

## Implementation of Excellent Service for Bumd Employees in Increasing Customer Trust in Tapin Bank in Tapin City, South Kalimantan

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### ABSTRACT

This study aims to analyze the excellent service practices applied by Bank Tapin employees and their influence on customer experience, perception, and trust. The method used is a qualitative approach with a type of case study through observation techniques, in-depth interviews, and documentation. The results of the study show that excellent service at Bank Tapin in general has been running well, characterized by a friendly attitude, effective communication, empathy, and the ability to build positive interpersonal relationships with customers. Customer experiences and perceptions of service quality also tend to be positive, especially in the initial impression of service, information transparency, and transaction security guarantees. However, there are still several obstacles, such as long queue times, limited facilities, less than optimal digital services, and uneven employee competence in understanding complex banking products. The implementation of excellent service has proven to have a significant effect on building and maintaining customer trust, where professional attitude, service reliability, and transparency are the main factors. Despite some shortcomings, the quality of humanistic interaction is able to maintain the level of customer trust. Therefore, improvements are needed in the operational, technological, and human resource competencies to optimize service quality and strengthen customer loyalty in a sustainable manner.

**Keywords:** Excellent Service, Service Quality, Customer Trust, Banking, Customer Satisfaction

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## INTRODUCTION

The banking sector is a service industry that relies heavily on customer trust. In the context of Bank Tapin as a BUMD (Regionally Owned Enterprise), the dual function of the bank as an economic institution and an agent of regional development puts it in the spotlight more intensely. Public trust does not only depend on financial health, but also on the quality of service provided. Employees as the spearhead of service have a crucial role because they are direct representatives of the bank. The central issue in this study is the allegation that the interaction and competence of BUMD banking employees significantly affects the quality of Service Excellence, which in turn will be the main determinant in building and maintaining customer trust. Understanding in depth how Service Excellent practices by employees at Bank Tapin affects customer perception of trust is important to formulate strategies to improve service quality and bank performance in a sustainable manner.

The quality of service, in turn, is the main determinant of customer trust. In a financial services business that is based on commitment and promise, trust is the most valuable currency. Customers save money, apply for credit, and conduct complex transactions only with banks that they believe are able to guarantee security, confidentiality, and professionalism. A collapse of trust can lead to mass withdrawals (*bank runs*).

**Table 1. Service Problem Data at Bank Tapin**

| No. | Problem Categories                   | Problem Description<br>(Complaints, Opinions,<br>Observations)  | Impacts/Consequences  |
|-----|--------------------------------------|---|---|
| 1   | Customer Complaints:<br>Waiting Time | Long queues at <i>tellers</i> and <i>Customer Service</i> (CS) exceed 15 minutes, especially at lunchtime or at the beginning of the month. | Decreased customer satisfaction, potential customers switch to other banks. |
| 2   | Customer Complaints:                 | ATM machines are often <i>offline</i> or run out of cash, especially in   | Transactions fail, customers cannot access                                  |

| No. | Problem Categories                                  | Problem Description (Complaints, Opinions, Observations)  | Impacts/Consequences   |
|-----|---|---|--|
|     | ATM/EDC Performance                                 | strategic locations/auxiliary branches.   | emergency funds, bank image is bad.  |
| 3   | Customer Complaint: Transaction Error               | A <i>double debit</i> or incorrect posting occurs on a specific transaction (e.g., interbank transfers or bill payments).               | Customers feel aggrieved, it takes time and a long process to correct.                           |
| 4   | Customer Opinion: Mobile Banking App                | The app is slow, bugs frequently, or has a less <i>user-friendly</i> (difficult to use) interface.                                      | Customers are reluctant to transact digitally, CS workload to help technical problems increase.  |
| 5   | Customer Opinion: Staff Knowledge                   | CS/Marketing staff lack mastery of the details of new products (e.g., credit types or investment features).                             | Wrong/incomplete explanation to the customer, the customer loses trust.                          |
| 6   | Customer Opinion: Application Process               | The process of opening an account or applying for credit is too bureaucratic and requires too many documents/signatures.                | Customers are turning to competitors that offer faster and easier processes.                     |
| 7   | Initial Observation: Physical Comfort of the Branch | Uncomfortable lounge layouts, limited seating, or poorly functioning air conditioning.  | Worsening customer dissatisfaction while waiting, affecting the bank's image of professionalism. |
| 8   | Initial Observation: Call Center Response           | <i>Call centers</i> are difficult to contact, or the answers provided by the operator are <i>template</i> and do not solve the problem. | The main communication channels are hampered, customer problems are protracted.                  |
| 9   | Initial Observation: Dress Standards/Attitudes      | Some staff look less neat or less friendly (smile, greeting) when interacting with customers.   | Reducing the positive customer experience is considered less professional.                       |

Research by Muhammad Rafi Khorul Umam, Putri Stevi Anggraeni, M. Mirza Pratama, (2025) stated that excellent service is a key factor in winning the hearts of customers and building long-term loyalty. In the world of banking, the implementation of excellent service is shown in order to achieve customer satisfaction and loyalty. Islamic banking as an important subsector in the financial industry, operates and develops its various products based on Islamic sharia principles. This is mainly

related to the prohibition of the practice of *riba* (interest), *maisir* (gambling) and *gharar* (ambiguity or uncertainty). Bank Syariah Indonesia KC Banyuwangi Basuki Rahmat is a financial institution that has implemented high standards of excellent service to its customers. This service includes various aspects ranging from friendliness and promptness in serving customers. The success of Bank Syariah Indonesia KC Banyuwangi Basuki Rahmat in providing excellent service has proven to have a significant effect on increasing customer loyalty and trust. This can be seen from the increase in the number of customers and the increase in the bank's positive reputation in the eyes of the public. Measuring customer satisfaction, for example through customer satisfaction surveys, can provide a more detailed picture of the effectiveness of excellent service.

## METHOD

The approach used is Qualitative with the type of Case Study research (*Case Study*) at Bank Tapin. Qualitative research is relatively new or young research compared to quantitative research, and of course these two studies have weaknesses, advantages or disadvantages. (Fiantika et al., 2022). Qualitative research is chosen because its goal is to understand deeply and holistically (describe and analyze) social phenomena (influences) *Service Excellent* by employees) from the perspective of the customer and the employee himself.

Qualitative data collection will be carried out through:

1. Observation (Direct Observation): The researcher observed the service process (*Service Excellent*) carried out by Bank Tapin *frontliner* employees directly at the location, without actively participating in banking activities, to obtain contextual data on service practices and work atmosphere.
2. In-depth Interview: to key informants, key informants (employees), and customers to dig into detailed information about their experiences, perceptions, motivations, and meaning behind service and trust.
3. Documentation: Collect Bank Tapin's internal documents related to Service Excellent Standard Operating Procedures (SOP), organizational structure, employee training data, and customer satisfaction reports (if any).

The data analysis model used is the interactive model from Miles and Huberman, which consists of three stages that are carried out interactively and continuously until the data is saturated; data Reduction: Summarize, choose the main points, focus on the theme, and remove unnecessary from the results of interviews and observations. Data Display: Presents data that has been reduced in the form of narratives, matrices, or charts to facilitate understanding. Conclusion *Drawing/Verification*: Draw general conclusions supported by valid evidence from the field and verify findings.

## RESULTS AND DISCUSSION

### **Excellent Service Practices Implemented by Bank Tapin Employees**

The excellent service practices carried out by Bank Tapin employees can be seen from the direct experience of customers based on interviews conducted. Overall, the service provided reflects the basic principles of good service, such as friendliness, politeness, and attention to what customers need. This can be seen from the first impression of customers who feel warmly welcomed by security officers and bank staff when they enter the office. This good and active welcome shows that Bank Tapin has created a service culture that focuses on customer satisfaction. In terms of attitude, Bank Tapin employees show professional and friendly behavior. Customers feel appreciated because of good communication and empathy from employees. This is very important in good service because a friendly attitude can build a positive emotional relationship between the bank and the customer. That way, the way of interacting directly is one of the main advantages of Bank Tapin compared to some other more formal banks.

Therefore, excellent service is not only an approach to increase customer satisfaction but also part of the fulfillment of legal obligations by public service providers. (Alfajriyah et al., 2025). Based on the results of the interview, facilities such as waiting rooms are considered to be quite clean, but inadequate when conditions are crowded. In addition, ATM machines sometimes experience obstacles such as running out of cash. This shows that even though the service in terms of human resources is good, the aspects of facilities and infrastructure still need to be improved to support the overall comfort of customers. In terms of reliability, Bank Tapin employees are considered to be able to provide

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quite appropriate service, especially when transactions at the cashier. However, for punctuality, there are still problems, especially in the Customer Service service which often has long queues. This shows that the way of service is not completely good, so there needs to be time management and additional manpower so that the service can be smoother.

In terms of responsiveness, Bank Tapin employees are considered quite fast in answering questions and overcoming complaints from customers. They try to provide the right solutions and show efforts in helping customers. However, sometimes it takes longer to solve problems because there is a coordination process inside. This shows that the way of internal work still needs to be improved so that the service can become faster and more effective. In terms of capabilities, employees at Bank Tapin have a good understanding of basic banking products. However, for more complicated products such as loans or investments, the explanation given is still not detailed enough. This situation can affect the level of trust of customers when making decisions about their money. Therefore, there needs to be additional training and capacity development of employees so that they can provide more complete information.

The guarantee aspect is also very important in good service. From the results of the interview, customers feel safe to store money at Bank Tapin because it is a bank owned by the region and has strict security procedures. This shows that Bank Tapin has managed to build customer trust through a good security system and good reputation. Openness in providing information is also an added value in Bank Tapin's services. The customer feels that the information regarding the administration fee is clearly conveyed from the beginning, so that there are no misunderstandings in the future. This openness is one of the important things in good service because it can increase customer trust and loyalty. In the face of problems such as long queues or disruptions to digital services, Bank Tapin employees usually show a friendly and understanding attitude to customers. They are also trying to find other solutions, such as directing customers to use digital services. However, the solutions offered are still temporary and do not completely solve the underlying problem, so there needs to be a more thorough system overhaul. The services offered at Bank Tapin can be said to be quite good, especially in terms of attitude, communication, and building trust.

However, there are still some shortcomings that need to be fixed, such as limited facilities, long queue times, and inefficient digital services. However, customers are still satisfied and willing to recommend Bank Tapin to others, with the hope that the service will be better in the future.

### **Customer Experience and Perception of Excellent Service Quality at Bank Tapin**

Customer's experience and perception of quality *Excellent service* at Bank Tapin shows a fairly positive picture, especially in the initial interaction of services. Based on the results of the interview, customers felt a good first impression when entering the bank office, because they were greeted with a friendly attitude and a smile from the officer. This reflects that excellent service has been applied from the beginning of contact with customers, which is an important factor in shaping the initial perception of service quality. Quality Service Excellence can create satisfaction and can create customer loyalty without going through customer satisfaction. The concept of excellent service can be applied to various organizations, agencies, governments, or business companies, (Supriyanto, 2019).

In terms of direct experience, customers consider that Bank Tapin employees have a strong interpersonal approach. A proactive attitude in asking about customer needs makes them feel cared for and appreciated. This perception shows that the aspect of empathy and interpersonal communication has gone well, thus creating a closer relationship between customers and banks compared to banking institutions that tend to be more formal. Quality interpersonal communication is reflected through five aspects: openness, empathy, support, positive attitude, and equality. If these five aspects are implemented properly, then the relationship between teller and customer is not only limited to transactions, but is able to build emotional bonds that strengthen loyalty, (Azizl et al., 2025). However, the customer's experience with physical facilities shows that there are some problems. Although the waiting room is considered clean, the lack of seating when crowded is a concern. In addition, problems with ATM machines such as running out of cash also affect customer convenience. This shows that the view of service quality depends not only on the attitude of employees, but also on the availability and quality of existing facilities.

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In terms of service reliability, customers have a fairly positive view of the accuracy of transactions made by employees, especially in the teller department. However, experience regarding service time shows that there is a difference between forecasts and reality, especially in Customer Service. Long queues make the view of service efficiency poor, which has an impact on overall customer satisfaction. In terms of response, customers argued that Bank Tapin employees were quite quick in answering questions and complaints. They strive to find the right solution and show good intentions to help customers. However, in some situations, the troubleshooting process takes longer because there are internal coordination issues, which indicates there are still obstacles in how it works. Customer perception of employees' abilities shows that generally the basic knowledge of employees is good enough. However, when talking about more complicated banking products such as loans or investments, customers feel that the explanations provided are not in-depth enough. This can make customers less confident in making decisions, so improving employee capabilities is essential to support good service.

In terms of security and trust, customers view Bank Tapin with a very positive outlook. Because the bank is regionally owned and has strict verification procedures, customers feel safe when making transactions and saving money. This shows that Bank Tapin has succeeded in building trust from customers, which is one of the main signs of the success of good services in the banking world. In addition, information disclosure is also an important part of the good customer experience. They feel that banks are quite honest in disclosing information about fees and terms of service. With the absence of unclear fees, customers feel more confident and comfortable when using bank services, thus increasing their positive view of service quality. In the face of obstacles such as long queues or digital service interruptions, customer experience shows that employees try to provide explanations politely and show empathy. Although the solutions provided are sometimes only temporary, this attitude still has a positive impact on customer perception.

However, this also indicates the need to improve the system so that services do not only depend on communication, but also on the effectiveness of the solutions provided. Public services must be effective, efficient, and responsive to the needs of the community. Quality service is not only judged by the final result, but also by the process of interaction

between service providers and service users. Public service includes any service activities carried out by government entities or other organizations on behalf of the state to meet the needs of the community and ensure the civil rights of citizens, (Putra et al., 2025). The customer's experience and views regarding the quality of good service at Bank Tapin can be said to be quite positive. The most striking strengths are the friendliness, personal approach, and ability to create trust. On the other hand, the main drawback lies in the efficiency of time, facilities, and existing digital technology. Even so, customers still show good satisfaction and are willing to recommend Bank Tapin, with the hope that the service will improve in the future.

### **How the Implementation of Service Excellence Affects Customer Trust in Bank Tapin**

According to the results of the interview, this belief began to emerge from the beginning of interaction, namely when the customer arrived at the office and was greeted with a polite attitude and a smile from the officer. This good initial response is an important foundation for building trust, as customers feel respected and treated professionally. The friendly and proactive attitude of employees also increases the emotional bond between customers and banks. Customers feel valued because the staff not only waits, but proactively asks what they need. This kind of interpersonal approach reflects the implementation of superior customer-focused services, thereby fostering a sense of comfort and increasing customer confidence in the quality of services provided. The dimension of reliability in service also has an impact on customer trust. The results of the interviews showed that Bank Tapin staff were able to provide the right service, especially in transactions at the teller. Accuracy in carrying out financial transactions is an important element in building trust, because the slightest mistake can cause customers to doubt the integrity of the bank.

However, customer trust is not only influenced by accuracy, but also by the speed of service. In the interview, it was revealed that long queues at Customer Service can reduce customer satisfaction. Even so, trust does not completely disappear because workers continue to show polite behavior and provide adequate explanations. This shows that a good service attitude can maintain trust despite operational obstacles. The implementation of superior service is also reflected in the employee's

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skills in handling customer complaints. Customers assume that employees are sensitive enough to listen and offer solutions to the problems they face. The empathy shown plays an important role in maintaining trust, as customers feel that their complaints are valued and handled appropriately. Conversely, employees' ability to decipher banking products also affects the level of trust. According to the interview results, employees have a fairly good basic understanding, but still lack depth about more complex products. This can affect customer confidence in making financial decisions, so improving competence is an important factor to strengthen customer confidence.

The security aspect is an important element that greatly affects customer confidence in Bank Tapin. Customers feel calm because of the strict verification process and the bank's position as a regionally owned institution. The implementation of excellent service through an effective security system provides assurance to customers that their money is managed safely and professionally. Information disclosure is also an important aspect in creating trust. The customer believes that Bank Tapin is very transparent in providing information about fees and service terms. This openness reduces the likelihood of misunderstandings and strengthens customer trust, as they feel they are not harmed by invisible costs. In the face of challenges such as service interruptions or long queues, employees strive to maintain customer trust through effective communication and an empathetic attitude. While the solutions offered are not entirely ideal, human-oriented methods can alleviate customer dissatisfaction. This shows that the implementation of good service is not only focused on results, but also on how to interact with customers. Overall, the implementation of excellent service at Bank Tapin has contributed positively to customer trust. This belief is built through friendliness, service reliability, protection, and information disclosure. Despite some shortcomings in service and technology time, customer trust is maintained due to the positive quality of interaction

## CONCLUSION

The excellent service practices implemented by Bank Tapin employees have run quite well and are able to reflect the basic principles of service such as friendliness, empathy, effective communication, and

attention to customer needs, so as to successfully build customer satisfaction and trust. However, there are still several obstacles that need to be fixed, especially in terms of facilities, service time efficiency, and digital service quality, which are not fully optimal in supporting the overall customer experience. Therefore, it is necessary to improve operational aspects and employee competencies so that the quality of excellent service can be maximized and able to strengthen customer loyalty in the future. Customer experience and perception of the quality of excellent service at Bank Tapin is generally relatively good, characterized by a positive initial impression, friendly attitude, effective interpersonal communication, and a sense of security and transparency in service that is able to build customer trust. However, this perception is still influenced by several obstacles such as limited facilities, long queue times, and less than optimal digital services and depth of product knowledge by employees. Therefore, even though the services provided have been able to create customer satisfaction and loyalty tendencies, Bank Tapin still needs to make improvements to operational aspects, infrastructure facilities, and employee competency improvement so that the quality of excellent service can be more optimal and sustainable. The implementation of excellent service at Bank Tapin has a significant effect on building and maintaining customer trust, which is formed through a friendly attitude, accurate, responsive service, and a guarantee of security and transparency of information. Despite the obstacles in terms of service speed, technological limitations, and the depth of employee competence in explaining products, customer trust is maintained due to the humanistic and empathetic quality of interaction from employees.

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