



Evaluation of the primacy service implementation: Study's effectiveness at BNI Bank Tellers' Sintang City Branch Office

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Abstract

The provision of service plays a crucial part in the attainment of the company's mission and objectives. Service provision holds significant importance inside banking institutions, as it encompasses the diligent efforts of frontline employees, particularly tellers, who engage with customers daily. Bank tellers assume the responsibility of executing a range of banking transactions on behalf of customers and providing direct customer service. The significance of teller roles lies in their daily provision of services to consumers, necessitating high-quality service delivery during these interactions. This study aims to assess the extent to which the teller at the Sintang branch office of Bank Negara Indonesia implements exceptional service. Following the collection of primary and secondary data, this study employed qualitative data methodologies, wherein the data is categorized, analyzed, and interpreted using sentence expressions. In addition, the research included various data collection methodologies, including documentation, interviews, and participatory observation. The assessment findings in this research indicate that the service quality offered by Bank Negara Indonesia, Sintang Branch, aligns with established service standards. The service strategy employed by BANK BNI KC Sintang is characterized by its emphasis on reliability, responsiveness, and empathy. Furthermore, Bank BNI KC Sintang has successfully established Standard Operating Procedures (SOP).

Keywords: bank, excellent service, teller

Introduction

The achievement of economic growth within a nation necessitates the implementation of a regulatory framework that effectively manages the available economic resources in a focused and cohesive manner to enhance the well-being of its citizens (Cook & Davíðsdóttir, 2021). Financial institutions play a crucial role in regulating and facilitating financial transactions among economic actors across diverse sectors, ensuring effective management of monetary resources (Yu et al., 2020). Within the contemporary epoch characterized by swift globalization,

banking's role in facilitating the expansion and advancement of the corporate realm, particularly within the micro, small, and medium enterprises (MSMEs) domain, assumes paramount importance. Banking institutions serve as financial entities that effectively facilitate the convergence of the interests of economic agents possessing surplus cash and those facing resource constraints (Carnell et al., 2021). The banking sector plays a crucial role in bolstering the national economy by facilitating the collection of excess funds. The location above serves as a highly efficient and fruitful platform for individuals to store funds and facilitate transactions across various sectors of the economy (Juhadi & Sofyan, 2020).

The banking sector encompasses three fundamental activities: collection, distribution, and provision of funds and services (Park & Kim, 2020). The primary function of a bank is the collection and distribution of funds, with the provision of services being a supplementary undertaking. The contemporary period of globalization has witnessed a notable intensification and consolidation of the banking sector's expansion. To maintain a competitive edge and stay ahead of their counterparts, banks must adopt a proactive and audacious approach to decision-making, aiming to optimize performance (Fadli & Giovanni, 2021). However, it is imperative to note that proficiency in technology, and practical communication are equally crucial for maintaining competitiveness within the contemporary business landscape. The banking sector operates as a service industry grounded in the fundamental principle of client confidence in the services rendered. The significance of service quality in determining the success of a banking institution cannot be overstated (De Bruin et al., 2021). In tandem with the progressive advancements in technology within the banking business, there has been a notable surge in product and service innovation expansion. In contrast to previous years, clients exhibited continued satisfaction with the amicable cashiers despite extended lineups (Raharjo, 2021). In contemporary times, customers show a growing demand for high-quality physical services and electronic channels encompassing SMS banking, Internet banking, and mobile banking technologies.

Indonesia exhibits a notably expanding banking sector. However, other financial institutions have been compelled to cease operations, liquidate, or amalgamate. Numerous financial enterprises have ceased operations due to inadequate management and subpar service. Banking is a prominent entity within the financial services industry that highly emphasizes delivering exceptional service. As a prerequisite for achieving success in the competition, banks must possess the capability to provide optimal service to their consumers or clients (Ali et al., 2020). In study before elucidate the strong correlation between customer happiness and service quality (Betania et al., 2023). This characteristic promotes the establishment of enduring client connections, enabling the organization to gain comprehensive insights into consumer wants and expectations. Ensuring the organization provides exceptional service to its customers, encompassing both internal customers (colleagues) and external customers (customers or clients), holds unparalleled significance (Khalid & Hadi, 2021). The company's viability is critically contingent upon its customer loyalty level. One essential role within the banking industry is that of a teller, who is responsible for effectively executing their duties to serve customers and deliver optimal service (Tay & Mourad, 2020).

A teller is a banking professional whose primary responsibility is to assist customers with their banking requirements. These demands encompass various financial activities such as saving money, moving funds, cashing checks, and undertaking other related tasks (Walker & Morris, 2021). The term "frontline" is an alternative designation for a teller. Due to their role

as the bank's primary interface, tellers reflect the bank's credibility and standing. Cashiers or tellers serve as bank representatives through their manner, demeanor, and provision of services. To uphold the standard of customer service, it is imperative to ensure exceptional service by the frontline personnel, namely the tellers who directly engage with and acquaint customers with various products and services. Ensuring member satisfaction is paramount for all organizations operating within the service industry. To cultivate trust among its members, an organization must ensure the satisfaction of its members by providing exceptional service (Pološki Vokić et al., 2021).

Effective service is delivered by successfully addressing all client requirements, resulting in customer satisfaction and contentment with the service rendered (Uzir et al., 2021). This objective can be accomplished by implementing a service-oriented approach that directly impacts customers, resulting in a positive and substantial correlation between the degree of service quality delivered and customer satisfaction, consequently enhancing the overall service quality. PT Bank Negara Indonesia (Persero), Tbk, commonly called Bank BNI, is a prominent financial institution renowned for its commendable corporate reputation, diverse banking offerings, and exceptional service quality. The Bank BNI is recognized as one of Indonesia's four largest state-owned banks. Bank BNI is widely regarded as a leading institution within its industry, with a primary focus on catering to small and medium enterprises' needs to foster regional economic growth. The primary objective of Bank BNI KC Sintang is to enhance customer satisfaction and retention by providing exceptional service.

Literature Review

Excellent service

Service encompasses all endeavors aimed at enhancing client pleasure. In customer satisfaction, providing high-quality service that aligns with client expectations, demands, and service quality standards is widely regarded as the epitome of good service. Good service possesses distinct traits. Service can be defined as a sequence of essential activities that arise from the dynamic interaction between the service provider and the service being rendered (Thian, 2021).

Services are rendered to maximize the advantages that the Service Provider may offer the Service Recipient. One prominent attribute of this service is its immutability, rendering it impervious to both human intervention and external devices supplied by the service provider. In the context of everyday English usage, the term "excellent service" is not typically referred to as "premium service" but rather as "excellence service," which denotes superior service or a high level of quality. To conduct a comprehensive analysis and capture images of banking institutions recognized for delivering exceptional customer service, it is imperative to adopt a literal interpretation of this term (Carnell et al., 2021). The assessment of a company's level of excellence within the service sector is deemed satisfactory when the excellence of the services rendered aligns with the expectations and requirements of consumers. The principle above is likewise applicable in the inverse scenario. If the quality of service rendered is subpar, consumers are likely to assign negative ratings to it (Bharmawan & Hanif, 2022).

Implementing an effective service strategy is crucial for attaining customer satisfaction and is fundamental to achieving exceptional service. Many vital characteristics necessitate particular consideration. These factors include identifying primary determinants of service quality, effective management of customer expectations, proficient management of evidence

about service quality, comprehensive consumer education regarding service, cultivation of a quality-oriented culture, and diligent monitoring of service quality (Tjiptono, 2022). When adopting a strategic approach, organizations must develop objectives, formulate prospective policies, inspire employees, and efficiently manage resources.

Understanding service encompasses the inclination to deliver service, courtesy in service provision, demeanor, and linguistic conventions employed. Service abilities encompass various aspects of client interaction, such as effective communication, respectful greetings, adept questioning, proficient answer-giving, and proficient information dissemination.

Bank Teller

Teller refers to a bank employee who operates at the primary branch of a financial institution and engages directly with customers to facilitate deposits and withdrawals through cash or cashless transactions (Choudhry, 2022). Bank tellers, as primary bank personnel, are responsible for direct customer interactions daily. Consequently, they are expected to deliver satisfactory service to consumers (Indonesia, 2014). Tellers are individuals employed by banks who directly interact with customers and the general public as part of their routine duties. Banks must engage in the staff selection process for the tellers' role (Reynierse & Harker, 1992). This phenomenon can be attributed to the fact that the work practices, attitudes, and service methods employed by employees indirectly impact the bank's standing and reputation.

Tellers are those employed at banking branches who are primarily responsible for customer service at the counter. The primary responsibility of a teller is to deliver banking services to existing and potential bank customers. Tellers engage in direct consumer interactions daily, rendering their work highly significant (Pal, 2022). Naturally, each bank teller's consistent demonstration of flawless appearance must substantiate this assertion. A study before identified four key attributes defining exceptional service tellers provide. These attributes include responsiveness, tangibles, reliability, and empathy (Parasuraman & Zeithaml, 2002).

Enhancing the quality of service provided by tellers has the potential to augment customer satisfaction levels inside the organization (Shokouhyar et al., 2020). Indicators of accuracy in the provision of teller services encompass several vital aspects. Firstly, tellers must provide individualized attention to customers during each transaction, ensuring they remain focused solely on serving the customer. Additionally, tellers are legally mandated to utilize identification cards, as customers require knowledge of the teller's identity. Furthermore, tellers are expected to warmly welcome customers and adhere to the agreed-upon service standard operating procedures (SOP) throughout the transaction process. For instance, the teller must reiterate the customer's name three times. Lastly, when conducting a withdrawal or deposit transaction, tellers must provide the amount of money before processing the transaction (Gillette, 1996).

Methodology

The research methodology employed in this study is qualitative descriptive research. The process of data collecting in descriptive research involves the utilization of verbal and visual representations rather than numerical data. There exists no necessity to draw judgments hastily.

The research subject refers to the individual or entity from whose data is sought or those within the research setting who contribute information regarding the state and prevailing conditions of the study environment. The research subject is delineated as the individual, entity, or entity from whom the data about the research variable is documented and interrogated. Individuals can be categorized into two groups: active participants and passive participants in research studies. Based on the description above, the research focuses on the individuals holding the positions of Teller Supervisor and Cash Service Assistant (Teller) at Bank Negara Indonesia KC Sintang.

The methodology employed for data collection is participant observation, which is when researchers actively engage in the daily activities of individuals who are either watched or utilized as sources of study data. In this particular scenario, researchers engage in the collection and analysis of data sources. This data-gathering methodology will result in a more comprehensive dataset, hence a thorough assessment of the quality standards of the primary services provided by Bank Negara Indonesia KC Sintang. The superior level of services BNI Sintang Branch offers is readily apparent at the research site. Interviews are a form of personal, interpersonal interaction wherein an interviewer poses a series of inquiries to the interviewee to elicit responses to the relevant research inquiries. Interviews can be categorized as either structured or unstructured. Documentation is a systematic procedure encompassing gathering, curating, manipulating, and conserving information within a scientific domain. It involves collecting and compiling evidence, including but not limited to photographs, quotations, newspaper excerpts, and other pertinent reference materials.

The data analysis methodology employed in this study utilizes data triangulation. Data triangulation is a multifaceted data collection methodology that integrates many current data and sources. Data triangulation is a methodological approach employed to analyze data obtained from multiple sources using diverse methodologies and at different points in time. There exist three distinct components: precise sources, techniques, and time (Dzwigol, 2022).

Source triangulation, also known as data reliability assessment, involves examining data acquired from many sources, including interview findings, archival records, and other relevant documents. Triangulation technique. The triangulation methodology described above entails assessing data reliability by analyzing data acquired from a singular source utilizing diverse methods. For instance, research findings derived from empirical observations can be corroborated by qualitative interviews. Temporal triangulation.

Data dependability can be influenced by the passage of time. Research conducted through interview approaches during the morning hours, when the source is still in a state of freshness, has been found to yield more reliable and genuine data. Hence, it is imperative to assess the dependability of data using observation, interviews, and recording across many temporal and situational contexts until a dependable dataset is obtained.

Results And Discussion

A comprehensive dataset was acquired through field observations and interviews conducted with multiple informants, revealing factual information and statistics about the exceptional service provided by Bank Negara Indonesia KC Sintang tellers.

The BNI KC Sintang office has effectively ensured exceptional service by its Tellers. As an institution operating within the services and financial sector, Bank BNI KC Sintang does not consistently prioritize the pursuit of increased profitability. Bank BNI KC Sintang places

significant emphasis on frontline (teller) services and customer satisfaction, recognizing their pivotal role in driving the success of the banking service industry. Undoubtedly, these objectives may be accomplished, among other things, by providing exceptional service. The primary aim is to guarantee customers a seamless and convenient experience when utilizing the products offered by Bank Negara Indonesia. It is imperative for teller conduct in delivering services to adhere to the Standard Operating Procedure (SOP) established by the Bank. BNI KC Sintang provides services to all Bank BNI KC Sintang employees, with a particular emphasis on teller personnel. The provision of exceptional service inherently ensures client happiness, fosters customer loyalty, and positively impacts customer acquisition.

Tellers must exhibit politeness towards customers. In Bank BNI KC Sintang, it is imperative for tellers to consistently exhibit pleasant behavior towards clients, exemplify appropriate attire, extend greetings, and display smiles. In their role as a frontline, the primary responsibility of the teller is to welcome all clients with a smile cordially. Given the teller's daily interactions with customers, it is imperative to demonstrate politeness towards all individuals seeking to do transactions consistently. This study examines the extent of client feedback regarding the BNI KC Sintang teller service.

Exhibiting caution in the execution of consumer transactions. Bank BNI KC Sintang tellers must exercise caution due to the importance of accuracy as bank employees, particularly in customer service regarding transactional processes. This is particularly crucial as they are responsible for facilitating deposits and withdrawals of funds, which may vary in magnitude depending on the specific transaction of the customer.

Accountable for their responsibilities. Readiness to provide customer service. At BNI KC Sintang, a teller must assume a standing position before addressing the client queue and extend a cordial greeting to customers engaged in transactions. Tellers possess the capability to respond to inquiries from customers. To effectively address client inquiries or grievances, a teller must have a comprehensive understanding of the transactional material that is handled daily. Giving priority to the interests of customers. Upon initiating contact with the consumer being attended to, the teller is prohibited from engaging in any transactions beyond those explicitly requested by the customer.

Promote a sense of security among clients throughout transactional activities. In the fourth indicator, when a customer initiates a deposit, the teller must physically count the funds in the customer's presence and verify the precise amount of money placed. Additionally, the teller must verify the customer's designated account number to ensure the customer's sense of security. When a customer initiates a withdrawal, the BNI KC Sintang teller consistently verifies the amount of money in the customer's presence before transferring it to the consumer involved in the transaction.

Tellers must educate customers regarding the products offered by BNI KC Sintang Bank. According to legal regulations, every teller at BNI KC Sintang must provide customer education regarding various products the bank offers. This includes e-channel education like M-Banking and general products such as deposits, current accounts, kur, and other related offerings. Additionally, BNI KC Sintang Bank tellers must educate customers about third-party products like BNI life insurance.

Furthermore, in case of errors, the corporation implements penalties on all its personnel, including tellers. Mandatory penalties are imposed on BNI KC Sintang tellers who fail to demonstrate responsiveness in customer service. Sanctions can manifest in various forms, including internal bank sanctions and customer complaints. Internal sanctions

encompass verbal or written warnings issued by the teller supervisor, reduced work assessments, and transfers of duties or positions. Customer complaints, on the other hand, involve submissions to external parties and can potentially diminish the reputation of BNI KC Sintang Bank.

Imposition of sanctions in cases where BNI KC Sintang tellers exhibit negligence. If the seller fails to exercise caution while serving customers, it may result in transaction input errors, leading to erroneous balances for the consumers. Additionally, tellers who are not attentive to their duties sometimes encounter a cash shortage. The imposition of sanctions onto BNI KC Sintang tellers for failing to provide consumer merchandise. In BNI KC Sintang, teller supervisors conduct weekly individual billing to assess the sales performance of tellers. This assessment is often carried out within a week, during which a teller supervisor convenes a Zoom meeting to evaluate the outcomes of a teller's educational experience.

BNI KC Sintang Bank has established a strategy to enhance the service orientation of its tellers, who are considered essential personnel in the bank's frontline operations. Frontliners refer to individuals employed in the first-line positions of banking operations. Typically, the primary responsibility of a bank frontline is to deliver unambiguous and comprehensive information to existing and potential bank customers. In this context, the frontline becomes pivotal in the company's management system. The efficacy of a company's service strategy is determined by the positive impression created by its field people towards consumers, which in turn fosters customer loyalty towards the bank.

The Tangibles approach provides tangible elements that facilitate the Delivery of Bank BNI KC Sintang services, encompassing the Bank's capacity to furnish sufficient physical infrastructure, equipment, and employee attire. Empathy refers to the degree of comprehension and emotional engagement demonstrated by frontline staff towards consumers. Teller personnel demonstrate a steadfast dedication to consistently maintaining open and transparent communication. No information is concealed unless it is classified as confidential. The tellers at Bank BNI KC Sintang possess the ability to promptly comprehend the psychological disposition and emotional states of customers who present challenges.

Encouraging front liners to adopt a proactive approach in customer support is a viable way to enhance the level of service provided to clients. The frontline team of Bank BNI KC Sintang comprises security officers, tellers, and customer service personnel who possess comparable competencies in delivering services and resolving client issues. This metric demonstrates that the tellers at Bank BNI KC Sintang exhibit commendable service quality and can provide optimal service with utmost accountability.

Conclusion

Drawing upon the researcher's elucidation and exposition of the research findings about the execution of exemplary service at the BNI KC Sintang teller. The implementation of exemplary teller service at the BNI KC Sintang office has been highly commendable. Each teller has diligently executed their responsibilities by establishing standard operating procedures (SOP). Moreover, the teller consistently demonstrates attentiveness in welcoming customers who visit the office for transactions, thereby fostering a sense of comfort and satisfaction among customers. The potential for the company's success is contingent upon providing high-quality customer satisfaction service. However, it is imperative to develop a comprehensive strategy that effectively balances this aspect with the exceptional service offered by Bank Negara

Indonesia Sintang Branch Office, particularly its Frontliner division. The service strategy encompasses the principles of objectivity, reliability, and empathy.

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