

The Effect Of Banking Reputation And Teller Services On Customer Satisfaction At Regional Development Banks South Sulawesi Main Branch Mamuju

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ABSTRACT

The Regional Development Bank of South Sulawesi, Mamuju Main Branch always strives to improve teller services in providing satisfaction to customers. The teller work unit of the Regional Development Bank of South Sulawesi, Mamuju Main Branch is the spearhead that will shape the company's image and deal directly with customers, the teller position is in the front liners position such as teller staff. This study uses banking reputation and teller services as independent variables and customer satisfaction as dependent variables, sampling using slovin with 100 customers, the test tools used are validity test, reliability test and multiple linear regression test or partially with a significant degree of 0.05 ($\alpha = 5\%$).

From the results of the t test in the table, the calculated t value of the banking reputation variable (X1) is 7.082 while the t table value is 1.66105 with a significant value of $0.000 < 0.05$. So H_a is accepted and H_o is rejected. Teller service (X2) is 5.224 while the t table value is 1.66105 with a significant value of $0.004 < 0.05$. So it can be seen that the calculated $t > t$ table, so H_a is accepted and H_o is rejected. The results of the simultaneous test show that the F count value is $9.553 > F$ table 2.70 with a significant level of $0.000 < 0.05$, so the regression model explains that banking reputation and teller services together have a significant effect on customer satisfaction at the Development Bank South Sulawesi area, Mamuju Main Branch.

INTRODUCTION

Banking that has reliability in carrying out daily operations is also a major part that can be done in maintaining the banking reputation. Quality of service to customers, such as the speed of each work unit in a banking organization, including tellers in responding to requests, ease of access to services, and professionalism in providing solutions are the keys to building a positive reputation for a fair and ethical company as the foundation for forming a good reputation in the eyes of customers. Complying with laws and regulations and avoiding scandals or detrimental behavior are important parts of a bank's financial reputation, including the ability to provide reasonable returns to shareholders and manage risk well, playing an important role in the company's reputation.

The ability to innovate and adopt new technologies not only improves operational efficiency but also enhances customer experience, which in turn can strengthen the company's reputation. Managing the reputation of Bank Pembangunan Daerah Sulselbar Mamuju Main Branch requires continuous attention to all aspects of providing services to customers, because a good reputation can help increase customer trust and expand market share, while a bad reputation can result in losing customers and disrupting overall business operations.

The reputation of the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch is a reflection of the good or bad of a company. A company's reputation is developed through organizational relationships with stakeholders (Fombrun et al., 2019:82). Reputation can be interpreted as the value and intangible assets of a company. Good interactions will build a good reputation and bad interactions will lead to a bad reputation (Coombs and Holladay, in Sanusi, 2023:183). Meanwhile, according to Dowling in Junaedi (2020:94), a company's reputation is defined as the result of an evaluation (assessment) that describes the company's image according to the public.

Teller is one of *the front liners* who most often deal with customers. Teller's duties include checking the number of checks cashed, receiving cash deposits, and carrying out the cash withdrawal process. Teller's performance in dealing with customers will determine the quality of service to customers. Tellers can also play a role in providing basic financial education to customers, such as how to manage their bank accounts or the benefits of banking products available in providing customer satisfaction. Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch. Customer satisfaction is a measure of how well the customer's expectations and needs are met by the services or products provided by the banking company. Customer satisfaction can be the key to building and maintaining long-term relationships with customers, as well as influencing the company's overall reputation. Customers expect friendly, efficient, and professional service from the officers of the South Sulawesi Regional Development Bank, Mamuju Main Branch .

THEORITICAL REVIEW

Marketing Services

According to Kotler (2020:25) "Service marketing is identifying and meeting human and social needs by providing services that cannot be seen, touched, or held before being purchased or consumed. Therefore, the main challenge in service marketing is how to convey the value and benefits of these intangible services to potential consumers. According to Tjiptono (2021:210) "Service marketing consists of all activities designed to produce and facilitate According to Lupiyoadi (2020:45), service marketing is any action offered by one party to another party that is in principle intangible and does not result in any transfer of ownership. Meanwhile, according to Umar (2023:76), service marketing is marketing that is intangible and immaterial and is carried out when consumers are dealing with producers. every exchange intended to satisfy consumer needs or desires ". According to Qurtubi in Azim, (2021:85) , service marketing is a comprehensive, integrated and unified plan in the marketing field that provides guidance on the activities that will be carried out in order to achieve a company's marketing goals.

Based on the above understanding related to service marketing, it can be concluded that it is a social and managerial process of individuals and groups to fulfill needs and desires through the creation, offering and exchange of (value) products with other parties, where this is also expected to be able to provide customer satisfaction.

Banking Reputation

Banking reputation refers to the perceptions held by various stakeholders towards a bank, including customers, investors, regulators, the general public, and others. Banking reputation not only includes how a bank is viewed externally, but also reflects the quality, reliability, and integrity of the bank in carrying out its operations. Banking reputation is based on the extent to which a bank is considered trustworthy in safeguarding and managing customer funds safely and fulfilling its obligations to customers and other stakeholders.

Bank Sulselbar has several service products, including the following:

1. TabunganKu is an individual savings with easy and light requirements which is organized jointly by banks to foster a culture of saving.
2. Simpeda is a savings account in the form of rupiah currency, opening, deposits and withdrawals can be done at all Bank Sulselbar Branch Offices.
3. Future Savings (Tampan) plus. Tampan Plus is a term savings to realize the saver's future plans.

According to Syafril, (2020:84), banking reputation not only includes how the bank is viewed externally, but also reflects the quality, reliability, and integrity of the bank in carrying out its operations. Here are some of the main concepts that shape banking reputation

1. Trust and Reliability
Banking is based on how far the bank is considered trustworthy in maintaining and managing customer funds safely.
2. Quality of Service
Banks are also influenced by the quality of service provided to customers. This includes efficiency in processing transactions, responsiveness to customer requests, and ease of interaction with the bank.
3. Financial performance

Stable and profitable financial performance also contributes to the bank's reputation. This includes the bank's ability to provide adequate returns to shareholders and manage risks well.

4. Awards and Recognition

Awards or recognition from independent institutions or reputable publications can strengthen a bank's reputation by demonstrating recognition of its achievements and best practices.

5. Social and Environmental Responsibility

Bank participation in social activities, such as charity programs, education, or environmental protection can also improve its reputation in the eyes of the public.

Teller Services

Teller services in providing services to customers at the bank include several important aspects related to direct interaction between customers and tellers at the physical location of the bank branch. The following are the main concepts in providing teller services. Tellers are expected to provide services with a high level of professionalism and a friendly attitude to each customer. According to Kasmir (2020:42) says that service is any activity or benefit offered by one party to another party and is basically intangible, and does not result in ownership of anything. According to Tjiptono (2021:128) that the types of service quality can be used to assess services are technical quality (*outcome*), namely the quality of the results of the service delivery itself and service quality (*process*), namely the way the service is delivered. Because services are invisible and service quality cannot always be evaluated accurately.

According to Kasmir (2020:36) "service quality is a condition dynamic related to products, services, people, processes, and environment that meets or exceeds expectations". According to Tjiptono (2020:73) service quality focuses on efforts to fulfill customer needs and desires, as well as accuracy delivery to match customer expectations.

Based on several definitions above related to service quality, the author can conclude that service quality is a form of service that can be associated with business, where it is clear that services in banking institutions can be grouped as service businesses that provide services to the community in this case customers, because what is offered or sold by financial institutions in this case banking is not physical, intangible, such as checking accounts, deposits, savings or credit are only a form of product that is not physically visible but only in the form of facilities that allow customers to choose alternatives to save their wealth in the form of money to facilitate transactions.

According to Kasmir (2020:118), teller service indicators are metrics or measures used to evaluate the quality of service provided by tellers at banks. This indicator helps banks monitor and improve customer experience in interacting with teller services. Here are some examples of teller service indicators, including:

1. Waiting Time

Average time customers spend waiting for teller service. Long waiting times can decrease customer satisfaction.

2. Service Hours

The average time it takes a teller to complete one customer transaction. Fast service time indicates service efficiency.

3. Transaction Accuracy

Percentage of transactions completed without errors. A high level of accuracy indicates good quality of service.

4. Attendance and Discipline

The level of teller presence and discipline, which can affect the availability of services to customers.

5. Transaction Processing Level

The number of transactions a teller can process in a given time period, such as per hour or per day.

Customer Satisfaction

Customer satisfaction is a measure of how well customers' expectations and needs are met by the services or products provided by a company, including banking companies. Customer satisfaction can be a key factor in building and maintaining long-term relationships with customers, as well as influencing the company's overall reputation. Customer satisfaction in the context of banking that provides various products and services that suit customer needs, such as savings, deposits, credit, and digital banking services, tends to increase customer satisfaction. Clear and transparent information regarding fees,

interest, terms, and conditions of banking products is highly valued by customers. Ambiguity in this case can lead to customer dissatisfaction and distrust. According to Kasmir (2020:25) customer satisfaction has become a central concept in business and management discourse. Customers are the main focus in discussions about satisfaction and service quality. Therefore, customers play a fairly important role in measuring satisfaction with the products and services provided by the company.

According to Kotler (2020:177) defines customer satisfaction as a person's feeling of pleasure or disappointment that arises after comparing their perception/impression of the performance (or results) of a product and their expectations. According to Ranguti (2022:56), what is meant by customer satisfaction is the difference between the level of importance and performance or results felt by customers.

Based on several definitions related to customer satisfaction, the author concludes that satisfaction is a customer's response to the suitability and inconsistency between the previous level of importance and the actual performance they feel after receiving forms of service, which basically customer satisfaction includes the level of importance of the performance or results felt by the customer.

According to Chandra (2020:119) there are four indicators to measure customer satisfaction, namely:

1. Complaints and suggestions system

Customer -oriented organizations need to provide easy and convenient opportunities and access for their customers to convey suggestions, criticisms, opinions and complaints from each customer who receives services to each customer.

2. Potential employees

Another way to get an idea of customer satisfaction is by hiring several potential employees to play a role in providing services according to customer needs and desires.

3. Lost Customer *Analysis*

The company contacts customers who have stopped buying or switched, this must be done by the customer

4. Customer satisfaction survey

Through *surveys*, companies will obtain responses and feedback directly from customers and will also provide a positive message that the company pays attention to customers according to customer expectations.

METHODOLOGY

This research was conducted at the South Sulawesi Regional Development Bank, Mamuju Main Branch.

1. Qualitative data is data obtained in the form of descriptions or explanations regarding banking reputation, teller services and customer satisfaction.
2. Quantitative data is data obtained in numbers and will then be presented in the form of a respondent frequency distribution table.

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher, namely all customers of the South Sulawesi and West Sulawesi Regional Development Bank, Mamuju Main Branch.

Sample

The sample is part of the large population, namely customers of the South Sulawesi Regional Development Bank, Mamuju Main Branch. Sampling was carried out using the Slovin method of 100 customers who were used as respondents.

Data Analysis Methods

Analysis using the multiple linear regression formula as quoted by Husain Umar (2011: 213), namely:

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

Where :

Y = Customer Satisfaction

a = Alpha (constant)

b₁ - b₂ = Regression Coefficient

- X_1 = Banking Reputation
 X_2 = Teller Service
 e = Standard Error

To prove the hypothesis that has been put forward, this study uses quantitative data analysis using the multiple linear regression method using quantitative data in the form of respondent response numbers in the form of a *Likert scale*.

RESEARCH RESULT

Validity Test Results

Validity test is used to measure the validity of a questionnaire. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2011). If r count is greater than r table ($N-2$ or $100-2 = 98$), then the r table number is 0.1654 hypothesis cannot be rejected or is valid. In this test, 100 respondents were used to conduct the validity test.

Table 1
Validity Test Results

Statement	<i>Corrected Item-Total</i>	R Table	Information
$X_{1.1}$	0,562	0.1654	Valid
$X_{1.2}$	0,511	0.1654	Valid
$X_{1.3}$	0,842	0.1654	Valid
$X_{1.4}$	0,702	0.1654	Valid
$X_{1.5}$	0,557	0.1654	Valid
$X_{2.1}$	0,582	0.1654	Valid
$X_{2.2}$	0,663	0.1654	Valid
$X_{2.3}$	0,572	0.1654	Valid
$X_{2.4}$	0,528	0.1654	Valid
$X_{2.5}$	0,631	0.1654	Valid
$Y_{1.1}$	0,522	0.1654	Valid
$Y_{1.2}$	0,610	0.1654	Valid
$Y_{1.3}$	0,442	0.1654	Valid
$Y_{1.4}$	0,472	0.1654	Valid

Source: Processed SPSS output results, 2024

Based on table 1, it can be seen that the *corrected item total* for each statement item given to respondents is greater than the r table, namely 0.1654. which means that all statement items are said to be valid and can be continued to the next research.

Reliability Test

Reliability testing is done to measure a questionnaire which is an indicator of a variable. A questionnaire is said to be reliable if a person's response to a statement is consistent or stable over time. The indicator for the reliability test is *Cronbach Alpha*, A variable is said to be reliable if it gives a *Cronbach Alpha* value > 0.70 . (Ghozali, 2011)

Table 2
Reliability Test Results

Variables	<i>Cronbach's Alpha</i>	Information
Banking Reputation (X_1)	0,726	Reliable
Teller Service (X_2)	0,767	Reliable
Customer Satisfaction (Y)	0,702	Reliable

Source: Processed SPSS output results, 2023

Based on table 2, it is known that the *Cronbach alpha* value of all tested variables is above 0.60. So it can be concluded that the respondents in providing responses in this study are declared reliable.

Multiple Linear Regression Analysis Results

Multiple linear analysis is used to answer the hypothesis of banking reputation , teller services partially and simultaneously influence customer satisfaction at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch . Hypothesis testing is used to determine whether or not there is an influence between independent variables on dependent variables. The results of hypothesis testing are as follows:

Table 3
Multiple Linear Regression Analysis Results
Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4 , 111	2,531		1,652	0 , 216
Banking Reputation	0 , 762	0.608	0 , 711	7 , 082	0 , 00 0
Teller Services	0 , 578	0.562	0 , 516	5 , 224	0.00 4

a. Dependent Variable: Customer Satisfaction

Source: Processed SPSS output results 202 4

Based on the results obtained from the regression coefficients above, a regression equation can be created as follows:

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

$$Y = 4 , 111 + 0 , 762 X_1 + 0 , 578 X_2 + 0.05$$

Where :

Y = Customer Satisfaction

a = Alpha (constant)

b₁ -b₂ = Regression Coefficient

X₁ = Banking Reputation

X₂ = Teller Service

e = Standard Error

Based on the table above, the following conclusions can be drawn:

1. The constant of 4.111 means that if the banking reputation and teller service variables are 0 , then customer satisfaction at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch, will have a value of 4.111 , assuming that other variables that can affect customer satisfaction are considered constant.
2. The banking reputation regression coefficient of 0.762 states that every 1% increase in the banking reputation variable will increase customer satisfaction at the South Sulawesi Regional Development Bank, Mamuju Main Branch. of 0.762 .
3. The teller service regression coefficient is 0.578 states that every 1% increase in the banking reputation variable will increase customer satisfaction at the South Sulawesi Regional Development Bank, Mamuju Main Branch. of 0.578 .

The influence of banking reputation , teller services partially on customer satisfaction at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch

From the results of the t-test in table 3, a significant value of banking reputation was obtained. to customer satisfaction of $0.000 < 0.05$, so that Ha is accepted and Ho is rejected , meaning the research hypothesis is accepted . The significant value of teller services on customer satisfaction of $0.004 < 0.05$. So Ha is accepted and Ho is rejected , meaning the research hypothesis is accepted.

F Test Results (Simultaneous Test Results)

Simultaneous hypothesis testing of banking reputation , teller services on customer satisfaction at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch states. To find out the truth of this hypothesis, this study uses the F test tool to test banking reputation , teller services and customer satisfaction simultaneously by comparing the calculated F value and F table.

Table 4
F Test Results (Simultaneous)
ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1 38 . 234	2	57 . 110	12 . 236	0 .000
Residual	342 . 223	97	3 . 980		
Total	480 . 457	99			

a. Dependent Variable: Customer Satisfaction

Simultaneous hypothesis testing aims to measure the magnitude of the influence of independent variables simultaneously on the dependent variable. If the significance value is <0.05 or $F_{\text{count}} > F_{\text{table}}$ then H_a is accepted. Likewise, conversely if the significance $F < 0.05$ or $F_{\text{count}} > F_{\text{table}}$, then H_o is accepted.

Based on table 4, the calculated F value obtained is 12.236, while the F table value is 2.70. So it can be seen that the calculated F value is $12.236 > F_{\text{table}} 2.70$ with a significant level of $0.000 < 0.05$, then this regression model can be used to measure customer satisfaction at the South Sulawesi Regional Development Bank, Mamuju Main Branch.

Discussion of Research Results

The good reputation of Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch shows credibility in building customer trust in Mamuju Regency. Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch as a regional bank of West Sulawesi Province that is known to be reliable and safe will be easier to attract customers in using the banking services provided and retain customers in Mamuju Regency. Customer trust in Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch is part of customer perception regarding security in transactions and comfort in working with Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch. Friendly, fast, and accurate teller services will provide a positive experience for customers. Punctuality and alertness in serving customer needs are the keys to customer satisfaction at Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch. Tellers who are able to provide clear information and answer customer questions well will increase positive customer perceptions of Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch.

The competence and professionalism of the tellers of the Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch in serving customers, including their attitudes and abilities in handling complaints, greatly affect customer satisfaction. The consistency of the teller employees in service provides higher satisfaction, so that customers feel more appreciated and have confidence if every visit or transaction at the bank provides a similar and positive experience while getting service at the Bank Pembangunan Daerah Sulselbar, Mamuju Main Branch.

Efficient service, including the availability of good queuing facilities and fast handling during peak hours, reducing waiting times that can be a source of inconvenience for customers, as well as the ability of the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch in responding to and resolving customer complaints or problems are very important in maintaining customer satisfaction. Tellers at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch who can provide fast solutions, especially when there are obstacles in transactions, strengthen customer trust. Overall, a bank's reputation and good teller service play a big role in building a satisfying customer experience.

Conclusion

Based on the results of research and discussion regarding banking reputation, teller services towards customer satisfaction at the South Sulawesi Regional Development Bank, Mamuju Main Branch, then the following conclusions can be drawn

1. Banking reputation has a positive and significant effect on customer satisfaction at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch.
2. Teller services have a positive and significant effect on customer satisfaction at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch.

3. Banking reputation and teller services simultaneously or together have a positive and significant effect on customer satisfaction at the Regional Development Bank of South Sulawesi and West Sulawesi, Mamuju Main Branch .

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