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Optimizing Service Delivery for Customer Satisfaction: Qualitative Study from PT. Bank Syariah Indonesia, Tbk Dumai Branch Office, Indonesia

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ABSTRACT

This study measures customer satisfaction with service at the PT Bank Syariah Indonesia, Tbk, Dumai Branch Office. Service quality and customer satisfaction are two key research indicators. The author employs a qualitative descriptive research approach. The use of qualitative data characterizes qualitative descriptive research. Qualitative descriptive data analysis is frequently used to examine social events, phenomena, or circumstances. The findings of this study show that Bank Syariah Indonesia's Tellers and Customer Service actively assist customers in carrying out services and transactions at the bank. Bank personnel do anything consumers want when they want to open an account, send money, or save money. Islamic banking must demonstrate developments in the growth of its business lines to recognize the issues faced by national Islamic banking, which aspires to increase banking swiftly.

Keywords: Customer Satisfaction, Service, Customer Service, Teller.

JEL Code: G21, M31, L84.

I. Introduction

Sharia Bank is a bank that follows Sharia principles and does not use an interest system (Andrini, 2020). It runs its business by applying Sharia principles and currently plays a significant role as a facilitator of economic operations (Azkiya et al., 2022). Sharia banks have grown significantly in product innovation and service improvement, with advancements and progress making it easier for consumers to conduct transactions (Kholiza & Hidayatullah, 2024). The quality of service is one of several aspects that determine a banking company's performance. The quality of service is a highly significant factor to consider while reviewing banks (Priyanto et al., 2021). The output of bank services might have an impact on client satisfaction. Customer satisfaction is derived from the quality of service a bank provides (Garbo & Latifah, 2024). Two key factors influence customer satisfaction: customer wishes for service quality and customer perceptions of service quality (Kholiza & Hidayatullah, 2024). Customer/consumer satisfaction is a situation in which a person's feelings of happiness or disappointment stem from comparing the impression acquired from a

product's performance or outcomes to what is expected. The service can be considered poor quality if reality does not exceed expectations. If the service meets expectations, it might be regarded as satisfactory.

PT. Bank Syariah Indonesia (BSI) Dumai Branch office is a bank whose activities do not involve usury. Bank Syariah has a profit-sharing method, meaning client gains are computed based on Bank Syariah's income. As a result, when the bank's profitability rises, so will the results for its consumers. This technique will protect clients against usury. PT Bank Syariah Indonesia (BSI) in Dumai City offers Customer Service and Teller services, with established SOPs for Branch Office Service Standards and Front-Line Service Speed Standards. Customer Complaints remain higher in 2019 because of their adoption. Additionally, there are still lines outside the system. This demonstrates that there are still customers who are dissatisfied or complain about the services the service personnel give. According to the description, the author is interested in performing a study on customer satisfaction in service at PT Bank Syariah Indonesia, Tbk, and Dumai Branch Office.

II. Literature Review and Hypothesis Development

Customer Satisfaction According to Kotler, Philip, and Amstrong (2014), customer satisfaction is when a person's feelings of joy or disappointment stem from comparing the impression acquired from a product's performance or results to what is expected. The service can be considered poor quality if the reality does not exceed expectations. If the service meets expectations, it might be regarded as satisfactory. Customer satisfaction is now a top priority in all public and private organizations. Client satisfaction and discontent, particularly in banking organizations, are the outcome of client assessments of what they expect while acquiring and utilizing a bank service product. These expectations are then compared to their impressions of the quality they receive when using the service product (Perdana & Fahrullah, 2020a). Customer satisfaction is one of the standards for service quality; the more satisfied the customer, the better the service is supplied (Evalin et al., 2021). Banks are particularly interested in their customers, both as creditors and debtors. As a result, customer satisfaction is critical for gaining customers' trust, commitment, and loyalty. Consumer satisfaction is difficult since banks must be aware of diverse consumer complaints and expectations. Customers who have had their complaints or demands met frequently have fresh hopes. Therefore, it is common to say they will not be entirely satisfied. (Andriyani & Ardianto, 2020). Contentment is an attitude formed because of prior experience. Here are several studies on customer satisfaction in banking (Azkiya et al., 2022; Evalin et al., 2021; Harahap, 2020; Perdana & Fahrullah, 2020b)

Philip Kotler in Harahap (2020) A service is defined as any action or activity that a single person can provide to another that is essentially intangible and results in ownership. According to Tjiptono (2011), service is an action or deed a person or organization performs to satisfy consumers or clients. So, service is an intangible activity or benefit offered by a corporation to meet the needs of its consumers, which essentially does not cause any ownership to deliver customer or client satisfaction. According to (Moenir, 2006), service is the process of meeting requirements through the activities of other people that are directly received. In other words, service is an action carried out by others to gain the desired advantages and satisfaction. Service can alternatively be defined as an activity that is useful or provided by one or more parties to another party to meet tangible needs and desires without resulting in ownership by the recipient (Afrizal, Luthfi et al., 2024; Afrizal et al., 2024). There is a link between client happiness and the bank's services. Several studies about client satisfaction with banking services, such as (Alfianto Anugrah Ilahi & Arifuddin, 2022; Azkiya et al., 2022; Monica & Marlius, 2023; Pambudi & Soliha, 2022).

III. Research Method

This type of research employs qualitative descriptive methods. This qualitative research is being undertaken to create a more detailed picture of a symptom or phenomenon (Setiawan et al., 2024). The study was conducted at PT Bank Syariah Indonesia, Dumai Branch Office, to obtain existing difficulties based on facts, utilizing a survey research method with interviews, observations, and documentation as data collection

techniques. Sugiyono (2012) Key informants are people familiar with and possess various basic information required for research. They are familiar with and have a variety of basic facts needed for study. Key informants include bank managers, tellers, and customer service representatives. Informants are carefully chosen based on their actions and readiness to discuss their experiences, consciously and unconsciously. The Informant Drawing Technique employs Purposive Sampling. Purposive sampling is a sample strategy that involves determining specific criteria (C.R. Kothari, 2004). Data sources include primary data collected directly from respondents via observation and interviews. Secondary data is gathered from information and agency statements in the form of archives, literature, and written reports about customer satisfaction. Data analysis in three steps According to (Huberman & Miles, 2002), the analysis consists of three flows of operations that occur concurrently: data reduction, data display, and drawing conclusions/verification.

IV. Results and Discussion

4.1. Service Quality

Service timeliness refers to the ability to finish service implementation within a specific time frame. Based on the author's interview results with the Head of PT. The answer was obtained from the Bank Syariah Indonesia, Dubai Branch office:

"We prioritize clients in the services we give, so the services we provide comply with the existing SOP in servicing customers so that customers can be comfortable doing transactions at PT. Bank Syariah Indonesia, Dumai Branch office".

Customer satisfaction in service at PT Bank Syariah Indonesia, Tbk Dumai Branch office is evaluated based on the timeliness of its service. Namely, the fact that the service and transactions carried out frequently have a buildup, resulting in long lines. Based on the findings of interviews with various sources, it is possible to conclude that the Service and transactions always prioritize the customer. As a result, the services offered adhere to established standard operating procedures. This seeks to make customers more comfortable when conducting transactions. Furthermore, the availability of information for customers to make decisions when conducting transactions is prioritized, allowing customers to estimate the time required to complete transactions.

Service Accuracy minimizes errors in service or transactions. Ease of access to services, such as the availability of people resources to assist customers and supporting facilities such as computers to search for product availability. Based on the author's interview results, the following answer was obtained:

"The accuracy of the service we provide is by established procedures to enable service and transactions for customers, and we provide various writings to help customers carry out services and transactions."

Service accuracy at PT Bank Syariah Indonesia, Tbk Dumai Branch Office has been consistent with current procedures to facilitate service and transactions for customers, and the bank provides numerous materials to assist customers in carrying out services and transactions. Furthermore, Accuracy Services and transactions performed for customers frequently encounter system faults, leading to the need to wait for the system to return to normal before continuing to work on them.

Politeness and friendliness are friendly attitudes presented to various people in front of him to respect and honor that person and create a comfortable and harmonious situation. Based on the author's conversation with the Head of PT. The following answer was obtained from Bank Syariah Indonesia, Dumai Branch Office:

"Bank Syariah employees prioritize civility and friendliness in carrying out their duties so that customers have a sense of comfort in carrying out services and transactions."

Politeness and friendliness have been demonstrated, mainly when providing services and transactions. Bank workers prioritize civility and friendliness, ensuring consumers feel at ease when conducting services and transactions. However, some circumstances, such as the lack of services for disabled people, have not yet been addressed. However, the benefits include a rather substantial and permanent structure in a prime location in Dumai City.

Easy Service includes the availability of people resources to assist customers, as well as supporting facilities such as computers to search for the availability of products. Based on the interview results that the author conducted with the Teller of PT. Bank Syariah Indonesia, Dumai Branch Office, he answered:

"In carrying out the transactions that I do, running the technology facilities provided by the Bank to make it easier for Bank Syariah Indonesia Customers to get Transactions so that they are understood by Customers, so that they can make Customers Comfortable in Making Transactions, Teller service hours for Customers from 08.00 WIB to 15.00 WIB".

Ease of Getting Service at PT Bank Syariah Indonesia, Tbk Dumai Branch Office has been achieved by offering customers convenience in performing services and transactions, with service hours ranging from 08.00 WIB to 15.00 WIB Monday through Friday. Meanwhile, the break period is only 60 minutes when the Dzuhur prayer arrives. Security personnel and CCTV cameras are also on standby for added comfort and security. Consumer Convenience is a condition in which consumers feel valued, safe, joyful, and have no stress on their minds. Based on the author's conversation with the customer service of PT. Bank Syariah Indonesia's Dumai Branch Office He responded:

"At Bank Syariah Indonesia, we strive to enhance consumer satisfaction by providing customer services and transactions. Consumer Convenience at PT Bank Syariah Indonesia's Tbk Dumai Branch Office When offering services to customers, we strive to give them convenience by providing timely service and transactions".

4.2. Customer Satisfaction

Customer Satisfaction is a person's level of feeling after comparing their perceived performance or results to their expectations. Customer satisfaction is the customer's perception that their expectations have been met, optimal results have been obtained for each customer, and banking services by considering the capabilities of customers and their families, attention to their families, and attention to customer needs to ensure the best possible continuity.

Responsiveness of Service is a policy that aims to assist and provide consumers with fast (responsive) and correct service while providing precise information and allowing consumers to wait for bad impressions about service quality. Based on the author's interview results with the Head of PT. Bank Syariah Indonesia, Dumai Branch Office He said that.

"We provide rapid and accurate services and transactions to Bank Syariah Indonesia customers, as well as transparent information delivery."

Responsiveness in Service at PT Bank Syariah Indonesia, Tbk Dumai Branch Office in providing services and transaction procedures in a timely and accurate manner, as well as precise information delivery. Although delays in the service and transaction process may result in lines, employees will make every effort to respond quickly to ensure customer satisfaction. Speed Of Transaction refers to a cashier's ability to process

consumer payments efficiently. Based on the author's interview with the Head of PT. Bank Syariah Indonesia, Dumai Branch Office, responded:

"In providing services and transactions to customers, we have maximized our activities to increase customer satisfaction." Speed Of Transaction at PT Bank Syariah Indonesia's Tbk Dumai Branch Office The effectiveness of services and transactions is demonstrated by maximizing them in all job activities. This seeks to improve customer satisfaction. Employees have done their best to do their jobs, yet queues continue to mount".

Availability of Service refers to all services encountered and emphasizes the existence of anything. Based on the author's interview results with the Head of PT. Bank Syariah Indonesia, Dumai Branch Office, he answered:

"Tellers and Customer Service is useful for facilitating the transactions customers want to do at Bank Syariah Indonesia."

Employees at PT Bank Syariah Indonesia, Tbk Dumai Branch Office are available to carry out services and transactions, and they do what the customer wants. Especially when clients seek to open a bank account or conduct money transfer and storage transactions. Tellers and Customer Service make it easier for customers to complete transactions. Workers must develop a professional attitude while working for the company. Everyone can have a variety of characters. However, in this instance, each attitude and character must be placed in the correct and appropriate section. Based on the interview results that the author conducted with the Head of PT. Bank Syariah Indonesia, Dumai Branch Office, he answered:

"We prioritize customer satisfaction in activities at Bank Syariah Indonesia." The professionalism is demonstrated by PT Bank Syariah Indonesia, Tbk Dumai Branch Office; of course, the Bank prioritizes customer pleasure when carrying out services and transactions. When delivering services, it does not discriminate against customers.

Overall Satisfaction with Service refers to all services or products supplied to satisfied customers, according to the author's interview with customer service. Bank Syariah Indonesia, Dumai Branch Office, stated that

"Customer satisfaction is the primary goal of Bank Syariah Indonesia when providing services and transactions to customers." Overall Satisfaction with Services at PT Bank Syariah Indonesia, Tbk Dumai Branch Office. Employees prioritize customer pleasure when performing services and transactions in carrying out services and transactions.

4.3. Customer Satisfaction Issues

PT Bank Syariah Indonesia's Tbk Dumai Branch Office faced numerous challenges due to its supplied services. The barriers encountered will impact client satisfaction as recipients of financial services. The obstacles encountered are:

1. Sharia Bank does not show enough encouraging development in terms of the growth of its business lines. The Financial Services Authority (OJK) sees the problems faced by national Sharia banking as growing rapidly.
2. Products that are not varied and services that do not meet public expectations. Sharia bank features are not as complete as those of similar products from conventional banks.

3. Public understanding and awareness of Sharia banks is still low.

V. Conclusion

Several conclusions can be drawn from the research conducted on customer satisfaction in service at PT Bank Syariah Indonesia, Tbk Dumai Branch Office, which include: Indicators of Service Timeliness: Bank personnel are on time in carrying out the service and transaction process, even though there is frequently a buildup that generates long queues in carrying out services. The services provided comply with SOP, and personnel continue to attempt to create a sense of comfort for consumers when conducting transactions. Furthermore, the Service Accuracy Indicator is carried out by Bank employees in the form of providing services by existing procedures so that to facilitate services and transactions to Customers; the bank offers various writings to assist Customers in carrying out services and transactions even though there are still errors in the system, resulting in activities waiting for the system to return to normal and be worked on again. Regarding the indicator of politeness and friendliness of service and transactions, bank employees prioritize politeness and friendliness when carrying out their tasks to provide customers with a sense of ease.

The Ease of Obtaining Services and Transactions Indicator has been implemented to make it easier for customers to obtain services and transactions. At the same time, the service is provided Monday through Friday from 08.00 WIB to 15.00 WIB. Meanwhile, take a 60-minute respite, specifically during the Dzuhur prayer. The consumer convenience indicator of services and transactions, the ease of obtaining services, and the transactions indicator implementation can be observed from the bank's goal of offering customer convenience in banking services and achieving customer satisfaction.

Teller and Customer Service helps clients do what they want at PT Bank Syariah Indonesia, mainly when opening an account, sending money, or saving money. Employees also aim to avoid discrimination against customers when carrying out financial activities. Furthermore, customer happiness is the primary goal, achieved through collaborative actions. This study advises improving the system so that customer service and teller transactions do not take too long to increase customer satisfaction. Furthermore, it is vital to include consumer Service and Tellers to improve service and transactions so they are as fast as the consumer expects.

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