

## **This Study Examines The Quality Of Customer Service, Tellers, And Security Services The PT. Bank Sumut Pangururan Branch Ensures Customer Satisfaction**

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### **Abstract**

*This study aims to analyze the effect of customer service quality, teller, and security on customer satisfaction at PT. Bank Sumut, Pangururan Branch. We used a survey method with a questionnaire, selecting 55 bank customers as saturated samples. Regression techniques analyzed the collected data to determine the relationship between the studied variables. The results showed that the quality of customer service, teller, and security had a significant effect on customer satisfaction. Respondents stated that customer service, teller, and security provided friendly, responsive, and professional service that increased their level of satisfaction. We also found that specific factors like the ability to handle transactions quickly and accurately, willingness to help, and efforts to maintain security in the bank environment positively impact customer satisfaction. This study provides a deeper understanding of the importance of service quality in influencing customer perceptions of the bank. These findings have managerial implications, including the need to improve employee interpersonal skills training, improve systems and procedures to improve service efficiency, and ensure physical security and information provided to customers. In addition, banks can also use these findings as a basis for designing better development strategies to improve customer loyalty and satisfaction in the future.*

**Keywords:** Customer Service, Teller, Security, Satisfaction



## **INTRODUCTION**

Recent breakthroughs in science and technology are prompting financial institutions and organizations to uphold worldwide economic stability (Lestari, 2019). Banks are financial institutions or enterprises that exert a substantial influence on the economy (Khairani, 2023). Banks are financial entities or agencies that receive public funds and subsequently reinvest them as loans, with the aim of preserving the stability of the community's economy (Nasib, 2021). Intense rivalry exists in the banking industry presently to ensure consumer satisfaction (Syaifullah, 2021). One of the issues in the era of globalization is how to effectively employ banking products while ensuring client pleasure (Sari, 2020). Presently, banks prioritize promoting their services above their products in order to entice clients (Rahman, 2022).

Banking in Indonesia has a crucial role in fostering economic development, hence contributing to the overall growth of the country's economy. Typically, a bank is a commercial organization that gathers public funds in the form of savings and disburses them to the community as credit or other means, with the objective of enhancing the quality of life for many individuals. This definition is in accordance with the rules and regulations of the Republic of Indonesia, notably Law Number 10 of 1998 on banking.

PT. Bank Sumut is a locally held company that offers financial services to the banking sector and acts as an intermediary for the gathering and allocation of public monies. By 2023, the business plans to establish 37 bank sumut branch offices, 6 sharia branch offices, 109 conventional sub-branch offices, 16 sharia sub-branch offices, and 37 conventional cash offices at different locations.

PT. Bank Sumut use satisfaction and discontent as measures to maintain company standards when providing financial services. The contentment of a bank's clients is crucial for preserving its quality and ensuring its success. In order to uphold customer satisfaction and cultivate enduring good connections with consumers, PT. Bank Sumut must possess the ability to comprehend and adhere to customers' demands and aspirations. Customers often voice their discontent with Bank Sumut because of the limited number of tellers and customer care agents, resulting in prolonged waiting times for completing transactions or obtaining information about the bank's products.

The frontline of PT. Bank Sumut Pangururan Branch, which directly caters to clients, is comprised of tellers, customer care representatives, and security personnel. Frontliners at PT. Bank Sumut are personnel who directly engage with clients to fulfill their requirements and preferences. Additionally, they play a crucial part in endeavors to

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enhance the caliber of services offered through communication and advertising platforms. Frontliners in the banking industry are positioned on the front lines to optimize client service and facilitate the flow of information. The main duty of frontline staff is to deliver outstanding customer service and guarantee that it adheres to the standards set by Bank Sumut. All staff members at the Bank Sumut Panguruan Branch, including tellers, security personnel, and customer care representatives, must possess an understanding of the distinctiveness of each individual customer. The duties of frontliners include the following:

1. Customer Service refers to the direct engagement between staff members and clients, wherein services are offered to fulfill client requirements and preferences.
2. A teller is an individual responsible for aiding, overseeing, and resolving client inquiries related to the transfer of funds, cash deposits, and other banking transactions.
3. Security: A bank-appointed official responsible for delivering client services in the areas of information and security.

In order for workers of PT. Bank Sumut Panguruan branch to effectively perform their tasks, it is essential for them to possess the necessary skills and talents, as well as a professional appearance, in order to ensure client satisfaction and satisfy their demands. The PT. Bank Sumut Panguruan Branch adheres to the following principles in order to deliver optimal service:

1. Enthusiastic: Demonstrating great enthusiasm, exhibiting good behavior, consistently maintaining neatness, and possessing an attractive appearance.
2. Objective: Foster favorable customer relationships while providing the most lucrative solutions.
3. Strong Moral Character: unwavering dedication to God, adherence to religious principles, exemplary ethics, integrity, and forward-thinking.
4. Trustworthy: Demonstrating ethical and upright conduct, displaying reliability and trustworthiness.
5. Friendly: Displaying elegance and courtesy, and being readily available to assist and cater to clients.
6. Ensure the security of customer and corporate information in compliance with legal obligations, and deliver prompt service to minimize transactional mistakes.
7. Dedication: Consistently fulfill commitments and take accountability for all actions, endeavors, and assignments.



It is necessary to thoroughly apply and implement the corporate principles described above in order to assess their influence on customer loyalty at PT. Bank Sumut Branch in Pangururan. The level of consumer trust in PT. Bank Sumut Branch Pangururan is influenced by customer satisfaction with the bank's personnel. The author is prompted to examine the degree of customer satisfaction following the assistance given by Bank Sumut officers/employees. PT. Bank Sumut Branch Pangururan also takes into account the purpose of enhancing the quality.

## RESEARCH METHODS

The associative research technique examines the correlation between two or more independent factors and their impact on the dependent variable. The study was carried out at PT. Bank Sumut Pangururan Branch, located in Samosir Regency. Primary data refers to the original source of data, whereas quantitative data refers to the specific sort of data that is gathered. Quantitative data is represented in a statistical manner using numbers on a Likert scale, which ranges from 1 to 5. The researcher employed a method of distributing questionnaires to every employee of PT. Bank Sumut Pangururan Branch in order to gather primary data sources. A total of thirty individuals were assessed for the purpose of determining the validity and dependability of PT workers. The population under consideration consisted of 55 employees from PT. Bank Sumut Pangururan Branch. The sample is fully saturated. The Pangururan Branch of Bank Sumut. In addition, data analysis employs the technique of multiple linear regression analysis.

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Information :

Y : Satisfaction customers

a : Constant

X<sub>1</sub> : Quality customer service service

X<sub>2</sub> : Quality service Tellers

X<sub>3</sub> : Quality service security

b<sub>1</sub>, b<sub>2</sub>, b<sub>3</sub> : quantity coefficient regression of each variable

e : error

## RESULTS OF DATA ANALYSIS AND RESEARCH

### Descriptive Statistics

Testing on minimum, max, mean and std deviation data per variable researched .

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**Table 1. Descriptive Statistics**

| Descriptive Statistics |    |         |         |         |                |
|------------------------|----|---------|---------|---------|----------------|
|                        | N  | Minimum | Maximum | Mean    | Std. Deviation |
| KualitasPelayananCS_X1 | 55 | 25.00   | 48.00   | 35.3455 | 6.26045        |
| KPTeller_X2            | 55 | 26.00   | 58.00   | 43.8727 | 7.54506        |
| KPSecurity_X3          | 55 | 9.00    | 20.00   | 14.5455 | 2.64448        |
| KepuasanNasabah_Y      | 55 | 16.00   | 29.00   | 21.5818 | 3.39766        |
| Valid N (listwise)     | 55 |         |         |         |                |

Source : Researcher Data Processing , 2023

The research sample totaled 55 people, with variables as follows:

1. Quality customer service (X1): minimum 25.00 units, maximum 48.00 units, mean 35.3455 units, and standard deviation 6.26045 units.
2. Quality teller customer service (X2): minimum 26.00 units, maximum 58.00 units, mean 43.8727 units, and standard deviation 7.54506 units.
3. Quality security services (X3): minimum 9.00 units, maximum 20.00 units, mean 14.5455 units, and standard deviation 2.64448 units.
4. Customer satisfaction (Y): a minimum of 16.00 units, a maximum of 29.00 units, a mean of 21.5818 units, and a standard deviation of 3.39766 units.

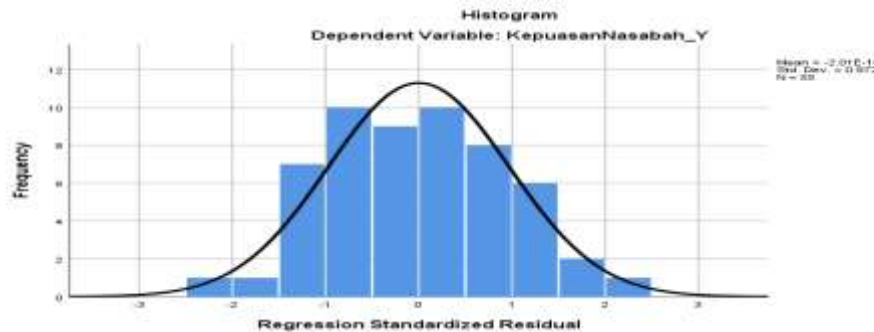
### Assumption Test Results Classic

Initial steps for carrying out the classic assumption are a normality test, a multicollinearity test, and a heteroscedasticity test.

### Normality test

We conduct a normality test to ascertain the regularity of data distribution. The Kolmogorov-Smirnov (KS) graph and the Standardized Normal=P-plot Regression represent normality. Hypothesis: Data spread along a diagonal line that follows the diagonal line indicates a normal condition. The data is spread away from the diagonal line without attaching to it, which is uncommon.



**Figure 1. Histogram**

Source : Researcher Data Processing , 2023

Distributed data normally has form bells and no experience difference. Normal P-plot regression A standardized diagram is used. Displays are normally distributed or not.

### Multicollinearity Test

When there is multicollinearity, also known as decisive regression, there is a higher VIF value out of 10 and a tolerance of not enough from 0.10. The multicollinearity test displayed:

**Table 2. Multicollinearity Test**

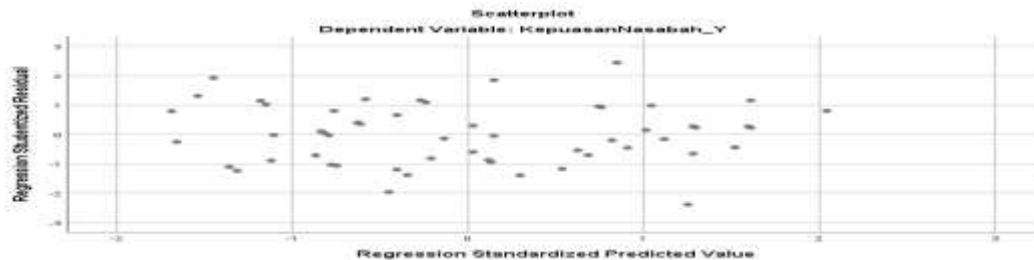
| Model |                        | Collinearity Statistics |       |
|-------|------------------------|-------------------------|-------|
|       |                        | Tolerance               | VIF   |
| 1     | (Constant)             |                         |       |
|       | KualitasPelayananCS X1 | .197                    | 5.078 |
|       | KPTeller X2            | .186                    | 5.366 |
|       | KPSecurity X3          | .848                    | 1.180 |

Source : Researcher Data Processing , 2023

Customer service, teller service, and security service are considered satisfactory if they have a tolerance more than 0.1 and a VIF (Variance Inflation Factor) less than 10. Yes, there is evidence of symptomatic multicollinearity.

### Heteroscedasticity Test

The X and Y axes spread out below 0 without a visible pattern, a phenomenon known as heteroscedasticity. Results obtained:

**Figure 2. Scatterplot test**

Source : Researcher Data Processing , 2023

Scatterplot graphs display randomly spread dots without any discernible patterns, thereby indicating the absence of heteroscedasticity.

### Multiple linear regression

Regression is a statistical procedure that examines the impact of an independent variable on a dependent variable in a linear manner. Regarding the equation regression multiple, it means:

**Table 3. Analysis Regression Multiple**

|       |                        | <b>Coefficients<sup>a</sup></b> |                           |       |      |
|-------|------------------------|---------------------------------|---------------------------|-------|------|
| Model |                        | Unstandardized Coefficients     | Standardized Coefficients | t     | Sig. |
|       |                        | B                               | Beta                      |       |      |
| 1     | (Constant)             | 1.719                           |                           | 1.604 | .115 |
|       | KualitasPelayananCS_X1 | .384                            | .707                      | 6.952 | .000 |
|       | KPTeller_X2            | .096                            | .213                      | 2.033 | .047 |
|       | KPSecurity_X3          | .144                            | .112                      | 2.282 | .027 |

a. Dependent Variable: KepuasanNasabah\_Y

Source : Researcher Data Processing , 2023

The multiple linear regression yields the following value for equality:

Customer satisfaction is calculated as  $1.719 + 0.384 \text{ Quality Customer Service} + 0.096 \text{ Quality Teller Service} + 0.144 \text{ Quality Security Services}$ .

Satisfaction customers are at 1,719 because the number constant (a) = 1.719 shows that quality of tellers, security, and customer service (service customers) are all zero. Satisfaction customer increase amounting to 0.384 units in each unit quality service customers (X1) are added, accordingly with mark coefficient variable quality service marked customer (b1). positive . The variable quality teller service (b2) has a positive

mark coefficient of 0.096, indicating that it is comparable to the enhanced quality teller service (X2) in terms of customer satisfaction, with a difference of 0.096 units. Variable quality service security (b3) has a mark coefficient of 0.144, which shows a positive mark. For every enhancement in quality service security (X3), one unit of customer satisfaction increases, amounting to 0.144 units.

### Coefficient Hypothesis Determination ( $R^2$ )

The extent of the impact may be assessed by examining the coefficient of determination, particularly if the value is in close proximity to 1. The coefficient of determination may be noted. Regression is a statistical procedure that examines the relationship between an independent variable and a dependent variable. Regarding the equation, regression is equivalent to multiple regression.

**Table 4. Test Results Coefficient Determination**

| Model Summary                                                                 |                   |          |                   |                            |
|-------------------------------------------------------------------------------|-------------------|----------|-------------------|----------------------------|
| Model                                                                         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                                                                             | .947 <sup>a</sup> | .896     | .890              | 1.12740                    |
| a. Predictors: (Constant), KPSecurity_X3, KualitasPelayananCS_X1, KPTeller_X2 |                   |          |                   |                            |

Source : Researcher Data Processing , 2023

The Adjusted R Square value of 0.890 (89%) shows that although the independent variable contributed 89% to customer satisfaction, other variables were not recorded in research, such as price, promotion and advertising, contributed 11%.

### Hypothesis Testing Overall Simultaneous (F-Test)

Benefit from The F test is For know is something variable independent in a way simultaneously influence variable dependent according to Hantono (2017:72–73).



**Table 5. F-Test Results**

|       |            | ANOVA <sup>a</sup> |    |             |         |                   |
|-------|------------|--------------------|----|-------------|---------|-------------------|
| Model |            | Sum of Squares     | df | Mean Square | F       | Sig.              |
| 1     | Regression | 558.559            | 3  | 186.186     | 146.483 | .000 <sup>b</sup> |
|       | Residual   | 64.823             | 51 | 1.271       |         |                   |
|       | Total      | 623.382            | 54 |             |         |                   |

a. Dependent Variable: KepuasanNasabah\_Y

b. Predictors: (Constant), KPSecurity\_X3, KualitasPelayananCS\_X1, KPTeller\_X2

Source : Researcher Data Processing , 2023

The acquired values are 55-4-1, resulting in a value of 50 (2.79) which corresponds to the F table. Quality at PT. Bank Sumut Pangururan Branch, which includes teller service, security, and customer care, has a significant influence on consumers. This is evident from the acceptance of hypothesis H1 and the rejection of hypothesis H0. In regards to the study, the computed F value (146.483) is greater than the critical F value (2.79), while the significance level (0.000) is less than the predetermined threshold of 0.05.

### Hypothesis Testing Overall Partial (t Test)

The t test is beneficial. According to Hantono (2017:74–75), every independent variable has an impact on the dependent variable. The value of df is calculated by subtracting 4 from 55, resulting in a value of 51. Additionally, df is equal to nk. The table provides values for the t-distribution at a significance level of 5% or a critical value of 0.05 (with 51 degrees of freedom).

**Table 5. t test results**

|       |                        | Coefficients <sup>a</sup>   |            |                           |       |      |
|-------|------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model |                        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|       |                        | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)             | 1.719                       | 1.072      |                           | 1.604 | .115 |
|       | KualitasPelayananCS_X1 | .384                        | .055       | .707                      | 6.952 | .000 |
|       | KPTeller_X2            | .096                        | .047       | .213                      | 2.033 | .047 |
|       | KPSecurity_X3          | .144                        | .063       | .112                      | 2.282 | .027 |

a. Dependent Variable: KepuasanNasabah\_Y

Source : Researcher Data Processing , 2023



The t-test may be described as follows: The variable Customer Service Quality (X1) has a significant positive impact, with a t-value of 6.952, which is statistically significant at a significance level of 0.05 ( $p < 0.05$ ). The alternative hypothesis (H1) is accepted, but the null hypothesis (H0) is rejected due to the t-value being more than the critical t-value ( $6.952 > 2.007$ ). The quality of customer service directly impacts customer satisfaction at PT. Bank Sumut Pangururan Branch. The variable representing the quality of teller service (X2) has a statistically significant positive influence, as indicated by a t-value of 2.033 and a significance level (sig.) of 0.047 (which is less than the commonly used threshold of 0.05). Due to the significant impact of teller service quality on customer satisfaction at PT. Bank Sumut Pangururan Branch (with a t-value of 2.033, exceeding the critical t-value of 2.007), the null hypothesis (H0) is rejected in favor of the alternative hypothesis (H1). The variable X3, which represents the quality of the security service, has a statistically significant positive effect of 0.027 ( $p < 0.05$ ) and a t-value of 2.282. The alternative hypothesis H1 is accepted whereas the null hypothesis H0 is rejected since the calculated t-value (tcount) is greater than the critical t-value (ttable) at a significance level of 0.05 ( $2.282 > 2.007$ ). The quality of security services has a direct impact on customer satisfaction at PT. Bank Sumut Pangururan Branch.

## **DISCUSSION**

### **Impact Service Very Good Customers Satisfaction Customer**

The research findings indicate that the customer satisfaction of PT. Bank Sumut Cabang Pangururan is directly affected by the caliber of customer care. The results of this study align with the assertion made by (Tjiptono, 2014) that service excellence is attained by satisfying or beyond client expectations while correctly addressing their requirements and aspirations. Extensive research repeatedly demonstrates a direct correlation between exceptional customer service and high levels of customer satisfaction (Salsabillah, 2022). Customers who receive exceptional service via several service channels are more likely to have higher levels of satisfaction with the firm or institution (Munandar et al., 2022). This discovery underscores the significance of organizations or institutions allocating adequate resources to enhance their customer service (Sihombing et al., 2019). This include activities such as providing training to employees, creating and implementing supportive systems and procedures, and utilizing technology to enhance responsiveness and improve the quality of service (Martin, 2021). Superior customer service not only enhances client contentment but also fosters enduring customer

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allegiance (Herwan Nafil, 2019). Customers who perceive that a firm or institution appreciates and listens to them are more likely to maintain their loyalty and may even become enthusiastic promoters of the brand (Amelia, 2018). Companies or institutions must be ready to confront the difficulties of delivering exceptional customer service, which entails enhancing interdepartmental collaboration, handling conflict situations, and actively recognizing and enhancing areas where customer service may be subpar (Daulay, 2021).

### **How Quality Teller Service Affects Satisfaction Customer**

The research findings indicate that the quality of teller service has a direct impact on client happiness/satisfaction. The results of this study corroborate the viewpoint expressed by (Estember, 2018) that Tellers serve as cashier personnel and are accountable for managing the movement of payments, namely in the form of cash. The study demonstrates a clear and direct relationship between the caliber of teller service and the degree of client happiness (Nabella, 2021). Customers often perceive heightened levels of satisfaction when they get service from bank tellers that is marked by friendliness, efficiency, and professionalism. The study further highlighted crucial factors that influence the quality of teller service, including as the efficiency of transaction processing, the accuracy of information provided, the accessibility of tellers for assistance, and the demeanor or conduct of the teller (Singh, 2020). The quality of teller service not only impacts customer satisfaction but also influences client loyalty towards the bank. Contented customers who get exceptional teller service are more likely to demonstrate loyalty and possess the potential to evolve into enduring bank patrons. This discovery has substantial implications for the management of banks. It is crucial to guarantee that tellers get thorough training in interpersonal skills, product knowledge, and effective transaction management. Furthermore, we may implement a system of rewards and acknowledgments to stimulate and foster favorable conduct among tellers.

### **Impact Service Security Quality Satisfaction Customer**

The research study indicates that customer satisfaction at PT. Bank Sumut, Pangururan Branch is determined by the quality of security services. The results of this study align with Wikkie's assertion that the emotional response of consumers to the outcomes of a product or service is referred to as Customer Satisfaction. Studies indicate a direct correlation between elevated security measures and consumer satisfaction levels

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(Rahab, 2021). Customers' satisfaction with their experience is positively correlated with their perception of a firm or institution's effective safeguarding of their information and assets (Salsabillah, 2022). This discovery highlights the necessity for organizations or institutions to allocate enough resources towards information security (Abid, 2020). This include the creation of advanced security systems, educating personnel on effective security protocols, and implementing robust encryption technologies (Et.al, 2021). Companies or institutions must proactively convey their dedication to security to clients. Transparency in disclosing security policies, educating consumers about information protection measures, and promptly addressing security issues or inquiries helps achieve this. Security may serve as a potent distinguishing element in a fiercely competitive business (Morsi, 2023). Companies or institutions that have a strong reputation for being a secure environment for financial transactions have the ability to attract new consumers and maintain the loyalty of existing clients (Khoa, 2023). It is important for companies or institutions to consistently assess client satisfaction levels in terms of security in order to pinpoint areas that require enhancement (Fajar, 2023). One may achieve this by conducting customer satisfaction surveys, analyzing feedback, and monitoring security trends (Sukhov, 2022).

## **CONCLUSION**

The study's findings led to the following conclusions:

1. The quality of customer service at PT. Bank Sumut, Pangururan Branch has an impact on customer satisfaction.
2. The level of client satisfaction at PT. Bank Sumut, Pangururan Branch is affected by the quality of teller service.
3. The quality of security services at PT. Bank Sumut, Pangururan Branch has a direct impact on customer satisfaction.
4. The quality of human resources, including bankers, customer service representatives, and security personnel, at PT. Bank Sumut, Pangururan Branch, can have an impact on customer satisfaction.

In light of the aforementioned findings, the researcher puts up a number of recommendations, specifically:

1. The corporate management should enhance the quality of service provided by the customer service, teller, and security departments in order to facilitate seamless client transactions at Bank Sumut, Pangururan Branch.



2. The management should prioritize client happiness when it comes to utilizing the goods offered by Bank Sumut, Pangururan Branch.
3. The subsequent researcher should incorporate more independent factors that have an impact on customer satisfaction.
4. In order to enhance customer satisfaction, promotions or advertising campaigns can be used to showcase professionalism and transparency of information, hence generating more public interest in utilizing the products and services offered by PT. Bank Sumut Pangururan Branch.

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