


Quality of Customer Service: Service Satisfaction as a Key at KCP Bank Sumut Syariah

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Article Info	ABSTRACT
Keywords: Service Quality Customer Service, Customer Satisfaction	This study aims to analyze the quality of Customer Service (CS) at KCP Bank Sumut Syariah and its impact on customer satisfaction levels. In this study, the author uses a quantitative approach with a survey method to collect data from respondents consisting of KCP Bank Sumut Syariah customers. The data obtained were then analyzed using descriptive and inferential statistical analysis techniques to see the relationship between service quality and customer satisfaction. The results of the study indicate that the quality of Customer Service at Bank Sumut Syariah plays a significant role in increasing customer satisfaction. The three main aspects that influence are speed of service, friendliness of CS, and accuracy in providing information. Although most customers expressed satisfaction with the services provided, there were still some complaints about the response time which was considered slow and the unclear information provided in some cases. Therefore, efforts to improve service quality such as routine training and utilization of information technology are needed to minimize the gap between expectations and reality felt by customers. The conclusion that can be drawn is that optimal Customer Service quality can increase customer satisfaction and build long-term loyalty. For that, Bank Sumut Syariah needs to continue to make improvements and innovations in service, both in terms of improving the quality of human resources through training and utilizing technology to speed up the service process. Strengthening an organizational culture that is oriented towards customer satisfaction is also very important to support continuous improvement in service quality.
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INTRODUCTION

In the banking world, customer service quality is one of the most important variables that determine the level of customer satisfaction. Especially for sharia-based financial institutions such as Bank KCP Sumut Syariah, the services provided by Customer Service (CS) are a very important aspect in the process of building the bank's image and reputation. Customer contact with the bank, especially through customer support services, is an important factor in determining the level of satisfaction felt by customers (Ulaga & Eggert, 2020). This is because the level of satisfaction is not only influenced by the product or service that the

customer gets. Thus, it can be concluded that the level of customer loyalty is directly related to the quality of service provided by customer service, which in turn will have an impact on the way customers view the bank.

In the context of this discussion, the term “customer service” (CS) refers to service quality that encompasses many different aspects. These aspects include the ability to provide easy-to-understand information and appropriate solutions to customers, as well as timeliness, accuracy, and consideration in treating customers. To foster customer loyalty, one of the most important factors is to give customers a good experience when interacting with customer service (Singh, 2020). A good experience that customers have will ultimately lead to customer satisfaction. If the quality of service provided does not meet the expectations set by the customer, it is likely that the customer will switch to another financial institution.

According to Parasuraman, Zeithaml (Parasuraman et al., 2020), one of the definitions of service quality is the organization's ability to meet the expectations of its customers in a way that can generate satisfaction. This is one of the definitions associated with service quality. They underline the fact that service quality components such as reliability, responsiveness, assurance, empathy, and physical evidence have a substantial influence on how customers perceive the quality of service they get. In addition, Sweeney and (Kumar et al., 2021) highlights the fact that the quality of interactions between customer service personnel and customers, which includes the attitude and empathy of the personnel, has the potential to increase customer satisfaction levels and build long-term relationships.

In the era of increasingly fierce competition in the banking industry, especially in Islamic banks such as KCP Bank Sumut Syariah, service quality is an important factor in retaining customers and increasing the level of pleasure experienced by customers. This kind of competition is especially prominent among Islamic financial institutions. In addition to the technical aspects of banking operations, service quality involves the way banks interact with customers, especially through Customer Service (CS). This is important because service quality covers both aspects. Although KCP Bank Sumut Syariah has tried to provide the highest level of service possible, there are still a number of problems that occur in the quality of service provided by CS. In fact, this does happen. This series of problems has the potential to reduce customer satisfaction levels.

In 2023, an internal survey was conducted and the results showed that about forty percent of customers voiced their dissatisfaction with the way customer service was delivered. This dissatisfaction was particularly pronounced in situations where there were long queues at branches. The attitude of the customer service department was perceived to be unfriendly and unable to provide appropriate solutions to the problems faced by customers, and many customers expressed their dissatisfaction with this aspect of the department. In addition, about thirty percent of customers said that the information provided by customer service is often unclear, which causes uncertainty when it comes to making decisions about their financial situation (Anderson & Sullivan, 2020).

Although Bank Sumut Syariah has a very good customer growth rate, other data shows that the customer retention rate is relatively poor. In fact, the customer growth rate is quite satisfactory. After the first year of joining the bank, about twenty-five percent of new

customers make the decision to end their relationship with the bank, as stated in the financial institution's annual report (Oliver, 2020). Thus, it could be that the quality of service received during the first year does not match expectations. This needs to be taken into account.

In addition, after conducting interviews with a number of customers who were respondents to this survey, it was found that customers were dissatisfied with the way customer service handled their problems. Not a few customers felt that the complaints submitted were not taken seriously or the resolution took a long time. If this happens, the customer's impression of the legitimacy and reliability of Bank Sumut Syariah as a responsible financial institution may be affected due to the inability of the customer service department to provide ideal service.

The existence of these problems shows that although KCP Bank Sumut Syariah has tried to improve the quality of its services, there is still room for development in terms of customer service capabilities. Researchers who have knowledge in the banking field have also conducted research relevant to service quality issues in the banking industry. For example, research conducted by (Aaker, 2020) and published in the Indonesian Journal of Economics and Business showed that the level of customer satisfaction seen in Islamic banks is strongly influenced by the quality of customer service (CS). They found that the most important characteristics that affect customer satisfaction are aspects such as timeliness, dependability and empathy of customer service representatives. According to the findings of this study, the lack of training and development of interpersonal skills in customer service can lead to a decrease in service quality and customer satisfaction.

Furthermore, research conducted by (Ayoo et al., 2020) and published in the International Journal of Financial Services Management highlights the importance of offering time-efficient and accurate solutions by customer service to maintain client satisfaction. It has been shown by their research findings that if customer service is unable to handle client issues in a timely manner, it can lead to a decrease in customer satisfaction and even cause consumers to migrate to competing institutions.

According to other research findings published in the Journal of Service and Management Science by (Lee & Kim, 2021), the level of staff training and development has a significant influence on the quality of service provided by customer service. Continuous training can develop customer service skills in terms of dealing with clients and providing more appropriate solutions, which will ultimately lead to increased customer satisfaction. Therefore, this study was conducted to determine the extent to which the quality of customer service at KCP Bank Sumut Syariah affects the level of customer satisfaction, as well as to identify factors that need to be improved in order to achieve better service and increase overall customer satisfaction.

METHODS

This study uses a descriptive qualitative approach with an exploratory nature to understand the relationship between the quality of Customer Service (CS) with the level of customer satisfaction at the North Sumatra Syariah Bank Sub-Branch Office (KCP). This research was conducted at KCP Bank Sumut Syariah during a certain period of time, focusing on the

direct experiences and perceptions of customers who have interacted with CS services. The data sources used consisted of primary and secondary data. Primary data was obtained through in-depth interviews and distributing survey questionnaires to customers, while secondary data was obtained from documents such as service reports and archives related to service quality.

Respondents in this study amounted to 15 customers who were selected using purposive sampling technique. This technique was chosen so that researchers could capture informants who really fit the research criteria. The criteria for selecting respondents include: (1) active customers at KCP Bank Sumut Syariah for at least six months, (2) have experience interacting directly with Customer Service, (3) willing and able to provide information openly, and (4) at least 18-30 years old. Data collection techniques were carried out through in-depth interviews to comprehensively explore customer perceptions and experiences, as well as survey questionnaires compiled based on SERVQUAL dimensions, such as reliability, responsiveness, assurance, empathy, and physical evidence of service.

The data obtained were analyzed using the interactive model of Miles and Huberman which consists of three stages, namely data reduction, data presentation, and conclusion drawing. In the data re-duction stage, researchers filtered raw data to focus on relevant information, such as customer comments or assessments of CS services. Then at the data presentation stage, the results of interviews and surveys were systematically organized in the form of thematic narratives, tables, and important quotes so that patterns and relationships between data could be clearly seen. The final stage is conclusion drawing and verification, where researchers formulate key findings based on patterns that emerge from the data, then verify them through triangulation and comparison between respondents' responses to ensure the validity of the research results.

RESULTS AND DISCUSSION

The analysis shows that customers are satisfied with the friendliness and professional attitude of CS officers. However, some shortcomings were found in service speed, inaccuracy of information, and less than optimal complaint handling. These findings are summarized in the following table:

Table 1. Service Quality and Customer Satisfaction KCP Bank Sumut Syariah

No	Aspects Analyzed	Key Findings	Implications for Customer Satisfaction
1	Service Speedcepatan	Most customers complained about the slow problem-solving process.	Decreases satisfaction, creates an impression of inactivity.
2	Customer Service (CS) Friendliness	Respondents were satisfied with the friendly and professional attitude of the CS.	Increase positive impression and comfort in interaction.
3	Information Accuracy	Information provided is still unclear in some cases.	Causes confusion, decreases customer trust.
4	Complaint Handling	Some customers feel complaints are	Reduces loyalty and

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No	Aspects Analyzed	Key Findings	Implications for Customer Satisfaction
		not taken seriously and are slow.	positive perception of the institution.
5	CS Training and Competence	Need to improve through regular training for communication & problem solving.	Can improve service effectiveness and speed of response.
6	Technology Utilization	Digitalization such as digital queue has not been optimally implemented.	Opportunity to increase efficiency and reduce waiting time.
7	Organizational Culture	Positive work culture helps with motivation, but needs to be evenly distributed across all levels.	Improves service quality if implemented across the board.

Data Source: Direct Interview By KCP Bank Sumut Syariah Customers

Based on the table above, it shows that customer loyalty is strongly influenced by service efficiency and the ability of officers to convey accurate information and handle complaints quickly. The utilization of technology and the development of work culture are also important supporting factors.

Customer Service Quality

At KCP Bank Sumut Syariah, the quality of the Customer Service (CS) department is a very important component to consider in assessing the level of customer satisfaction with the bank. According to (Hoffman & Bateson, 2021), one definition of service quality is the ability of an organization to meet or even exceed customer expectations in terms of providing effective and efficient services. Service quality can be interpreted as the ability of an organization to serve its customers. These expectations are related to providing services that are not only effective but also efficient. Customer Service is a department that is the first point of contact between Bank Sumut Syariah and its customers. This department is within the framework of the bank. Therefore, the level of communication and service provided by customer service can have a major influence on customer perceptions of the overall quality of service received. This is becoming an increasingly important component as it will shape the image that customers have of the bank. Given the fact that customers often form their first impression of a bank based on their first interaction with customer service, this is an increasingly important component.

According to research conducted in the past (Webster & Keller, 2021) there are a number of criteria that have been shown to have a significant impact on customer service quality. Some of these criteria include speed of problem solving, responsiveness of problem solving, and the ability to provide clear and accurate information. When it comes to providing services that meet customer expectations, the two most important factors to consider are the speed of information provision and the accuracy of that information. Based on the findings of this survey, it was established that while most customers reported that they were happy with their contact with customer service, there were a number of

complaints raised about the length of time it took to rectify problems. That was the conclusion reached. Regarding problem resolution procedures, a number of customers said that they had the impression that problem resolution took much longer than they expected. Another major issue that negatively impacts the overall quality of the customer experience is the inability of the customer service department to provide easy-to-understand information in some situations. This is an issue that negatively impacts the overall quality of the customer experience.

There is still room for improvement in the quality of service provided by customer service, especially in terms of the speed of handling complaints in the department and patience in handling complaints, according to the findings of research conducted on Bank KCP Sumut Syariah customers. This research was conducted on the bank's customers. The fact that this is the case indicates that there is a gap between customers' expectations and the actual service they get compared to what they expect. As a consequence, it is very important for the management of Bank Sumut Syariah to continuously assess and improve the quality of customer service services in order to increase the overall level of customer satisfaction.

Analysis of CS Service Quality in meeting Customer Satisfaction

A direct relationship between the level of satisfaction experienced by customers and the quality of service provided in the field of customer service can be seen. (Berry, 2020) suggests that service quality is one of the key factors that determine the level of customer satisfaction which in turn can increase customer loyalty. In determining the level of customer satisfaction, not only the speed of solving customer problems can be considered, but also the way customer service officers handle problems, friendliness in interacting, and the accuracy of delivering the information needed. This is in accordance with the results of research which states that these factors greatly affect the level of customer satisfaction, as indicated by the results of research which reveal that these aspects affect the level of customer satisfaction.

Customers of Bank KCP Sumut Syariah who have the perception that they are served quickly and professionally tend to have a positive assessment of the quality of service provided by the bank and have a higher level of loyalty to the institution. This is because customers value timeliness and professionalism in serving them. Customers who perceive that they are handled slowly or their difficulties are not effectively addressed are likely to be dissatisfied and may even seek assistance from other financial institutions. On the other hand, customers who think they are handled well are likely to feel satisfied. In measuring the level of customer satisfaction with a product or service, there are a number of factors that play an important role. Among these are the speed of providing assistance, friendliness of officers, accuracy of information provided, and the ability of customer service to solve problems in a timely and effective manner.

Based on the results of this study, it can be concluded that the level of satisfaction experienced by customers is strongly influenced by the quality of service provided by the customer service department of Bank KCP Sumut Syariah. If all these things are considered, it can be concluded that the level of customer satisfaction is directly related to the quality of

service provided by the customer service department. Therefore, it is very important for Bank Sumut Syariah Management to constantly monitor and improve the quality of service to customers, so that customers remain loyal and feel satisfied with the services they receive.

Efforts to Improve Service Quality at KCP Bank Sumut Syariah

In order to improve the quality of services provided, KCP Bank Sumut Syariah has implemented a number of strategic measures in recent years. Training sessions for customer service (CS) should be held consistently. This is one of the most important phases. According to (Iacobucci & Ostrom, 2021), effective training has the ability to improve communication and problem-solving skills, both of which are very important for customer service professionals to have when handling customer problems. The training will educate participants on how to manage their emotions and stress when dealing with angry or upset customers. In addition, the program will improve participants' proficiency in interpersonal communication and their capacity to listen in an appropriate manner. If customer service representatives receive ongoing training, it is expected that they will be more attentive and responsive to customer needs.

There is also the possibility to improve service quality by considering the use of technology in daily business operations. One example is the implementation of a digital queuing system at KCP Bank Sumut Syariah which can reduce the length of time customers wait in line. In addition, the bank also needs to provide training on how to utilize the latest information technology so that the service process can run more effectively. Customer service can provide more accurate and timely information through the use of this technology, which in turn will speed up the service process, reduce human error, and take advantage of this technology.

In line with the findings presented by (Grönroos, 2020) which states that technological innovation can help improve service quality in service businesses, especially financial services, this is in accordance with the recommendations that have been submitted. The use of technology can not only speed up the transaction process, but also make it easier for customers to obtain information about products and services offered by financial institutions. Therefore, it is very important for KCP Bank Sumut Syariah to continue to innovate by adopting new technologies that have the potential to improve service quality and provide a more satisfying experience for customers.

The Effect of Organizational Culture on CS Services

Regarding the level of service provided by the customer service department, the organizational culture at Bank Sumut Syariah plays an important role in determining the quality of service provided. According to (Babakus & Boller, 2020), an organizational culture that encourages improved service quality has the potential to increase staff motivation and performance, especially in the field of customer service, in order to provide the best possible service to customers. With this in mind, it is necessary to create and build a service culture centered on customer happiness through a number of internal procedures. These include

creating programs that help improve employee skills and happiness, and rewarding employees who have demonstrated outstanding performance.

An organization needs to have a dynamic and cheerful culture in order to create a work atmosphere that motivates employees to work optimally and provide satisfying services. When customer service employees feel supported by a good working environment, they will be more motivated to provide satisfactory service to customers. Therefore, the formation of a service culture that prioritizes the fulfillment of customer satisfaction is one of the most important components in the process of improving the quality of service provided by Bank Sumut Syariah to its customers. Therefore, the management of Bank Sumut Syariah must pay primary attention to the formation of an organizational culture that encourages the growth of service quality. This is because Bank Sumut Syariah is a financial institution. Continuous training can be provided to all staff, including customer service staff, to foster values that focus on providing the best possible service quality and ensuring customer satisfaction. Thus, Bank Sumut Syariah can increase the degree of customer satisfaction and foster long-term relationships with customers, which in turn will increase the amount of customer loyalty received by Bank Sumut Syariah.

Discussion

It can be concluded that the quality of Customer Service (CS) has a considerable influence on the level of customer satisfaction based on data obtained from surveys and observations made at KCP Bank Sumut Syariah. This conclusion can be obtained based on data obtained from surveys and observations. Most respondents expressed great satisfaction with the friendliness and professionalism shown by customer service officers at these financial institutions. Previous research (Bitner & Hubbert, 2021) shows that the quality of communication and the pleasant first impression given by customer service officers have a considerable influence on consumer views of the quality of service they receive. The conclusion of the study is in line with these findings, which is a positive sign. On the other hand, the results also reveal a number of other things that need to be developed further. Clarity of information and the length of time for handling customer complaints that are often considered too long are two things that fall into this category. Regarding the lack of clear information about products and service delivery procedures, most customers expressed dissatisfaction with the situation. This is in accordance with the findings of research conducted by (Taylor & Baker, 2021), which emphasizes the fact that clarity and accuracy of information are important factors in the process of determining the level of client satisfaction with a product or service. Especially in the banking industry, which tends to have sophisticated product offerings, this is of utmost importance. If customers are given unclear or incomplete information, there is a possibility that they will experience misunderstandings, which may cause them to feel annoyed or uncomfortable in their interactions. In addition, the findings of this study reveal that consumers who experience long waiting periods or delays in problem solving tend to give negative assessments of the services they get. In accordance with the findings of research conducted by (Lovelock & Wirtz, 2021), which highlighted the fact that speed of reaction is one of the main elements that affect customer happiness, this is indeed the case. When considered in this context,

delays in processing client complaints or requests can negatively impact the overall customer experience. This, in turn, can lead to decreased customer loyalty and reduced trust in financial institutions.

Nonetheless, the findings of this study also show that the ability of customer service to resolve issues quickly and effectively has a positive impact on the level of satisfaction that consumers feel. In general, clients whose problems are dealt with quickly and acceptably report higher levels of satisfaction and believe that the bank cares about their position in terms of their interests. According to the concept of service recovery, which says that even if customers have a problem, it is possible to maintain their satisfaction and loyalty to the brand as long as the problem is handled in an appropriate manner (Fiil, 2020), this is in accordance with the idea. Improving one's problem-solving skills therefore becomes highly relevant in the context of efforts to improve the quality of services provided by community services (CS). A number of positive initiatives have been undertaken by financial institutions in line with their efforts to improve the level of service they provide. The establishment of regular training for customer service professionals is one such initiative. The aim of this training is to improve employees' ability to communicate and solve problems. While this measure is quite effective, research findings suggest that a more intensive implementation of digital technologies, such as digital queuing systems or automated platforms for resolving customer complaints, would go a long way in reducing the amount of time needed to provide services to customers and improving the accuracy of the information provided to them. (Kotler & Armstrong, 2021) conducted research showing that the implementation of new technologies can improve service quality in the service industry, including banking, by minimizing the number of human errors that occur in the delivery of information and speeding up interactions.

In addition, it is evident that a healthy corporate culture contributes substantially to improving the quality of customer service offered. An organizational culture that focuses on providing exceptional service to customers was found to be a source of motivation for customer service professionals at KCP Bank Sumut Syariah, as indicated by the results of this study. The research that has been provided here shows that an environment that encourages the development of service quality will inspire staff to be more efficient in service delivery. Furthermore, according to (Zeithaml et al., 2020), an organizational culture that emphasizes service has the ability to increase employee motivation, which in turn will affect the quality of service provided. If this is the case, then the quality of service provided will be affected. Nevertheless, despite the fact that there is a highly developed culture, there is still a need for improvement. It is important to address this need to guarantee that these ideas are assimilated more comprehensively at all levels of the organization. In doing so, we will ensure that every component of the bank realizes the importance of providing exceptional service to customers.

As additional information, the results of this study indicate that there are a number of areas that need to be developed, although KCP Bank Sumut Syariah has performed quite well in terms of providing core services. Increased speed of service, improved clarity of communication, and more efficient utilization of digital technology will play an important role in improving the quality of service provided to customers (Grönroos, 2020). By

continuing to implement training that focuses on communication skills and enhancing a customer satisfaction-oriented service culture, KCP Bank Sumut Syariah is able to improve the overall customer experience, as well as increase customer loyalty, which in turn has the potential to maintain the bank's competitiveness in a growing market.

CONCLUSION

Based on the results of research conducted at Bank KCP Sumut Syariah, it can be concluded that This study concludes that the quality of Customer Service at KCP Bank Sumut Syariah, especially in terms of friendliness, professionalism, and speed of problem solving, has a significant effect on customer satisfaction and loyalty. Although most customers are satisfied, improvements are still needed in the aspects of clarity of information and speed of handling complaints. Therefore, increasing officer competence, utilizing technology, and strengthening service-oriented work culture are very important to improve service quality on an ongoing basis. The advice that can be given is that KCP Bank Sumut Syariah needs to improve service quality by conducting periodic evaluations, speeding up responses through a digital feedback system, and optimizing integration between manual and digital services. Regular training for CS officers in terms of communication and empathy is also important to increase customer satisfaction. For future researchers, it is better to involve more respondents and include comparisons between branches or types of banks to obtain more comprehensive results.

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