

## CUSTOMER SERVICE FOR CUSTOMERS AT BANK SYARIAH INDONESIA NGAWI SUB-BRANCH

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**Abstract:** *The competition felt by Bank Syariah Indonesia KCP Ngawi is very tight and Bank Syariah Indonesia KCP Ngawi tries to provide services. Therefore, further research is needed on the services provided. The main objective of this study is to analyze good service practices, service strategies and the impact of service strategies used by Bank Syariah Indonesia KCP Ngawi. The method used is qualitative by using the type of field research. The research was conducted by collecting data through interviews by interviewing customers and customer service of Bank Syariah Indonesia KCP Ngawi. The results of the study indicate that the role of customer service is also applied at Bank Syariah Indonesia KCP Ngawi quite well to improve customers and bank image. The service practice at Bank Syariah Indonesia KCP Ngawi is quite good, although not all of the criteria for good service have been fulfilled or carried out by customer service at Bank Syariah Indonesia KCP Ngawi. In providing services to customers. Bank Syariah Indonesia KCP Ngawi uses the Ultimate Service service strategy and customer complaint strategy. The services provided by the Customer Service of Bank Syariah Indonesia are good, it can be seen through customer service in carrying out its role, in carrying out the criteria for good service, and it can also be seen from the determination of strategies used to improve services to customers at Bank Syariah Indonesia. KCP Ngawi.*

**Keywords:** Good Service, Customer Service, Customers

**Abstract:** *Persaingan yang dirasakan Bank Syariah Indonesia KCP Ngawi sangat ketat dan Bank Syariah Indonesia KCP Ngawi berusaha memberikan pelayanan. Oleh karena itu, diperlukan penelitian lebih lanjut mengenai layanan yang diberikan. Tujuan utama dari penelitian ini adalah untuk menganalisis praktik pelayanan yang baik, strategi pelayanan dan dampak dari strategi pelayanan yang digunakan oleh Bank Syariah Indonesia KCP Ngawi. Metode yang digunakan adalah kualitatif dengan jenis penelitian lapangan. Penelitian dilakukan dengan pengumpulan data melalui wawancara dengan mewawancarai nasabah dan customer service Bank Syariah Indonesia KCP Ngawi. Hasil penelitian menunjukkan bahwa peran customer service juga diterapkan di Bank Syariah Indonesia KCP Ngawi cukup baik untuk meningkatkan citra nasabah dan bank. Praktik pelayanan di Bank Syariah Indonesia KCP Ngawi sudah cukup baik, walaupun belum semua kriteria pelayanan yang baik telah dipenuhi atau dilakukan oleh customer service di Bank Syariah Indonesia KCP Ngawi. Dalam memberikan pelayanan kepada pelanggan. Bank Syariah Indonesia KCP Ngawi menggunakan strategi layanan Ultimate Service dan strategi pengaduan nasabah. Pelayanan yang diberikan oleh Customer Service Bank Syariah Indonesia sudah baik, dapat dilihat melalui customer service dalam menjalankan perannya, dalam menjalankan kriteria pelayanan yang baik, dan juga dapat dilihat dari penentuan strategi yang digunakan untuk meningkatkan pelayanan kepada nasabah di Bank Syariah Indonesia. KCP Ngawi.*

**Keywords:** Pelayanan Prima, Pelayanan Pelanggan, Pelanggan

### INTRODUCTION

Business competition at this time is very tight, of course, in banks, because now all are doing massive promotions. So that the current quality of service has a very important factor for customers to determine whether customers will be satisfied or not from the

service system provided by the bank. (Rahmawati & Ristyanadi, 2018) Meanwhile, according to Kotler, the service quality dimension is an illustration of some of the differences between the reality of service (perceived service) and the expectations of customers for the service they should receive (expected service). (Kotler, 1997) The discrepancy between perceived service and expected service. Thus creating service quality problems according to customers, this phenomenon is called gaps (GAP). From here the creation of customer perceptions and customer satisfaction (consumer satisfaction). Meanwhile, in fact, at Bank Syariah Indonesia KCP Ngawi, customer service has tried to provide good service in accordance with the criteria for good service. However, the service is not as expected by the customer. So that researchers want to examine the services provided by customer service at Bank Syariah Indonesia KCP Ngawi.

In the study of customer service, customer service is currently very important to do. The services provided by customer service have or not provided an increase in customers, which can be seen from three things. First, the role of customer service is important to provide services. As stated by Joni and Fikri (2019), being a customer service person must have an understanding and are required to carry out their functions and roles as customer service properly. (Joni & Diniati, 2019, hlm. 2) Second, good service or service that is in accordance with the wishes of the customer will provide satisfaction to the customer. As stated by Mutual (2021), a customer is satisfied with a service, then the customer will come back to the company to use its services, even the customer will recommend others to use the service. (Jayengsari dkk., 2021, hlm. 2) Third, to provide good service, of course, requires an appropriate service strategy. As stated by Alvin, the community as service recipients assesses that the services provided are good or not, then an appropriate strategy is needed to improve a performance. (Havianto, t.t., hlm. 1) Seeing from the study above, there is an important role of a customer service in providing good service to customers by using a service strategy that has been set by the bank.

This study aims to complement the previous research studies that have been described, namely about the role of customer service in providing services to bank customers. In particular, this study shows the role of customer service, good service practices carried out by customer service, and the strategies used by customer service in providing services to its customers. Accordingly, the questions answered in this study. First, what is the role of customer service in providing services? How are the service practices provided by customer service to Indonesian Islamic bank customers? And thirdly, what are the strategies used by customer service in providing services?. The answers to these three things will explain customer service for Indonesian Islamic bank customers.

The writing of this study is based on good service to Indonesian Islamic bank customers, namely the fact that in the field customer service has provided good service and is in accordance with its standards. But from these services, there are customers who have not felt the satisfaction of their expectations for customer service to provide good service to them. So in this case it is necessary to take special actions from customer service to evaluate the services that have been provided to customers so that there is no misperception

between customers and customer service that makes customers not feel satisfaction from customer service services.

## **LITERATURE REVIEW**

Customer service is one of the bank employees who deal directly with customers. a customer service employee is also the employee who interacts the most with customers, namely about bank products or about customer complaints. (Widiati, 2021) Being a customer service, of course, has set several functions that must be carried out. In general, the role of a customer service is to be able to get customers and retain customers.(Joni & Diniati, 2019, hlm. 2) In addition, a customer service also plays a role in improving the quality of service to customers.(Rahadi & Majid, 2021, hlm. 116) The success of the company can also be determined from the consequences of customer service.(Meldiana & Rahadi, 2020, hlm. 1569)

### **Good Service**

Good service can be known by comparing the services provided with customer opinions when receiving the service.(Imelda, 2017, hlm. 2) But it is different if the service provided by customer service is accepted by the customer and is in accordance with what the customer expects, then the customer will give a good opinion on the service. Good services can be done by customer service by meeting the criteria for good service. as for the criteria for good service, namely:

1. Availability of good infrastructure (Meldiana & Rahadi, 2020, hlm. 1572)
2. Availability of good customer service or bank officers
3. Customer service is responsible from the beginning to the end of the transaction service is complete
4. Customer service can serve precisely and quickly
5. Customer service has good capabilities
6. Able to guarantee confidentiality on every transaction
7. Able to understand customer needs and wants
8. Able to communicate well (Mamangkey dkk., 2019, hlm. 5)

### **Service Strategy**

Strategy is a design of decisions and activities that will determine success (Fachruddin, 2019, hlm. 10) or goals of a company in the long term to be achieved.(Ni Ketut Riani, 2021, hlm. 2443). In addition, strategy can usually be said to be a process from a systematic design that is formulated into a strategy that is implemented, assessed and evaluated to realize the company's vision.(Fachruddin, 2019, hlm. 11) There are three aspects of strategy formulation, namely the development of a vision and mission, identification of opportunities, external threats, awareness of internal strengths and weaknesses and goal setting.(Yasin, t.t., hlm. 209) Strategy explains how a company will achieve the goals to be achieved, which are as stated in the company's mission.(Yasin, t.t.,

hlm. 209) So we need an effective service strategy and in accordance with its characteristics.(Furqoni, t.t., hlm. 2) In determining a strategy, it is necessary to consider several things, namely:

1. Identify service quality
2. Managing customer expectations
3. Managing evidence of service quality
4. Educate customers about service
5. Developing a quality culture
6. Creating automatic quality
7. Follow up service
8. Develop service quality information system(Furqoni, t.t., hlm. 5)

## **METHOD**

Customer service service to customers of Bank Syariah Indonesia KCP Ngawi is the subject of this research based on three considerations. These considerations are that the first of these studies has not been discussed by previous studies. Second, customer service needs to be done to increase customers and improve service quality at Bank Syariah Indonesia KCP Ngawi. Third, there are problems between the services provided by customer service for customers at Bank Syariah Indonesia KCP Ngawi. Based on these three reasons, this paper is expected to be able to explain the good service provided by the customer service of Bank Syariah Indonesia KCP Ngawi.

Participants in this study were several customers and customer service from Bank Syariah Indonesia KCP Ngawi. In this study, the data collection technique used interview techniques with interview guidelines as the basis for formulating questions. This question is open-ended with the question exploring three data. First, data regarding the role of customer service at Bank Syariah Indonesia KCP Ngawi. Second, data regarding customer service at Bank Syariah Indonesia KCP Ngawi. Third, data on the strategies used by customer service to serve the customers of Bank Syariah Indonesia KCP Ngawi. The research took place on July 23, 2021-February 09, 2022.

In this study the data that has been collected will be analyzed using the stages of data restatement, data description, and data interpretation. Where data restatement is carried out with instructions on interview excerpts from customer service and customers of Bank Syariah Indonesia KCP Ngawi. In carrying out the data description, it is done by showing the form of data related to the role of customer service, customer service to customers, and the strategies used by customer service in serving Indonesian Sharia Bank KCP Ngawi customers. Interpretation in this research is done by paying attention to some opinions from the interviews. These three stages are used as intermediaries to make the conclusions of this study.

## **RESULT**

### **Customer Service Role**

In providing a service to customers, a customer service has an important role in serving customers in the bank. Because a customer service is a person who deals directly with customers to make transactions. The role of a customer service is able to provide a good image for a bank. There are many roles of customer service in Indonesian Islamic banks, as explained by informant 1 as follows:

*"This is where customer service plays its role, when a customer comes, we welcome him politely and friendly, besides by giving a smile when the customer is in front of us during the transaction. When we as a customer service need to get into something, we also have to say that the customer doesn't leave right away. In carrying out our role, we must provide services quickly and responsively, in the sense that we must provide services as quickly as possible without being long-winded or shuffling around with other jobs. And a customer service person also has a role in providing information to customers, where we have to offer or provide information about the products we have to our customers."* (Ariska, 2021)

The role of customer service in banks is very important to be carried out by banks to increase customers and improve the image of the bank itself. The role of customer service also needs to be done to provide services to customers, as stated by informant 1 as follows: *"According to our bank, the role of customer service is also very important. Moreover, customer service is working in front of the customer directly. In addition, the role of customer service in serving customers is believed to be able to increase customers and improve our image in the eyes of customers or the public out there."* (Ariska, 2021)

### **Good service by customer service**

Good service provided by customer service to customers has an influence on customer satisfaction. When customer service provides good service to customers, the service will make the bank's image better. In providing good service, a customer service person needs to carry out service criteria as conveyed by the informant as follows:

1. Availability of good infrastructure,

The existing infrastructure at Bank Syariah Indonesia KCP Ngawi is not good. The facilities and infrastructure are quite hot in the parking lot for customers who come, not only the parking lot but also the uncomfortable part of the Indonesian Sharia Bank KCP Ngawi room. The room is too narrow and there is one customer service that serves customers, so the queue is too long. So that when you are in a narrow room and there are many customers waiting in line, it makes customers not too comfortable. As stated by Informant 2, one of the customers of Bank Syariah Indonesia KCP Ngawi, as follows:

*"According to my observations, the infrastructure there is a parking lot for customers, but there is one parking space for two companies. Before entering the bank there is a hand washing area and a trash can to put used hand wipes. When you enter the room there is a table for writing slips, there is a temperature gauge, there is air conditioning, there is a seat, there is one teller and one customer service. The room*

*used by the bank to serve customers when many customers came and the seats were not enough and the security guard took a seat from inside. When many customers come, they must be a little jostled to wait for the queue from customer service and tellers.” (Anisa, 2022)*

2. Availability of good bank officers

In providing services to customers, banks need good employees in order to provide good service to customers. The availability of good bank employees is implemented by Bank Syariah Indonesia KCP Ngawi. Where employees of Bank Syariah Indonesia KCP Ngawi when providing services to their customer service customers provide friendly, kind and courteous service to the customers they are dealing with. In addition, the customer service provides services to customers with a smile at the beginning of the transaction until the transaction is complete. As stated by informant 3 as a customer of Bank Syariah Indonesia KCP Ngawi. *“Yes, the customer service there is polite, gentle and easy to understand. In addition, customer service also serves with a smile. (Erlin, 2021)*

3. Responsible to customers from start to finish in carrying out a service activity,

Customer service has the task of serving its customers from the beginning to the completion of the transaction. Customer service Bank Syariah Indonesia KCP Ngawi must carry out its duties in providing services to customers. Where as stated by Informant 4 as customer service at Bank Syariah Indonesia KCP Ngawi: *“here in serving customers it is also resolved to the end, of course, ma'am, but if there are problems that cannot be resolved on that day we as customer service will notify you that today's transaction cannot be completed until later we from the customer service side notify the customer.” (Imel, 2021)*

4. Able to serve quickly and accurately.

Customer service Bank Syariah Indonesia KCP Ngawi in providing services to its customers when making transactions has not provided fast service or the service in transactions is still slow or long. As stated by Informant 2 as a customer of Bank Syariah Indonesia KCP Ngawi, as follows *“For fast service, the service in transactions is still slow and takes a long time.” (Anisa, 2022)*

5. Able to communicate well.

A customer service often communicates with its customers. Good communication with customers will make customers feel comfortable when making these transactions. Communication made by Bank Syariah Indonesia KCP Ngawi is less communicative in delivering information to customers. As stated by Informant 2 as a customer of Bank Syariah Indonesia KCP Ngawi: *“I think the communication is where when I transmigrate the account yesterday did not provide information every stage clearly. The stages should be told by the customer service, but this is not even told. When I arrived at the opening of the mobile banking, I had to leave the bank because I had to top up, so this slowed down*

*my path to open mobile banking. Even though I had been waiting in line for a long time.” (Anisa, 2022)*

6. Able to provide confidentiality guarantees on every transaction made

Bank customer service when making transactions with customers certainly guarantees the confidentiality of data from each transaction made. Customer Service at Indonesian Syariah Bank KCP Ngawi guarantees its confidentiality by means of every transaction customer must provide evidence of KTP to Customer Service. As said by informant 2 as a customer of Indonesian Islamic Bank KCP Ngawi:

*“There is a guarantee that the KCP Ngawi Indonesian Islamic Bank is given. Because as long as I become a customer there is a guarantee of confidentiality given. Like every transaction made by customer service regarding bank customer data must bring a KTP and submitted to the serving customer service.” (Anisa, 2022)*

7. Have good knowledge and abilities.

A customer service has good knowledge and ability to provide services to his customers so that customers feel satisfied and happy. The knowledge possessed by Indonesian Sharia Bank Customer Service KCP Ngawi is quite good. As said by informant 3 as a customer of Indonesian Islamic Bank KCP Ngawi, as follows *“His knowledge is enough to provide services and information about the Indonesian Islamic Bank KCP Ngawi as long as I make transactions at the Indonesian Islamic Bank KCP Ngawi.” (Anisa, 2022)*

8. Able to understand the needs or desires of customers.

Customer service is responsive to what the customer wants. Indonesian Sharia Bank Customer Service KCP Ngawi to understand the wishes or needs of customers is still less responsive or sensitive. As said by informant 7 as a customer of Indonesian Islamic Bank KCP Ngawi, as follows *“if for customer service understand the customer's desires are still lacking in my opinion. When I want an explanation of the product to be lacking in detail delivery and the explanation.” (Anisa, 2022)*

### **Strategies undertaken by customer service in providing services**

Services in order to be said to be good, of course, need a good service strategy. A good service strategy will certainly increase the image or image of a bank. Where if the customer service provides good service, the customer's view of the bank is good. Therefore UNETUK provides good service requires ultimate service strategies and complaints handling strategies. As said by informant 1 as customer service of Indonesian Islamic Bank KCP Ngawi.

*“Yes, here the service uses strategy, because in my opinion a good service will provide the image of the bank to be good. And in my opinion it is a good service provided by a customer service that gives the community or customers to have a good view to our bank. The strategy is used at the Indonesian Islamic Bank KCP Ngawi, this ultimate service strategy and complaints handling strategies.” (Ariska, 2021)*

In determining the right strategy is also very difficult. Where must be carefully attention to the strategy that will be used to improve a service. So from improving the

services of BNAK Syariah Indonesia KCP Ngawi uses the Ultimate Service strategy and the strategy of handling complaints on the grounds of providing services that are more than the expectations of customers. As explained by informant 1 as customer service of Indonesian Islamic Bank KCP Ngawi.

*“The reason is to use the Ultimate Service strategy so that here we can provide more services than what our customers expect. And here we are required to provide extra services in order to provide better services. The strategy of handling service complaints in three ways namely via call center, Indonesian Islamic Bank Mobile, and via customer service. Where via Customer Service is directly handled by CS itself, but if CS cannot handle then there is another division that completes through the system that connects it.” (Ariska, 2021)*

Indonesian Sharia Bank KCP Ngawi uses services which according to him is appropriate to improve a service, namely the Ultimate Service Start strategy and complaint handling strategies. Both are considered capable of helping to provide good services at the Indonesian Islamic Bank KCP Ngawi. But it is not easy to determine a service strategy. Then the Indonesian Islamic Bank KCP Ngawi considers several things to determine a good service strategy. As said by informant 1 as the Indonesian Sharia Bank Customer Service KCP Ngawi, which is as follows:

*“For the factor, just general, such as providing services expected by customers now. Because of what, now the service is very important for our bank, service about the service here is the main so it can be expected that our customers are comfortable in this bank. In addition, the factor is to develop services carried out so far to be better. And our main factor is to show the quality of services that the Indonesian Islamic Bank KCP Ngawi has of course.” (Ariska, 2021)*

## **DISCUSSION**

Customer Service in this study shows its role that must be carried out in becoming a good customer service. One of the roles that needs to be done is having a good work person in communicating with customers.(Hutabalian & Kalangi, 2015, hlm. 7) When providing services to customer service customers carry out all their roles well. The role carried out can be seen from the way the customer service provides services to the customer and the roles of a customer service set by the bank. The role of customer service in communication is important(Subagja dkk., t.t., hlm. 9)conducted at the Indonesian Islamic Bank KCP Ngawi to increase or improve customers and the image of the bank. In addition, the role of customer service in serving customers at the Indonesian Islamic Bank KCP Ngawi was also well implemented. The better the role provided by customer service in providing services, the more satisfied the customer of the services provided by the Customer Service.(Sari & Muhajirin, 2021, hlm. 447)

Good service performed by Indonesian Sharia Bank Customer Service KCP Ngawi by taking into account the provisions of good service criteria. Where good service criteria are as an assessment to determine the services provided by customer service is good or not. Indonesian Islamic Bank KCP Ngawi based on data from interviews has fulfilled some of the good service criteria. Based on the data above the criteria that have been met are the



availability of good bank officers, customer service serves quickly and precisely, customer service guarantees customer confidentiality, customer service has good knowledge and capabilities, and customer service is able to be responsible well. (Pramudya dkk., 2022, hlm. 55) While those that have not been met are facilities and infrastructure that are not yet good enough, communication for customers who are not yet good enough, and customer service has not been able to understand the needs of customers. However, these shortcomings are not entirely significant from Indonesian Sharia Bank Customer Service KCP Ngawi.

Strategies need to be carried out by banks to improve customers. The strategy carried out by the Indonesian Islamic Bank KCP Ngawi aims to provide more services than customer expectations, the strategy is the Ultimate Service Strategy. But the strategy used by the Indonesian Islamic Bank KCP Ngawi there is a customer complaint strategy, this strategy is carried out by delivering customer complaints via call center, via customer service and BSI mobile. In determining a strategy of Indonesian Islamic Bank KCP Ngawi considers several provisions to get a good strategy in providing services. The provisions used by the Indonesian Islamic Bank KCP Ngawi are considering the management of customer expectations with customers hoping to get good service, develop services, and proof of service quality. While in theory there are six provisions used to consider a strategy. So that the provisions that are not used by the Indonesian Islamic Bank KCP Ngawi in considering the strategy are identification of service missions, educating customers about services, following up on services.

## **CONCLUSION**

Indonesian Indonesian Sharia Bank KCP Ngawi in providing services paying attention to its role customer service, good service provided by customer service, and strategies used by customer service in serving customers. The role given by Indonesian Sharia Bank Customer Service KCP Ngawi in serving is good enough to improve customers and improve bank images. Indonesian Sharia Bank Services KCP Ngawi is quite good because it has been inhabited by some of the provisions of good service criteria. But the provisions that have not been met are not necessarily significant the shortcomings of the Indonesian Islamic Bank KCP Ngawi. Indonesian Islamic Bank KCP Ngawi uses the Ultimate Service Strategy and Customer Complaints Strategy. In determining the strategy of the Indonesian Islamic Bank KCP Ngawi considers three provisions, namely to consider the management of customer expectations with customers hoping to get good service, develop services, and proof of service quality.

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