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The Influence of *Customer Service* in Increasing Customer Satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel

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ABSTRACT
This study aims to analyze the influence of customer service quality on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. The study uses a quantitative approach with an explanatory design. The study population is all customers who made transactions during the study period, with a sample of 74 respondents selected using accidental sampling techniques. Data collection was carried out through a questionnaire using a Likert scale, while data analysis used multiple linear regression with the help of IBM SPSS Statistics. The results of the study indicate that the dimensions of tangible, reliability, responsiveness, assurance, and empathy have a positive and significant effect on customer satisfaction, both partially and simultaneously. The assurance dimension is the most dominant variable in increasing customer satisfaction. The coefficient of determination value of 86.1% indicates that customer service quality is able to explain most of the variation in customer satisfaction, while the rest is influenced by other factors outside the research model. This finding emphasizes the importance of improving service quality oriented towards professionalism, trust, and customer needs as a strategy to increase satisfaction and strengthen banking competitiveness.

Keywords:* *Service Quality, Customer Service, Customer Satisfaction

INTRODUCTION

The banking industry is facing increasingly dynamic changes due to the increasing digitalization of financial services, changing customer behavior, and intensifying competition among financial institutions. Amid these developments, service quality remains a key factor in determining a bank's success in maintaining customer trust and satisfaction. Although various transactions have shifted to digital services, *customer service* still plays a strategic role as an institution's representative in providing solutions, building interpersonal relationships, and creating positive service experiences for customers. Therefore, *customer service quality* not only contributes to customer satisfaction but also influences loyalty, corporate image, and the sustainability of the banking business (Amin et al., 2021; Kaura et al., 2015).

From a service marketing perspective, customer satisfaction is the result of a customer's evaluation of the match between expectations before receiving a service and the perceived service performance after the transaction. High levels of satisfaction increase the likelihood of repeat transactions, provide recommendations to others, and strengthen long-term relationships between the bank and its customers. Conversely, poor service quality can potentially erode trust, increase complaints, and even lead to customer turnover to other financial institutions offering better service (Dam & Dam, 2021; Rita et al., 2019).

The SERVQUAL model, developed through five main dimensions: *tangible, reliability, responsiveness, assurance*, and *empathy*, remains the most widely used theoretical framework for evaluating service quality in the service sector, including the banking industry. Various studies have shown that each dimension contributes differently to customer satisfaction, depending on organizational characteristics, service culture, and customer needs in each region (Kasiri et al., 2017; Chandra et al., 2019).

In the banking sector, *customer service* is not only responsible for providing information about products and services, but also for handling complaints, educating customers, resolving various administrative issues, and building communication relationships oriented towards customer satisfaction. *Customer service professionalism* is becoming increasingly important because public perceptions of bank quality are largely shaped by direct service experiences. Therefore, interpersonal competence, speed of service, accuracy of information, and the ability to provide a sense of security are important indicators for improving service quality (Mansouri et al., 2022; Abror et al., 2020).

Several previous studies have shown that service quality has a positive effect on customer satisfaction in various banking institutions. However, these studies indicate variations in the service dimensions that most dominantly influence customer satisfaction. Some studies found *reliability* to be the primary factor, while others indicated that *assurance, responsiveness* , and *empathy* had a greater influence. These differences in results indicate that the influence of each service quality dimension is significantly influenced by organizational characteristics, service culture, and the socioeconomic conditions of the community in the study area (Kasiri et al., 2017; Rita et al., 2019; Dam & Dam, 2021).

PT BPR Utomo Manunggal Sejahtera Sumsel, as a banking institution oriented towards public service, is required to maintain service quality amidst increasing customer expectations for fast, accurate, friendly, and professional service. Based on empirical conditions at the research location, *customer service* plays a central role in providing product information, handling administrative needs, and resolving various customer complaints. However, it is not yet known comprehensively which service quality dimensions have the greatest influence on customer satisfaction levels at the bank. This condition indicates the importance of empirically measuring *customer service quality* based on the five dimensions of SERVQUAL as a basis for evaluating service quality improvements.

Although research on service quality in the banking sector has been extensive, most previous studies have focused on national-scale commercial banks and Islamic banks, while studies on Rural Credit Banks (BPR), particularly in South Sumatra, are relatively limited. Furthermore, few studies have simultaneously analyzed the influence of the five dimensions of *customer service quality* on customer satisfaction in the operational context of BPRs. Therefore, this study fills this gap by empirically examining the relationship between *tangible, reliability, responsiveness, assurance,* and *empathy* with customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel.

Based on the description, this study aims to analyze the influence of customer service quality consisting of *tangible dimensions*, *reliability*, *responsiveness*, *assurance*, and *empathy* on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. The results of the study are expected to provide theoretical contributions in the development of banking service marketing management studies as well as become a basis for practical considerations for bank management in developing strategies to improve service quality that are oriented towards customer satisfaction and loyalty.

RESEARCH METHODS

This study uses a quantitative approach with an explanatory research design *to* analyze the effect of *customer service quality* on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. The quantitative approach was chosen because it is able to test causal relationships between variables through statistical analysis, resulting in objective and measurable conclusions. The independent variable in this study is service quality measured using five dimensions of SERVQUAL, namely *tangible* (physical evidence), *reliability* (reliability), *responsiveness* (responsiveness), *assurance* (guarantee), and *empathy* (empathy), while the dependent variable is customer satisfaction. The concept of variable measurement refers to the Parasuraman service quality model which has been widely used in banking services research.

The research population was all customers of PT BPR Utomo Manunggal Sejahtera Sumsel who made transactions during the research period. Based on the bank's operational data, the average number of customers visiting each week was 280 people, so the sample size was determined using the Slovin formula with an error rate of 10%, resulting in 74 respondents. The sampling technique used *accidental sampling*, namely selecting respondents who happened to come to the bank and met the criteria as active customers and were willing to fill out the questionnaire. This technique was chosen because it provides ease in reaching respondents according to the characteristics of field research.

Primary data was obtained through a questionnaire using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The research instrument was developed based on indicators for each dimension of service quality and customer satisfaction, adapted from previous research. Prior to use, the instrument was tested for validity and reliability to ensure each indicator consistently measured the research constructs. Secondary data was obtained from company documents, operational reports, and various scientific literature relevant to the research topic.

Data analysis was conducted in stages through descriptive statistical analysis to describe the characteristics of respondents and the distribution of answers, followed by instrument quality testing, classical assumption testing including normality, multicollinearity, and heteroscedasticity tests, and then hypothesis testing using multiple linear regression analysis. The simultaneous influence of independent variables on customer satisfaction was tested using the F test, while the partial influence of each service quality dimension was analyzed using the t test. The model's ability to explain variations in customer satisfaction was measured through the coefficient of determination (R^2). The entire analysis process was carried out with the help of *IBM SPSS Statistics software* so that the test results could be interpreted systematically to answer the research objectives.

RESULTS AND DISCUSSION

Research result

This study aims to analyze the influence of *customer service quality* on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. Service quality is measured through five dimensions of SERVQUAL, namely *tangible*, *reliability*, *responsiveness*, *assurance*, and *empathy*, while the dependent variable is customer satisfaction. Research data were obtained from 74 respondents who are active customers of PT BPR Utomo Manunggal Sejahtera Sumsel and then analyzed using multiple linear regression.

Before hypothesis testing, all research instruments met validity and reliability requirements, making them suitable for use as data collection tools. Next, regression testing was conducted to determine the effect of each service quality dimension on customer satisfaction.

Multiple Linear Regression Analysis

The results of the regression analysis show that the five dimensions of service quality together have a significant influence on customer satisfaction.

Table 1. Multiple Linear Regression Test Results

Variables	Coefficient	t-count	Sig.	Information
Tangible (Physical Evidence)	Positive	Significant	<0.05	Influential
Reliability	Positive	Significant	<0.05	Influential
Responsiveness	Positive	Significant	<0.05	Influential
Assurance	Positive	**5,779**	**0,000**	Dominant Influence
Empathy	Positive	Significant	<0.05	Influential

Source: Results of research data analysis, processed using SPSS.

Based on Table 1, it is known that all dimensions of service quality have positive regression coefficients, indicating a direct relationship with customer satisfaction. This means that the better the service provided by *customer service* , the higher the level of customer satisfaction. The results of partial testing show that all independent variables have a significance value below 0.05, so each has a significant effect on customer satisfaction. The *assurance variable* is the most dominant factor because it has a t-value of 5.779 with a significance level of 0.000, which indicates that the ability of customer service to provide a sense of security, trust, competence, and professionalism is the most determining aspect in increasing customer satisfaction.

Simultaneous Test Results

Simultaneous testing was conducted to determine whether all dimensions of service quality simultaneously influence customer satisfaction.

Table 2. Summary of Simultaneous Test Results (F Test)

Variables	Results
Tangible, Reliability, Responsiveness, Assurance, Empathy → Customer Satisfaction	Significant influence (Sig. < 0.05)

Source: Results of research data analysis.

The results of the simultaneous test show that the combination of five dimensions of service quality together has a significant effect on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. This finding indicates that improving service quality is not sufficient to be done only in one particular dimension, but requires comprehensive improvements to optimize the service experience received by customers.

Coefficient of Determination

The extent of the regression model's ability to explain variations in customer satisfaction is measured using the coefficient of determination (R^2).

Table 3. Coefficient of Determination

Statistics	Mark
R^2	0.861
Percentage of Influence	86.1%
Other variables outside the model	13.9%

Source: Results of research data analysis.

The coefficient of determination of 0.861 indicates that the research model is able to explain 86.1% of the variation in customer satisfaction through the five dimensions of customer service quality. Meanwhile, the remaining 13.9% is influenced by factors outside the research model, such as product quality, interest rates, ease of access to digital services, company image, service prices, and personal customer experience factors that were not analyzed in this study.

Discussion

The results of the study indicate that the five dimensions of *customer service quality* , namely *tangible, reliability, responsiveness, assurance* , and *empathy* , have a positive and significant effect on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. This finding confirms that service quality is the main determinant of customer satisfaction in the banking industry. The coefficient of determination value of 86.1% indicates that variations in customer satisfaction can be largely explained by the quality of *customer service* , while the remaining 13.9% is influenced by other factors outside the research model. The assurance variable has the most dominant influence with a t-value of 5.779 and a significance of 0.000.

The Influence of Tangibles on Customer Satisfaction

The results of the study indicate that the *tangible dimension* (physical evidence) has a positive and significant effect on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. This finding indicates that the quality of a bank's physical facilities is one of the factors that shape customer perceptions of the quality of service provided. The physical evidence in question includes the condition of the building, the comfort of the waiting room, the cleanliness of the environment, the completeness of service facilities, the appearance of *customer service* , and the availability of transaction support facilities. The better the quality of the physical evidence perceived by customers, the higher the level of satisfaction obtained after receiving the service (Djaja & Rahayu, 2022; Fitria & Sutisna, 2022) . These results show that banking services are not only assessed by the final outcome of the transaction, but also by the service experience *experienced* by customers from the moment they enter the bank office environment.

Theoretically, the results of this study reinforce the SERVQUAL concept proposed by Parasuraman, Zeithaml, and Berry, which posits that *tangibles* are the initial dimension shaping customer perceptions of service quality. In the service industry, customers cannot assess product quality before receiving the service, so they use physical attributes as an initial indicator of an organization's professionalism. In the banking context, modern facilities, comfortable service areas, organized queuing systems, and neat employee appearance convey positive signals about the credibility of a financial institution. The *Expectation Confirmation Theory* (ECT) perspective also explains that satisfaction arises when the physical condition of the service received meets or even exceeds the customer's initial expectations. Therefore, investing in the physical aspects of service is an important strategy for improving perceived quality and building a positive service experience (Dam & Dam, 2021; Chandra et al., 2019).

The findings of this study align with various previous studies showing that *tangibles* are an important determinant of customer satisfaction in the financial services sector. Abror et al. (2020) found that modernization of service facilities, cleanliness of the work environment, and professionalism of employee appearance significantly influence customer satisfaction in Islamic banks. Similarly, Kasiri et al. (2017) stated that the quality of service facilities contributes to customer perceptions of the organization's overall quality. Research by Amin et al. (2021) also showed that the quality of the service environment (*servicescape*) influences customer comfort during service, thus increasing satisfaction and loyalty. The consistency of these results indicates that despite the rapid development of digital technology, the existence of adequate physical facilities remains a crucial element in creating a quality service experience.

In the context of PT BPR Utomo Manunggal Sejahtera Sumsel, the influence of tangibles can be explained by the operational characteristics of Rural Banks, which still rely on direct interaction between employees and customers. Most customers come to the bank office to conduct savings, credit, consultation, and other administrative transactions, so the service environment is an integral part of service quality. Comfortable waiting rooms, available seating, an easy-to-understand information system, parking facilities, and the appearance of polite and professional *customer service* provide a sense of comfort during the service process. These conditions shape the perception that the bank is committed to service quality and prioritizes customer comfort. Thus, tangibles not only function as a complement to services but also serve as a tangible representation of the institution's quality in the eyes of the public.

The practical implication of these findings is the need for the management of PT BPR Utomo Manunggal Sejahtera Sumsel to continuously improve the quality of service facilities as part of a strategy to increase customer satisfaction. Efforts that can be made include modernizing service spaces, utilizing information technology to support administrative processes, providing friendly facilities for all customer groups, and implementing standards of appearance and service ethics for *customer service . In addition to increasing comfort, investment in tangible* aspects can also strengthen the bank's professional image and increase competitiveness amidst the increasingly competitive banking industry. Therefore, management of *tangible dimensions* needs to be positioned as a strategic investment that supports the creation of a superior service experience oriented towards customer satisfaction.

The Influence of Reliability on Customer Satisfaction

The results of the study indicate that *the reliability dimension* has a positive and significant effect on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. This finding indicates that the ability *of customer service* to provide services appropriately, accurately, consistently, and in accordance with procedures is one of the main factors determining the level of customer satisfaction. In banking activities, reliability is reflected in the ability of officers to complete transactions without errors, provide correct information about products and services, and fulfill service promises according to the specified time. The higher the level of service reliability provided, the greater the level of trust and satisfaction felt by customers. These results indicate that service quality is not only measured by the friendliness of officers, but also by their ability to provide reliable service in every interaction with customers.

Conceptually, the results of this study reinforce the SERVQUAL theory, which places reliability at the core of service quality because it is directly related to an organization's ability to fulfill service promises to customers. According to this theory, customers will judge the quality of a service based on the organization's consistency in providing error-free service *and* in accordance with pre-established expectations. *The Expectation Confirmation Theory* (ECT) perspective also explains that customer satisfaction will increase when the service received is able to meet expectations regarding the accuracy, speed, and precision of service. In the banking context, *reliability* holds a very strategic position because any administrative error, delay in service, or inconsistency in information can undermine customer trust in financial institutions. Therefore, improving the technical competence *of customer service* is a crucial prerequisite for maintaining sustainable service quality (Kasiri et al., 2017; Dam & Dam, 2021).

The findings of this study are consistent with those of various previous studies. Kasiri et al. (2017) explained that *reliability* is the dimension most closely related to perceived service quality because customers expect consistent and trustworthy service. Research by Rita et al. (2019) also showed that prompt service and the ability to correctly resolve customer needs during the first contact (*first contact resolution*) significantly influence customer satisfaction in the banking sector. Meanwhile, Abror et al. (2020) found that employees' ability to provide accurate information and complete administrative processes professionally increases customer satisfaction and strengthens customer loyalty. These consistent results demonstrate that *reliability* remains one of the most fundamental dimensions in creating superior service quality in the financial services industry.

In the context of PT BPR Utomo Manunggal Sejahtera Sumsel, the high influence of *reliability* is understandable because most *customer service activities* are related to administrative processes that require a high level of accuracy, such as account opening, changing customer data, credit information, complaint resolution, and other transaction services. Customers expect all these processes to be completed quickly, accurately, and without errors. When *customer service* is able to provide consistent service according to operational standards, customers will perceive the bank as having a professional and trustworthy work system. Conversely, small errors in data recording, delays in service, or inconsistent information have the potential to cause dissatisfaction and even reduce customer trust in banking institutions. Therefore, *reliability* is an important indicator in maintaining the reputation and credibility of PT BPR Utomo Manunggal Sejahtera Sumsel as a service-oriented financial institution.

The practical implication of these findings is the need for the management of PT BPR Utomo Manunggal Sejahtera Sumsel to continuously improve service reliability by strengthening human resource competencies, improving standard operating procedures (SOPs), and utilizing information technology to minimize administrative errors. Regular training programs on product knowledge, service communication, and problem solving *are* also necessary to ensure *customer service* is able to provide consistent and professional service. In addition, evaluation of service performance based on indicators of timeliness, transaction error rates, and customer satisfaction needs to be implemented continuously as part of a service quality control system. Thus, increasing *reliability* will not only impact customer satisfaction, but also strengthen public trust, increase customer loyalty, and support the competitiveness of PT BPR Utomo Manunggal Sejahtera Sumsel amidst the increasingly competitive banking industry.

The Influence of Responsiveness on Customer Satisfaction

The results of the study indicate that *the responsiveness dimension* has a positive and significant effect on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. This finding indicates that the ability *of customer service* to respond quickly and appropriately to customer needs, questions, and complaints is an important factor in shaping positive perceptions of service quality. In the banking industry, service speed is one of the indicators most easily perceived by customers because it is directly related to time efficiency and convenience during the transaction process. The faster *customer service* provides solutions to customer problems, the higher the level of perceived satisfaction. These results indicate that good responsiveness can improve the quality of interactions between banks and customers, thereby strengthening the overall service experience.

Theoretically, these findings support the SERVQUAL model, which defines *responsiveness* as an organization's ability to assist customers and provide prompt service, while also being willing to respond to every customer need without delay. From *the Expectation Confirmation Theory* (ECT) perspective, customers will be satisfied if the service they receive is faster or at least meets their expectations. These findings are also consistent with research by Dam and Dam (2021), which states that employee response time has a direct impact on customer satisfaction and loyalty, and research by Mansouri et al. (2022), which confirms that employees' ability to provide solutions quickly improves customers' perceptions of the professionalism of financial institutions. Thus, *responsiveness* not only reflects service efficiency but also demonstrates an organization's commitment to optimally meeting customer needs.

Customer service responsiveness is becoming increasingly important given the characteristics of BPR services, which are still dominated by face-to-face interactions. Customers expect every question regarding savings products, credit, administration, and complaint resolution to be handled quickly without complicated procedures. Therefore, management needs to continuously improve *customer service capacity* through communication training, mastery of banking products, and the use of information technology that can accelerate the service process. These efforts are expected to not only increase customer satisfaction but also strengthen the image of PT BPR Utomo Manunggal Sejahtera Sumsel as a responsive, professional, and customer-oriented financial institution.

The Influence of Assurance on Customer Satisfaction

The results of the study indicate that *the assurance dimension* is the variable that has the most dominant influence on customer satisfaction at PT BPR Utomo Manunggal Sejahtera

Sumsel. This is indicated by the t-value of 5.779 with a significance level of 0.000, which indicates that the ability of customer service to provide a sense of security, trust, politeness, and confidence to customers is the main factor that determines the level of satisfaction. This finding shows that customers not only expect fast and friendly service, but also require assurance that every transaction is carried out professionally, accurately, and has a high level of security. In the banking industry, *assurance* is a very important dimension because all service activities are related to the management of funds, financial information, and the confidentiality of customer data. The higher the level of trust that is able to be built by *customer service* , the higher the level of satisfaction felt by customers.

Theoretically, the results of this study reinforce the SERVQUAL concept, which positions *assurance* as a dimension reflecting employee competence, credibility, courtesy, and the ability to foster customer trust in the organization. From a *Relationship Marketing perspective* , trust *is* the primary foundation for building long-term relationships between companies and customers, particularly in high-risk service sectors such as the banking industry. Meanwhile, *Expectation Confirmation Theory* (ECT) explains that satisfaction will increase when the service received is able to provide a sense of security and confidence in accordance with customer expectations. Therefore, technical competence, integrity, communication skills, and *customer service professionalism* are inseparable aspects of building customer satisfaction. The findings of this study align with Rita et al. (2019) who stated that *assurance* is a primary predictor of customer satisfaction in both digital and conventional banking services. Research by Mansouri et al. (2022) also demonstrated that employee competence and the ability to provide professional service assurance significantly influence customer satisfaction in the financial services sector. Similar results were presented by Abror et al. (2020) found that professional behavior, honesty, and the ability to provide convincing information are factors that strengthen trust and increase customer loyalty.

In the context of PT BPR Utomo Manunggal Sejahtera Sumsel, the dominant influence of assurance can be explained by the characteristics of Rural Banks (BPR), which still prioritize direct interaction between *customer service* and customers. Most customers come to obtain information regarding savings, credit, data changes, or resolution of various administrative issues. This condition requires *customer service* to have adequate competence, be able to explain information clearly, maintain the confidentiality of customer data, and provide accountable solutions. When *customer service* demonstrates a professional, communicative attitude and is able to provide assurance regarding every service provided, customer trust will increase, which will have a direct impact on their satisfaction. Therefore, the management of PT BPR Utomo Manunggal Sejahtera Sumsel needs to make competency improvement, service certification, interpersonal communication training, and strengthening an integrity-oriented service culture a strategic priority. These steps will not only increase customer satisfaction but also strengthen the bank's reputation and competitiveness amidst the increasingly competitive banking industry.

The Influence of Empathy on Customer Satisfaction

The results of the study indicate that *the empathy dimension* has a positive and significant effect on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. This finding indicates that individual attention, friendliness, willingness to listen to customer needs, and the ability *of customer service* to understand the characteristics of each customer are factors contributing to increased satisfaction. In the banking industry, each customer has different needs and problems, so personalized service is an added value that can differentiate the quality of service from one bank to another (Salim, 2023). *Customer service* that is able to provide sincere attention, explain information in easy-to-understand language, and demonstrate concern for customer needs will create a more meaningful service experience. The results of this study prove that customer satisfaction is not only built through technical aspects of service, but also through the quality of interpersonal relationships between service officers and customers.

Theoretically, the results of this study support the SERVQUAL model, which explains that *empathy* is an organization's ability to provide personal attention to each customer by understanding their individual needs and expectations. This dimension emphasizes the importance of interpersonal communication, caring, and the ability to build positive emotional connections throughout the service process. From a *Relationship Marketing perspective* , empathy is a key element in creating long-term relationships between companies and customers because customers tend to maintain relationships with organizations that are able to understand their needs on a personal level (Sharma et al., 2025). Furthermore, *Expectation Confirmation Theory* (ECT) explains that customers will feel more satisfied when the service they receive not only meets functional needs but also provides emotional comfort through the caring and attentive attitude shown by service personnel. Research by Amin et al. (2021) proves that personal attention from employees can improve the quality of relationships with customers and strengthen loyalty. Similar results were also found by Dam and Dam (2021), who stated that empathy has a significant influence on customer satisfaction because it creates a more humanistic and individual-oriented service experience.

In the context of PT BPR Utomo Manunggal Sejahtera Sumsel, the influence of empathy is highly relevant considering the characteristics of Rural Bank services that are closer to the community and prioritize interpersonal relationships compared to large-scale banks. Most customers expect *customer service* to not only provide administrative services, but also to be able to act as a consultation partner in obtaining information about savings products, credit, and solutions to various obstacles they face. A friendly attitude, patience in explaining procedures, the ability to listen to complaints, and attention to customer conditions are factors that strengthen trust and comfort during service. Therefore, the management of PT BPR Utomo Manunggal Sejahtera Sumsel needs to continue to develop a customer-oriented service culture *through* interpersonal communication training, improving emotional intelligence , and strengthening service ethics. Thus, customer service not only plays a role as an information provider, but also as a representative of the institution that is able to build long-term relationships with customers, thereby impacting satisfaction, loyalty, and a positive image of the bank amidst the increasingly competitive banking industry.

CONCLUSION AND SUGGESTIONS

This study proves that *customer service quality* has a positive and significant influence on customer satisfaction at PT BPR Utomo Manunggal Sejahtera Sumsel. The five dimensions of service quality, namely *tangible, reliability, responsiveness, assurance* , and *empathy* , simultaneously or partially can increase the level of customer satisfaction. The results of the study indicate that the better the quality of service provided, the higher the satisfaction felt by customers. Among the five dimensions, *assurance* is the most dominant factor in influencing customer satisfaction. This finding indicates that competence, professionalism, the ability to provide a sense of security, and trust built by *customer service* are the most determining aspects in creating customer satisfaction. In addition, the coefficient of determination value of 86.1% indicates that most of the variation in customer satisfaction can be explained by *customer service quality* , while the rest is influenced by other factors outside the research model. Thus, improving overall service quality is an important strategy to strengthen satisfaction, maintain customer loyalty, and increase the competitiveness of PT BPR Utomo Manunggal Sejahtera Sumsel amidst the increasingly competitive banking industry.

Based on the research results, the management of PT BPR Utomo Manunggal Sejahtera Sumsel is advised to maintain and improve the quality of *customer service* by strengthening human resource competencies, increasing professionalism, and implementing service standards oriented to customer needs. Improvements to service facilities, the use of information technology to accelerate service processes, and the development of interpersonal communication skills also need to be carried out continuously to optimize the customer service experience. For future researchers, it is recommended to develop the research model by adding other variables that have the potential to influence customer satisfaction, such as the quality of digital services, company image, trust, loyalty, perceived value, and the quality of customer relationships. Future research can also expand the research location to various types of banking institutions with a larger number of respondents to obtain more comprehensive results and have a higher level of generalization.

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