accepted 22 Oct., 2023 © The author(s) 2023.

Published with open access at www.questjournals.org

I. INTRODUCTION

Banking is one of the business entities that works in financial services. Banking, or called banks, provide financial assistance for all levels of society. In the banking world, service problems are activities offered by organizations or individuals to consumers that are intangible and cannot be owned. For this reason, sound and quality service is needed to provide excellent service and quality as desired and expected by its customers to satisfy them. (Ogastiana, 2020)

An employee of PT. Bank Tabungan Negara (Persero) Tbk, Ambon Branch, has been working according to applicable regulations. In it, teller service is provided; as an officer sitting in the front office row, the teller must give the best service to customers and show the service that is genuinely the mainstay of the bank. Of course, the best service can improve the image of the Bank. Therefore, the application of producer operational standards (SOPs) is needed when carrying out services by a Teller. As a Front Officer that deals directly with customers, Teller needs to have producer operational standards, namely, 30 seconds waiting time, 5 minutes queuing time, standing calling antrin, smiles, greetings, greetings, introducing themselves, offering assistance, processing transactions a maximum of 5 minutes, saying thank you and greetings. Moreover, being a teller requires having an ethic to satisfy clients. These service ethics include appearance, personality, speed of service, and maintaining confidentiality.

Some researchers combine several variables in their service quality research, such as facility as a standalone part. One of the researchers is Ardiyan Fakrun Nissa, who found that the facility variable affected the customer satisfaction variable, and the service quality variable affected the customer satisfaction variable. Both variables (facility and service quality) affected customer satisfaction. In this research, the researcher focused on service quality in terms of facility as a part of physical evidence.

This research is expected to enrich knowledge, experience, and references for further research on the effect of Teller Service Quality on Customer Satisfaction. The researcher is interested in researching Bank Tabungan Negara, Ambon, to find out how service quality can affect customer satisfaction, summarized in

research entitled "The Effect of Teller Service Quality on Customer Satisfaction at Bank Tabungan Negara, Ambon."

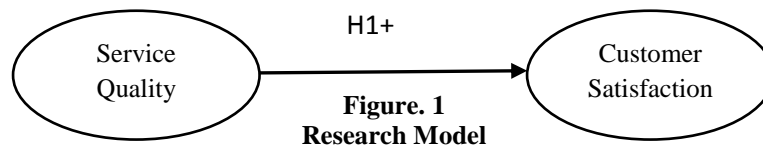
II. LITERATURE REVIEW AND HYPOTHESIS

According to Kotler, the quality of general service is as follows: Service quality is the expected level of excellence and control over that level of excellence to meet customer desires. If the services or services received or felt are as expected, then the quality of services or services is perceived as good and satisfactory. If the service or service received exceeds customer expectations, then the quality of service or service is perceived as ideal quality. Conversely, if the services received are lower than expected, the quality of services or services is perceived as poor" (Kotler, 2018). The quality of service or service is centered on efforts to meet customer needs and desires and the determination of delivery to keep pace with customer expectations. (Kotler, 2018) defines service quality simply, which measures how well the level of service provided can match customer expectations. That is, the quality of service is determined by the ability of a particular company or organization to meet needs by what is expected or desired based on the needs of customers/visitors. In other words, the main factors affecting the service quality are the service expected by customers/visitors and public perception of the service. The value of service quality depends on the ability of the company and its staff to meet customer expectations consistently.

Zeithaml et al. (Aprilia, 2021) five basic dimensions known as SERVQUAL (*service quality*) consisting of Physical evidence (*tangibles*) is the ability of a company to show its existence to external parties. The appearance and ability of reliable company physical facilities, infrastructure, and the surrounding environment are one-way service companies provide quality service to customers. Among them are physical facilities (buildings, books, bookshelves, tables and chairs, and so on), technology (equipment and equipment used), and employees' appearance. *Reliability* is the company's ability to provide services by what is promised accurately and reliably. Performance must be to customer expectations, reflected in punctuality, equal service to all customers without errors, sympathetic attitude, and high accuracy. *Responsiveness* is the willingness to help customers and provide services quickly and precisely with precise information delivery. Ignoring and letting customers wait for no apparent reason leads to a negative perception of service quality. *Assurance* is company employees' knowledge, courtesy, and ability to foster customer trust. This includes several components, including *Communication*, which is continuously providing information to customers in straightforward language and use of words so that customers can easily understand what employees are informed and quickly and responsively respond to complaints and complaints from customers; *Credibility*, the need to guarantee a trust given to customers, believability or honesty, instilling trust, providing good credibility for the company in the future; *Security*, there is a high trust from customers in the service received. Of course, the services provided can guarantee trust; *Competence*, namely the skills possessed and needed so that providing services to customers can be carried out optimally; and *Courtesy*, in service, there is a moral value owned by the company in providing service to customers. Guarantee of courtesy offered to customers by existing conditions and situations; and *Empathy* is giving sincere and individual or personal attention to customers by trying to understand consumer desires where a company is expected to have an understanding and knowledge of customers, understand specific customer needs, and have comfortable operating times for customers.

The teller is a bank officer whose daily work is directly related to customers and the general public. The Bank must select officers appointed as tellers because the way it works, attitudes, and the nature and way of service to customers and the general public will indirectly reflect the state and reputation of the bank. The attitude, nature, and service of the Teller must be monitored regularly by management, especially the Head Teller and Cash Officer. The duties of tellers in general are as follows: (Rahayu, 2020): A good Teller must arrive on time according to the entry time, making sure all equipment is functioning correctly (money counter, bullpen counterfeit money checker, etc.); If there is a customer, it must be friendly, give a greeting (good morning / afternoon / evening, thank you when it is finished), give a smile at the beginning and end of the meeting; Maintain the appearance of dressing according to bank standards (work desk, neat clothes, neat hair, wearing ID cards, etc.); If there is a customer who wants to deposit / withdraw cash, the teller must count the money, confirm the amount of money to the customer, calculate the money in front of the customer; Make non-cash / cash payments to customers who transact non-cash / cash at the bank counter, and update transaction data in the bank's computer system; After completing the deposit/cash withdrawal process, the teller must provide a receipt slip to the customer and sign it as an endorsement signature; and Responsible for the compatibility between the amount of cash in the system and the cash in the terminal (Rahayu, 2020). Based on the explanation above, the hypothesis proposed is:

H1: Service Quality positively and significantly affects Customer Satisfaction
Based on the hypothesis above, the research model can be shown in Figure 1



III. RESEARCH METHOD

This research was designed as field research, which objects are an active student of the D-IV Business Administration Program of the Ambon State Polytechnique who pays a Single Tuition Fee. The population was 245 active students, and the Slovin formulation obtained 174 students as the sample. The data was obtained both orally and in writing as the results of questionnaire distribution and literature research. The instrument test in this research is an arrangement of a series of activities, namely the validity test through Confirmatory Factor Analysis, in which the results of the overall analysis factor showed that validity above 0.50 was valid (Hair et al., 2010), the reliability test using Cronbach’s Alpha approach, the results obtained all values from the variable's value of > 0.70 or 0.60 namely reliable or acceptable (Hair et al., 2014).

This research used the descriptive quantitative model, using simple linear regression and formulation of $Y = a + b X$, where Y is teller service quality, a is constant, b is the regression coefficient, and X is students’ satisfaction.

IV. RESULT AND DISCUSSION

To obtain data on the research subject, researchers used an instrument in the form of a questionnaire, which consisted of 22 questions. This is expected to provide a relatively clear picture of the condition of the respondents and their relation to the problem and purpose of the study. Based on the gender qualification of respondents, the male sex amounted to 63 respondents, 36.2%, and the female gender amounted to 111 respondents, or 63.8%. Thus, qualifications based on sex in this study were dominated by female respondents. Based on respondents' semester qualifications: Semester II amounted to 36 respondents or 20.7%, semester IV amounted to 8 respondents or 4.6%, semester VI amounted to 37 respondents or 21.3%, semester VIII amounted to 54 respondents or 31%, and semester X amounted to 39 respondents or 22.4%. Thus, the qualifications based on the semester in this study are dominated by respondents in semester VIII.

Validity testing results using CFA (Confirmatory Factor Analysis) show that all items have factor loading above 0.5. Furthermore, the reliability test results show that the two variables in this study are reliable because they have a Cronbach alpha value above 0.7.

Table 1.
Validity and Reliability Test

Item	Component		Validity	Cronbach alpha	Reliability
	1	2			
Sq1	0.553		valid		
Sq2	0.563		valid		
Sq3	0.660		valid		
Sq4	0.618		valid		
Sq5	0.670		valid		
Sq6	0.764		valid		
Sq7	0.683		valid		
Sq8	0.701		valid		
Sq9	0.758		valid		
Sq10	0.712		valid		
Sq11	0.742		valid		
Sq12	0.746		valid		
Sq13	0.710		valid		
Sq14	0.719		valid		
Sq15	0.756		valid		
Sq16	0.739		valid		
Sq17	0.689		valid		

Item	Component	Validity	Cronbach	Reliability
Cs1		0.656	0,845	Reliable
Cs2		0.835		
Cs3		0.814		
Cs4		0.834		
Cs5		0.767		

Source: Data processed (2022)

The hypothesis states that the quality of servants has a positive and significant effect. Testing this hypothesis yields an acalculated t-value of 10.642 with a significant value of 0.000 or ($p < 0.05$). Therefore, it can be concluded that this hypothesis is supported.

Table 2.
Hypothesis Test Results

Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	(Constant)	5.353		
	Quality of Service	0.197	0.019	0.630	10.642	0.000

Source: Data processed (2022)

This study aims to determine and analyze the Effect of Teller Service Quality on Student Satisfaction of the Business Administration Department of Ambon State Polytechnic at Bank Tabungan Negara, Ambon. Based on the results of the coefficient of determination test (R²), it shows that 0.394 or around 39.4% of customer satisfaction variables influenced or explained by service quality variables, while the other 60.6% are can be influenced or explained by other variables that are not discussed in this study The results of the hypothesis test research show that the variable of service quality has a positive and significant influence on customer satisfaction. This can be proven by the results of the service quality hypothesis test (X) on customer satisfaction (Y), showing a significant value of $0.000 < 0.05$ with a calculated t value of 10,642. So, it can be concluded that there is a positive and significant influence between service quality variables and student satisfaction variables.

This statement shows that good service quality can also give a good impression on customer satisfaction. The results of this study support the hypothesis that service quality has a positive and significant effect on customer satisfaction. According to Kotler (2018), service quality is the expected level of excellence and control over the level of excellence to meet customer desires. If the services received or felt are as expected, the quality is perceived as good and satisfactory. If the service received exceeds customer expectations, then the quality of service is perceived as ideal quality. Conversely, if the services received are lower than expected, the quality of services is perceived as poor. Service problems are not complicated, but if this is not considered, they can cause vulnerable things because of their compassion. The service system needs to be supported by quality service, adequate facilities, and ethics or manners. At the same time, the purpose of providing services is to satisfy customers, resulting in the generation of added value or a positive image for the company.

The results of this test are to the results of previous research, one of which is a study conducted by Ardiyan Fakrun Nissa (2019) entitled " The Effect of Facilities and Service Quality on Customer Satisfaction at BRI Syariah Ponorogo" stated the results showed that facility variables affect customer satisfaction, service quality variables affect customer satisfaction and facility variables and service quality together affect customer satisfaction. This study aims to determine and analyze the Effect of Teller Service Quality on Student Satisfaction of the Business Administration Department of Ambon State Polytechnic at Bank Tabungan Negara, Ambon. Based on the results of the coefficient of determination test (R²), it shows that 0.394 or around 39.4% of customer satisfaction variables influenced or explained by service quality variables, while the other 60.6% are can be influenced or explained by other variables that are not discussed in this study.

Based on the research results, the researcher provides the following implications: There is a positive and significant relationship between the quality of teller service and customer satisfaction. This can have implications that with good service, it can improve the quality of customer satisfaction. This can be encouraged by an increase in daily service activities provided by the Bank by existing SOPs. From the results of this research in the variable Student Satisfaction, respondents "Satisfied" that I feel satisfied with the services provided by Teller Bank Tabungan Negara, Ambon 63.8%; and Teller further improves services by optimizing or developing better ways of service, participating in training programs and applying techniques to develop services by Standard Operating Procedures in order to increase more customer satisfaction.

VI. CONCLUSION

Based on the data obtained from the research results, the conclusion that can be developed is that there is a positive and significant influence on the Quality of Teller Services on Student Satisfaction at Bank Tabungan Negara, Ambon. So, it can be concluded that there is a positive and significant influence between service quality and student satisfaction variables. Based on the discussion above, the author tries to provide advice on the Quality of Teller Services, such as Teller Bank Tabungan Negara, Ambon is expected to improve the quality of services provided so that customers will be more satisfied, and this research is expected to be input for future studies as reference material.

REFERENCES

- [1]. Agiesta, W., Sajidin, A., & Perwito. (2021). The Effect of Service Quality and Customer Satisfaction on Ka Local Bandung Raya Customer Loyalty. *JIMEA | MEA Scientific Journal (Management et al.)*, 5(2), 1653-1664.
- [2]. Alma, B. (2020). *Marketing Management and Service Marketing*. Bandung: Alfabeta
- [3]. Anshori, M., & Iswati, S. 2019. *Quantitative Research Methodology: 1st Edition*. Airlangga University Press.
- [4]. Ansari, M. (2020). *Quantitative Research Methods 2nd Edition*. Airlangga University Press.
- [5]. Aprillia, A., & Fatihah, D. C. (2021). The Effect of Service Quality on Gojek Consumer Satisfaction during the Covid-19 Pandemic in Bandung City. *Journal of Education and Entrepreneurship*, 9(1), 242-257. <https://unars.ac.id/ojs/index.php/Growth/article/view/113>
- [6]. Aurelia, P. N., Firdiansjah, A., & Respati, H. (2019). The Application of Service Quality and Brand Image to Maintain Customer Loyalty by Utilizing Satisfaction Strategy in Insurance Companies. *International Journal of Advances in Scientific Research and Engineering*, 5(4), 223-239. <https://doi.org/10.31695/ijasre.2019.33172>
- [7]. Broto, B. E. (2020). Analysis of the Effect of Service Quality Dimensions on Customer Satisfaction at Pharmacy Kimia Farma Rantaupraptat, *Journal of Chemical Information and Modeling*, 53(9), 1689-1699.
- [8]. Budiono, A. (2020). Service quality, price, promotion, and brand image affect customer satisfaction through purchasing decisions. 17(02), 1-15. <https://doi.org/10.25134/equi.v17i02>
- [9]. Dika Lambang Krisdianti and Sunarti (2019). The effect of service quality on customer satisfaction at Pizza HUT Malang Town Square restaurant. *Journal of Business Administration*, 70 (1), 36-44
- [10]. Doni Marlius (2018). The Effect of Service Quality Dimensions of Academic Websites on Student Satisfaction at STIE "KBP" *Journal of Applied Science and Technology*, 12 (2), 116.
- [11]. Febriana, Reni and Khairusy, Mirza Abdi, February (2020). Analysis of the Effect of Celebrity Endorser / Brand Ambassador, Price and Product Design Mediated by Brand Image on Purchasing Decisions at Online Shop Shopee, *PROGRESS Journal of Education, Accounting and Finance Banten Jaya University Vol 3 No. 1*
- [12]. Firdaus, Syarif & Suwiryo, Darmono & Sukmawaty, Fenty. (2021). The Effect of Academic Service Quality and Lecturer Competence on Student Satisfaction. *Muqoddimah Scientific Journal: Journal of Social, Political and Humanities Sciences*. 5. 320. 10.31604/jim.v5i2.2021.320-328.
- [13]. Hayati, R. (2021). Likert Scale Definition, Characteristics, and Examples. *Scientific Research.Com*. <https://penelitianilmiah.com/skala-likert/>
- [14]. Intan Purnama Sari (2020). The Effect Of Service Quality, Customer Satisfaction, And Trust On Customer Loyalty In Pt Teleperformance Indonesia. *Journal Management And Science*, Vol 1 278-283
- [15]. Iskandar, Rhoma & Widiyastuti, Arie & Rista, Nadia & Amalia, Ayu. (2021). Service Quality and Online Service Satisfaction towards Student Loyalty during the Covid-19 Pandemic. *MH Thamrin Journal of Educational Innovation*. 4. 70-78. 10.37012/jipmht.v4i2.477.
- [16]. Kotler, P., & Kevin Lane Keller. (2018). "Marketing Management 16th Edition". New Jersey: Pearson Prentice Hall, Inc.
- [17]. Mira, D., Ria Lestari Pangastuti (2020). Analysis of the Effect of Service Quality (on the Dimensions of Reliability, Responsiveness, Assurance, Empathy, and Tangible) on Consumer Loyalty with Consumer Satisfaction as an Intervening Variable *Journal of Business and Economic Research*. Volume 1 Number 2.
- [18]. Nissa, Ardiyan Fakhrun. "The Effect of Facilities and Service Quality on Customer Satisfaction at BRI Syariah Ponorogo." Ponorogo Thesis: IAIN Ponorogo, 2019
- [19]. Rahayu, Sri & Wati, Lela. (2020). The Effect of Service Quality on Customer Satisfaction and Its Impact on Customer Loyalty. *Ekobis Journal: Business Economics & Management*. 8. 117-122. 10.37932/j.e.v8i2.41.
- [20]. Ratnaningrum, H. (2018). The Effect of Promotion, Price, and Product Quality on Consumer Purchasing Decisions in Purchasing Samsung cell phones in Yogyakarta City. *Scientific Journal of Management and Business*, 11 (18), 163-173
- [21]. Rokhani, S. & Marlianingrum, P. (2021). The Effect of Service Quality and Online Learning Quality on Student Satisfaction During the Covid-19 Pandemic. *Journal of Management: Small and Medium Enterprises (SMEs)*. 14. 291-310. 10.35508/jom.v14i3.5054.
- [22]. Woen, Nathaza & Santoso, Singgih. (2021). The Effect of Service Quality, Product Quality, Promotion, and Normal Price on Consumer Satisfaction and Loyalty. *Maksipreneur Journal: Management, Cooperatives, and Entrepreneurship*. 10. 146. 10.30588/jmp.v10i2.712.