

PAPER NAME

**Artikel Fathul (2).docx**

AUTHOR

**Mohammad Fathul Muin**

WORD COUNT

**3824 Words**

CHARACTER COUNT

**21637 Characters**

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**9 Pages**

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**1.8MB**

SUBMISSION DATE

**Aug 2, 2023 5:17 PM GMT+7**

REPORT DATE

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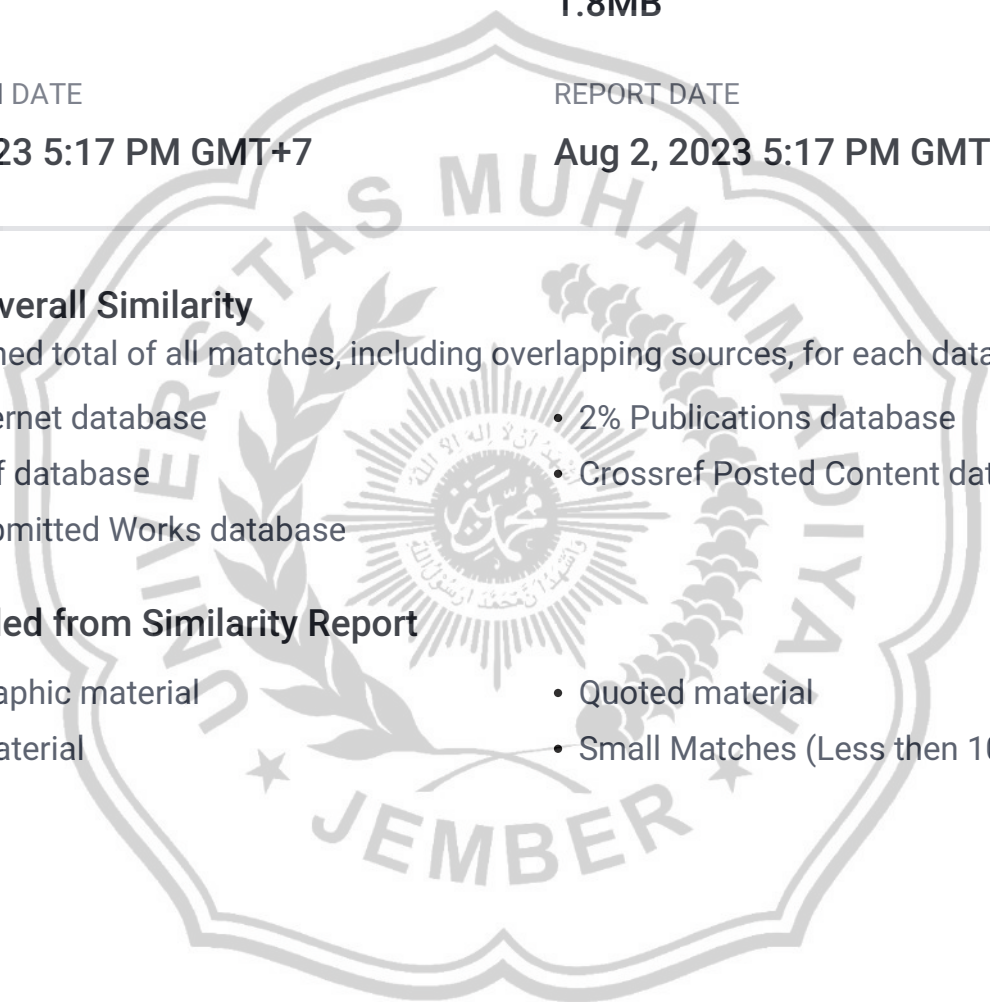
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# 20 The Effect Of Teller Service Excellence On Customer Satisfaction At PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso Branch Office

11 DOI: <https://doi.org/10.xxxxx/xxxxx>

\*Correspondence: Full Name

Email: Correspondence Email

Published: Juli, 2023

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**Abstract:** Banks, as one of the financial organizations that provide services, must be able to give the greatest service (service excellence) in order to compete in an increasingly competitive market and satisfy clients. PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso is a bank that competes with other banks including BRI, Bank Mandiri, BSI, and others. PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso competes to increase customer satisfaction, so that customer loyalty is formed. PT. Bank Negara Indonesia, Tbk has proven its consistency in increasing customer satisfaction in conducting banking transactions. The goal of this study is to see if skill, attitude, appearance, attention, action, and responsibility have a substantial impact on customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso. This is known as causality research. The population in this study consists of all PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP customers who used teller services in November 2021, a total of 2,760 persons. A purposive sampling strategy was employed to choose 97 respondents. Multiple linear regression is used in the analysis tool. The study's findings show that skill, attitude, appearance, attention, action, and responsibility all have a substantial impact on customer satisfaction at PT Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso.

**Keywords:** Ability 1, Attitude 2, Appearance 3, Attention 4, Action 5, Accountability 6, Customer Satisfaction 7.

## INTRODUCTION

Banking has become an inseparable part of human life today. Banking services that make it easier for customers' financial activities are one of the triggers. The bank is classified as a financial institution that accepts demand deposits, savings, and time deposits. According to the Banking Law of the Republic of Indonesia No. 10 of 1998, a bank is a business entity that collects funds from the public in the form of savings and distributes them back to the community in the form of credit or other forms in order to improve the common people's standard of living. [1].

Banks, as one of the financial organizations that provide services, must be able to give the greatest service (service excellence) in order to compete and provide customer satisfaction (Indonesian Bankers Association, 2014). client service is a profitable business that may boost client happiness. In another definition, customer satisfaction refers to a customer's evaluation of the use of products or services in comparison to expectations before to usage. [1]. Customer satisfaction is a customer's evaluation of the usage of products or services in comparison to expectations prior to use. [2]. Based on the preceding statement, it can be concluded that the customer can be said to be satisfied if the things obtained exceed what is expected and customer satisfaction is closely related to excellent service, customer satisfaction is a behavioral response, in the form of an evaluation or customer assessment of the appearance, performance of an item or service that is felt by

consumers compared to the wants, needs, and expectations of the product or service, customer satisfaction is a behavioral response, in the form of an evaluation or customer assessment of the appearance, performance of an item or.

3 PT. Bank Negara Indonesia (Persero) Tbk., also known as BNI, is one of Indonesia's top banking service providers. BNI was founded on July 5, 1946 as the first bank held officially by the Government of the Republic of Indonesia. BNI made its first appearance since its creation by issuing ORI (Oeang Republik Indonesia), the first official method of payment since October 30, 1946. National Bank Day is observed on July 5, the anniversary of BNI's foundation. The government began to curtail BNI's position as a circulation bank or central bank with the designation of the Dutch heritage bank De Javsche Bank as the Central Bank in 1949. Furthermore, BNI was granted the authority to serve as a foreign exchange bank as well as a development bank with direct transaction access overseas. With the injection of capital in 1955, BNI's status was altered to that of a government-owned commercial bank. This improved BNI's services, as did the existence of assistance for the national business sector (m.merdeka.com).

Bondowoso City is a city located in East Java Province which is used as the location for selling its services by several banks, one of which is PT. 12 Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso. PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP is one of the banks that competes with other banks including BRI, Bank Mandiri, BSI, and others, PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso competes to increase customer satisfaction, so that customer loyalty is formed. PT. Bank Negara Indonesia, Tbk proves its consistency to increase customer satisfaction in conducting banking transactions. This consistency is reflected in Bank Negara Indonesia's achievement at the Best Government Bank in Service Excellence 2021 award, which was held in collaboration with Marketing Research Indonesia (MRI) and the Infobank Research Bureau (mri-research-ind.com).

PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso is now also continuing to develop its services with the aim of increasing customer satisfaction, one of which is the teller service. Tellers are one of the bank employees who are the frontliners of the bank in providing the best service to customers. As frontliners, tellers are bank employees who always meet directly with customers in the form of receipts/withdrawals in the form of cash and non-cash transactions and carry out bookkeeping into the bank's system. The quality of teller service to customers is one of the forming factors for customer satisfaction with banks [3].

## METHOD

### Research design

In designing a study, it is known as exploratory and conclusive research, where conclusive research can be further classified into descriptive and causal research. When viewed from the variables, namely the independent and dependent variables, this research is a causality research. The goal of causality study is to determine the degree of the link between two or more variables as well as the direction of the relationship between the independent and dependent variables. In other words, causality study investigates causal issues. [4].

### Population, Sample, Sampling

The population in this study consists of all PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP customers who used teller services in November 2021, a total of 2,760 persons. The sample is a subset of a larger population. The sample used in this study is anticipated to accurately represent the population's real results. [4]. The Slovin formula was used to calculate the number of samples required in this investigation, namely 97 respondents..

### Sampling Method

In this study, non-probability sampling with purposive sample was used. Non-probability sampling, according to [5], is a sampling strategy that does not give equal possibilities or opportunities for each element or member of the population to be chosen as a sample. According to [5], The use of purposeful sampling is a method for identifying specific factors. This purposive sampling approach is based on an assessment of some of the respondents' characteristics that have been adjusted for the objective of the research.

### Analysis Tools

To discover or quantify the strength of the link between the dependent variable (Y) and a number of independent variables (X). The analysis method employed is multiple regression analysis.

## RESULTS AND DISCUSSION

### 1. Data Instrument Testing

#### Data Validity Test

Table 1. Validity test results

Variable	R Calculate	Significance	Information
X1.1	0,891	0,000	Valid
X1.2	0,869	0,000	Valid
X1.3	0,887	0,000	Valid
X1.4	0,905	0,000	Valid
X1.5	0,887	0,000	Valid
X2.1	0,928	0,000	Valid
X2.2	0,914	0,000	Valid
X2.3	0,920	0,000	Valid
X3.1	0,868	0,000	Valid
X3.2	0,819	0,000	Valid
X3.3	0,866	0,000	Valid
X4.1	0,922	0,000	Valid
X4.2	0,920	0,000	Valid
X5.1	0,890	0,000	Valid
X5.2	0,904	0,000	Valid
X5.3	0,901	0,000	Valid
X6.1	0,919	0,000	Valid
X6.2	0,923	0,000	Valid
Y1.1	0,887	0,000	Valid
Y1.2	0,900	0,000	Valid
Y1.3	0,878	0,000	Valid
Y1.4	0,881	0,000	Valid

Source: Processed Primary Data, June 2022

2

Because the value of  $r$  count is more than the value of  $r$  table, namely 0.166, and the significant value is less than 0.05, the instrument in this study is deemed val-id.

## 2. Data Reliability Test

**Table 2. Reliability Test Results**

Variable	Cronbach Alpa	Reabilitas
(Ability) (X1)	0,60	0,824
(Attitude) (X2)	0,60	0,869
(Appearance) (X3)	0,60	0,847
(Attention) (X4)	0,60	0,904
(Action) (X5)	0,60	0,862
(Accountability) (X6)	0,60	0,904
Kepuasan Nasabah (Y)	0,60	0,838

Source: Primary data processed, June 2022.

Table 2 demonstrates that, based on the SPSS findings, all variables from the reliability test have a total value greater than 0.60, indicating that they are reliable or consistent. According to previous study findings, if the Cronbach's Alpha score is more than 0.60, the questionnaire or question-naire is considered credible or consistent.

## 3. Classic assumption test

### Normality test

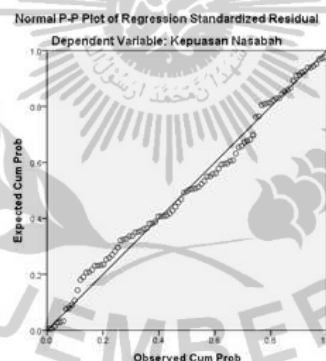


Figure 1 Normality Test

The Standardized Residual dependent Variable Y may be shown in Figure 1. The points on this line follow the diagonal line, indicating that the data is regularly distributed throughout the visual representation.

### Multicollinearity Test

**Table 3 Multicollinearity Test**

Variable	Tolerance	VIF	Information
(Ability) (X1)	0.196	9.454	No Multicollinearity
(Attitude) (X2)	0.193	9.786	No Multicollinearity
(Appearance) (X3)	0.162	6.172	No Multicollinearity
(Attention) (X4)	0.190	8.140	No Multicollinearity
(Action) (X5)	0.122	8.216	No Multicollinearity
(Accountability) (X6)	0.132	7.586	No Multicollinearity

Source: Processed primary data processed, June 2022.

According to table 3, all variables that are independent have a tolerance value more than 0.1 and a VIF value less than 10. In the meanwhile, according to [6] A tolerance value less than 0.10 or equal to a VIF value more than 0.10 is typically used to indicate the presence of multicollinearity. In conclusion, multicollinearity does not exist.

Heteroscedasticity Test

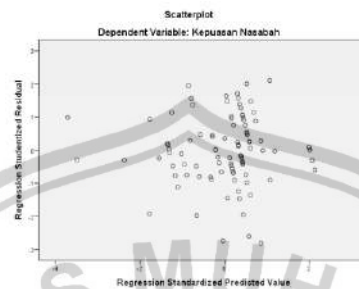


Figure 2 Heteroscedasticity Test

Figure 2 shows that the points are above and carried by the number 0 on the Y axis at random. It is possible to conclude that the regression model has no heteroscedasticity. This is consistent with the comment made by [6] In there is no discernible pattern and the points on the Y axis are scattered above and below the number 0, heteroscedasticity does not exist.

4. Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis Test Results

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	1.690	.742
	(Ability) (X1)	.296	.153
	(Attitude) (X2)	.221	.186
	(Appearance) (X3)	.262	.172
	(Attention) (X4)	.284	.130
	(Action) (X5)	.275	.180
	(Accountability) (X6)	.345	.114

Source: Primary data processed, June 2022.

Based on table 4, it produces the following regression equation:

$$Y = 1.690 + 0.296X_1 + 0.221X_2 + 0.262X_3 + 0.284X_4 + 0.275X_5 + 0.345X_6 + e$$

The regression equation above can be explained as follows:

The variable ability (ability), attitude (attitude), appearance (appearance), attention (attention), action (action), and responsibility (accountability) are assessed constant, and have a positive relationship or direction to customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso. The positive sign on the constant value indicates a unidirectional influence between the independent and dependent variables. This demonstrates that all independent factors, such as skill, attitude, appearance, attention, action, and accountability, are either 0 percent or do not vary. The value of customer satisfaction is thus 1.690. X1 is a positive ability variable with a value of 0.296. X2 is a positive attitude variable with a value of 0.221. The value of the appearance variable X3 is 0.262. X4 is a positive attention variable with a value of 0.284. The

X5 action variable is positive at 0.275. The variable accountability (responsibility) X6 has a positive value of 0.345.

5. t test (partial)

**Table 5 t test results**

Variable	t count	Significance
(Ability) (X1)	3.735	0.000
(Attitude) (X2)	2.577	0.012
(Appearance) (X3)	2.249	0.027
(Attention) (X4)	2.178	0.032
(Action) (X5)	3.414	0.001
(Accountability) (X6)	3.035	0.003

Primary Data Processed, July 2022

The t test findings may be explained using table 5 above. According to the t test findings, all variables have a significance value of 0.05 (= 5%), hence Ho is rejected and H1 is accepted. As a result, all factors at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso have a substantial influence on customer satisfaction.

6. The coefficient of determination R2

**Table 6 test results of the coefficient of determination (R2)**

Model R	R Square	Adjusted R Square	Durbin-Watson	
1	.882a	0.764	0.762	2.078

Primary Data Processed, June 2022

According to the analysis results, the multiple determination coefficient (R2) is 0.762, which means that 76.2% of changes in customer satisfaction can be resolved by applying the Variable ability (ability), attitude (attitude), appearance (appearance), attention (attention), action (action), and responsibility (accountability), while the remaining 23.8% is caused by other factors that are not included in the regression equation.

The first hypothesis is that ability has a substantial influence on customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso teller officers. The ability utilized by teller officers at PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP, particularly the first teller officer of PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso has the capacity to pursue his field of work, notably in the front-liners, the two tellers of PT. Bank Negara Indonesia (Persero) of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has the ability to communicate, especially to customers, the three tellers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has the ability to motivate both fellow employees and customers, the four tellers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has the ability to conduct public relations with customers, and the five employees/tellers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has extensive knowledge, particularly regarding the services and facilities provided by the Bank, so that they can answer questions as well as suggestions and criticisms from customers, with some of the abilities possessed by teller officers at PT. The findings of a study conducted by [7] state that excellent service (service excellence) in terms of ability (ability) has a significant effect on customer satisfaction. The findings [8] also agree with previous research which states that excellent service (service excellence) in terms of ability (ability) has a significant effect on customer satisfaction.

The second hypothesis is that attitude has a substantial influence on customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso teller officers. The attitude of PT. Bank Negara Indone-

sia (Persero), Tbk. Bondowoso KCP, namely the first teller officers to be polite in providing services to customers/customers, the second employees/teller officers of PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso prioritizes the interests of customers, and the three teller officers provide individual attention to customers, with the attitude given by PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso can increase customer satisfaction. The results of research conducted by (Subagiyo & Indah, 2021) state that excellent service (service excellence) in terms of attitude has a significant effect on customer satisfaction. The findings [10] findings consistent with other studies indicating that exceptional service (service excellence) in terms of attitude has a substantial impact on customer satisfaction.

The third hypothesis is that appearance has a substantial influence on customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso teller officers. PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso's arrival, namely the first PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso provides appealing amenities for customers, both PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has complete and modern equipment, and the three employees/tellers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has a neat appearance, this will give positive things to the customer's mind and be able to increase customer satisfaction. Several appearances guarded by teller officers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso namely maintaining personal Hygiene, the environment and the company, maintaining one's own achievements and appearance, identifying good body posture and intonation. The results of research conducted by [11] state that excellent service (service excellence) in terms of appearance (appearance) has a significant effect on customer satisfaction. The research findings [12] These consistent with earlier research indicating that exceptional service (service excellence) in terms of appearance (appearance) has a substantial influence on customer satisfaction.

The fourth hypothesis is that at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso, attentiveness has a substantial influence on customer satisfaction. Attention is paid to teller officers at PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP, namely the first employees/tellers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso, and both PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso pays attention in the form of trust in good service to customers, by giving attention according to customer needs carried out by teller officers will be able to increase customer satisfaction. The results of research conducted by [13] state that excellent service (service excellence) in terms of attention has a significant effect on customer satisfaction. The findings of the study [14] These consistent with earlier studies indicating that service quality in terms of attention has a significant impact on customer satisfaction.

The fifth hypothesis is that activity at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has a substantial influence on customer satisfaction. The action was taken against teller officers at PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP, namely the first employees/tellers of PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso is always ready and responsive in handling customer requests, both PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso provides services by building good communication, and the three employees/tellers of Tbk. KCP Bondowoso provides services carefully, quickly and precisely according to customer expectations, with good/positive actions given by teller officers will be able to increase customer satisfaction. The actions of PT Bank Negara Indonesia (Persero) Tbk are always improving with various innovations to create new products and services according to customer needs. The process of developing and digitizing services continues to be carried out. One of the things done by PT Bank Negara Indonesia (Persero) Tbk is to continue to encourage and direct both individual and institutional customers to divert their transactions using digital platforms. Front end services will be maximized with the support of IT infrastructure so that it will have an impact on the convenience and speed of BNI services to customers. The



results of research conducted by [15] state that excellent service (service excellence) in terms of action (action) has a significant effect on customer satisfaction. The research findings [16] are also consistent with prior research findings that (service excellence) in terms of action (activity) has a substantial impact on customer satisfaction.

The sixth hypothesis is that accountability at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso has a substantial influence on customer satisfaction. The obligation (accountability) imposed to teller officers at PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP, namely the bank's initial employees/tellers, Tbk. KCP Bondowoso is responsible for handling customer service issues, and the two employees/tellers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso is responsible for the security of customer data, with the responsibilities given by the teller officer will be able to increase customer satisfaction. The results of research conducted by [17] state that excellent service (service excellence) in terms of responsibility (accountability) has a significant effect on customer satisfaction. Research findings [18] are consistent with earlier studies indicating that providing exceptional service (service excellence) in terms of responsibility (accountability) has a substantial impact on customer satisfaction.

## CONCLUSION

Researchers can draw the following conclusions from the data acquired and evaluated in this study: Ability (ability) has a substantial impact on customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso teller officers. The data indicate that the better the ability of PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP teller officers to work, the greater the degree of customer satisfaction in utilizing the services of PT teller officers. Tbk. KCP Bondowoso, Bank Negara Indonesia (Persero). Attitude has a substantial impact on customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso teller officers. According to the research, the better the teller officers of PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP in behaving towards customers when using teller services, the higher the level of customer satisfaction in using the services of PT teller officers. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso.

At PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso, appearance has a substantial impact on customer satisfaction. According to the research, the better the teller officers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso look while working, the greater the degree of client satisfaction with PT teller officers' services. Tbk. KCP Bondowoso, Bank Negara Indonesia (Persero). At PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso, attention has a big impact on customer satisfaction. According to the data, the better the teller officers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso are at paying attention to consumers, the greater the degree of customer satisfaction with PT's services teller officers. Tbk. KCP Bondowoso, Bank Negara Indonesia (Persero). The activity (action) has a considerable impact on teller officer customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso. The findings indicate that the better the teller officers of PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso behave when delivering services to consumers, the greater the degree of customer satisfaction with utilizing the services of PT teller officers. KCP Bondowoso Bank Negara Indonesia (Persero).

Accountability (responsibility) has a substantial impact on customer satisfaction at PT. Bank Negara Indonesia (Persero), Tbk. KCP Bondowoso teller officers. The findings indicate that the higher the level of customer satisfaction in using the services of teller officers at PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP, the better the teller officers of PT. Bank Negara Indonesia (Persero), Tbk. Bondowoso KCP are.

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