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Frontline Banking Service Quality and Customer Satisfaction: Examining the Role of Teller Service Quality in Service Experiences

Audry Christianti Siahaya [1)]
Jusak Ubjaan [2)]
Samie Lambert Jacobs [3)]

[1,2,3] **STIA Trinitas, Ambon, Maluku, Indonesia**
samiejacobs18@gmail.com

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Abstract

Customer satisfaction remains a critical indicator of banking service performance amid intensifying competition and digital transformation in the financial sector. This study examines the role of teller service quality in shaping customer satisfaction in banking services. Using a quantitative explanatory design, data were collected from 266 customers through a structured questionnaire using a five-point Likert scale. The data were analyzed through validity and reliability assessments, regression assumption tests, and simple linear regression. The findings show that teller service quality is positively and significantly associated with customer satisfaction and explains 63.4% of the variance in customer satisfaction. These findings highlight that human-based frontline services remain strategically important for enhancing customer experience and sustaining service competitiveness in the digital banking era.

Keywords : Teller Service Quality; Customer Satisfaction; Banking Services

Introduction

The banking industry has undergone significant transformation due to rising customer expectations, technological advances, and intensified competition among financial institutions. In this evolving environment, banks are evaluated not only on financial performance but also on their ability to deliver reliable, responsive, and customer-oriented services. Customer satisfaction has become an important indicator of banking service performance because satisfied customers are more likely to develop trust, maintain long-term relationships, and demonstrate loyalty toward financial institutions (Lemon & Verhoef, 2016). Therefore, improving service quality remains a strategic priority for banks seeking to strengthen customer relationships and maintain competitiveness.

Service quality is widely recognized as a primary determinant of customer satisfaction in service-based industries, including banking. Unlike tangible products, banking services involve continuous interactions between customers and service providers, making the quality of service encounters an essential component of the customer experience. Parasuraman et al. (1988) introduced the SERVQUAL model, which conceptualizes service quality through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. These dimensions emphasize that customers evaluate not only the technical outcomes of services but also how those services are delivered. Similarly, Grönroos (2007) argued that service quality is determined by both technical quality (what customers receive) and functional quality (how customers experience the service process).

Within banking operations, tellers are among the most important frontline employees because they interact directly with customers during routine transactions. Although digital banking services continue to expand, face-to-face interactions remain relevant, particularly when customers require assistance, clarification, or personalized solutions. Therefore, teller service quality, including transaction accuracy, responsiveness, communication effectiveness, and professional behavior, remains an important factor shaping customer perceptions and satisfaction.

In Indonesia, the development of banking services has been strongly influenced by digital transformation and service innovation. The Financial Services Authority (Otoritas Jasa Keuangan/OJK) emphasizes that digital transformation is an essential strategy for improving efficiency, accessibility, and customer experience in Indonesian banking services (OJK,

2021). However, technological advancement does not eliminate the importance of human-based service delivery. Instead, it raises expectations for frontline employees to provide responsive, informative, and customer-oriented services. Consequently, teller performance remains a critical component of banking service quality.

Previous studies have demonstrated that teller service quality contributes significantly to customer satisfaction across various banking contexts. Yonaryasari et al. (2020) found that teller and customer service quality positively influenced customer satisfaction at PT Bank Kaltimtara Balikpapan Branch. Similarly, Millah (2021) reported that teller service quality significantly affected customer satisfaction at BMT UGT Capem Ketompen Pajarakan. Hayati et al. (2024) further confirmed the significant role of teller service quality in customer satisfaction at Bank Jawa Barat and Banten (BJB) Bogor Branch. Hidayat et al. (2024) likewise showed that banking service quality is significantly associated with customer satisfaction using the Banking Service Quality (BSQ) framework. Other studies have likewise identified service quality as an important determinant of customer satisfaction in banking institutions (Kusmanto et al., 2023; Setyaningsih et al., 2025).

Nevertheless, previous findings indicate that the effects of specific service quality dimensions on customer satisfaction are not always consistent across banking contexts. Manis et al. (2023) found that responsiveness was the most influential dimension affecting customer satisfaction at Bank BTN Jampang Sub-Branch, whereas tangibles did not contribute significantly to satisfaction. Similarly, Pranata and Lau (2023) reported that reliability, assurance, and empathy significantly affected customer satisfaction at Bank BCA Kembang Jepun Surabaya Branch, whereas tangibles and responsiveness were not significant predictors. Furthermore, Maltalisa (2023) and Pratama et al. (2026) found that teller service quality did not always demonstrate a significant partial effect when examined alongside other frontline service variables. These variations suggest that the relationship between teller service quality and customer satisfaction may depend on institutional characteristics, service environments, and customer expectations.

These inconsistent findings reveal several research gaps. First, although service quality and customer satisfaction have been extensively studied, empirical evidence regarding the specific contribution of teller service quality remains inconclusive. While many studies report a positive relationship, others suggest that the strength or significance of this

relationship may vary by organizational context. Second, previous studies have predominantly focused on national commercial banks, Islamic banks, and microfinance institutions, whereas research on teller service quality within Regional Development Banks (RDBs) remains limited.

This gap is important because Regional Development Banks have distinctive characteristics compared with national banking institutions. In addition to performing commercial banking functions, RDBs play a strategic role in supporting regional economic development, financial inclusion, and community-based financial services. Examining service quality in an RDB context therefore provides an opportunity to understand how frontline banking services contribute to customer satisfaction within a specific regional environment.

This study focuses on Bank Maluku Malut in Ambon City, Indonesia, because it is a Regional Development Bank that plays a strategic role in supporting economic activity and financial services across the Maluku and North Maluku regions. The bank operates in an archipelagic environment characterized by geographically dispersed communities, making accessibility, trust, and direct interactions between employees and customers important aspects of banking service delivery. In addition to serving customers and business actors with diverse characteristics, Bank Maluku Malut performs an intermediary function and supports regional economic activity. These conditions make frontline service quality, particularly teller service quality, especially relevant for examination because direct interaction remains an important component of the customer experience. Accordingly, Bank Maluku Malut provides a relevant setting for analyzing the relationship between teller service quality and customer satisfaction because of its strategic regional role, diverse customer base, archipelagic environment, and operational characteristics.

Previous research in Maluku has demonstrated that service effectiveness and efficiency influence user satisfaction in regional public-service contexts (Nahuway & Tamaela, 2020). However, empirical evidence regarding the relationship between frontline banking services, particularly teller service quality, and customer satisfaction in Regional Development Banks remains limited.

This study therefore contributes to the literature by examining teller service quality and customer satisfaction within a Regional Development Bank operating in an archipelagic

region. Specifically, it extends previous research by providing empirical evidence from Bank Maluku Malut, a regional banking institution with distinctive social and geographical characteristics. From a practical perspective, the findings may help bank management assess the strategic importance of frontline service quality and develop measures to enhance customer satisfaction.

Based on these research gaps and theoretical considerations, this study aims to examine the influence of teller service quality on customer satisfaction at Bank Maluku Malut in Ambon City, Indonesia. Specifically, it investigates whether teller service quality significantly predicts customer satisfaction and provides empirical evidence on the role of frontline banking services in improving customer experience within the context of a Regional Development Bank.

Literature Review and Hypothesis Development

Service Quality Theory

Service quality is a fundamental concept in service management that explains how customers evaluate service performance and develop perceptions of service value. Unlike tangible products, services are characterized by intangibility, heterogeneity, and the inseparability of production and consumption, making customer evaluations strongly dependent on both service outcomes and delivery processes (Grönroos, 1984, 2007). Service quality therefore reflects not only the technical results received by customers but also their experiences during interactions with service providers.

Grönroos's Service Quality Theory explains that service quality comprises two main dimensions: technical quality and functional quality. Technical quality refers to the outcome of service delivery, whereas functional quality concerns how services are delivered and experienced by customers (Grönroos, 2007). In banking, functional quality is particularly important because customers frequently evaluate service performance through direct interactions with frontline employees. Consequently, employee competence, responsiveness, communication skills, and professionalism are essential elements shaping customer perceptions of service quality.

To operationalize service quality measurement, Parasuraman et al. (1988) introduced the SERVQUAL framework, which identifies five dimensions of service quality:

tangibles, reliability, responsiveness, assurance, and empathy. Although SERVQUAL has received several criticisms regarding its universal applicability across different service contexts, it remains one of the most widely applied frameworks for assessing customer perceptions of service performance, including banking services (Ladhari, 2009). The model emphasizes that customers evaluate service quality by comparing their expectations with their actual service experiences.

In banking services, these dimensions are particularly relevant because customers interact directly with service employees during transactions. Teller service quality can therefore be understood as an important manifestation of functional service quality in which accuracy, responsiveness, assurance, empathy, and professional behavior shape customers' evaluations of their banking experiences.

Teller Service Quality in Banking Services

From a service-management perspective, tellers perform a frontline service function and serve as a direct point of contact between banks and customers. Teller service quality is reflected in their ability to provide reliable, responsive, accurate, and customer-oriented service. Accordingly, the quality of interactions at this service point may influence customers' perceptions of the overall quality of banking services.

Teller service quality refers to customers' perceptions of the extent to which tellers provide accurate, reliable, responsive, and professional services. In banking transactions, teller performance is not limited to technical accuracy but also includes interpersonal aspects such as effective communication, courtesy, willingness to assist, and the ability to build customer confidence. These characteristics correspond to the SERVQUAL dimensions of reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988).

The importance of teller service quality can also be explained from a service-encounter perspective. Bitner (1990) argued that customer evaluations are strongly influenced by direct interactions with service employees because these encounters are moments in which customers form perceptions of organizational competence and service commitment. Positive teller interactions may therefore enhance customers' overall evaluations of banking services.

Empirical studies support the importance of frontline employee quality in determining customer satisfaction. De Bruin et al. (2021) demonstrated that employee-

related service quality contributes significantly to customer satisfaction in conventional banking contexts. Similarly, Tedjokusumo and Murhadi (2023) found that service quality is an important determinant of customer satisfaction in Indonesian banking services. These findings indicate that human-based service interactions remain relevant despite the increasing adoption of digital banking technologies.

Customer Satisfaction

Customer satisfaction represents customers' overall evaluation of their experiences with a service provider and is considered one of the most important outcomes in service-management research. According to Expectation Confirmation Theory, satisfaction occurs when customers compare their initial expectations with perceived service performance (Oliver, 1980, 1997). When actual service performance meets or exceeds expectations, customers develop more positive evaluations and higher levels of satisfaction.

In banking services, customer satisfaction is particularly important because banking relationships involve continuous interaction, trust, and long-term engagement. Customers evaluate not only the outcomes of financial transactions but also the quality of service processes, including responsiveness, reliability, and interpersonal interactions with bank employees.

In this study, customer satisfaction is conceptualized as customers' positive evaluation of banking services based on their experiences with teller services. Improvements in teller service quality are therefore expected to enhance customer satisfaction by creating more reliable, responsive, and customer-oriented service experiences.

Hypothesis Development

The relationship between teller service quality and customer satisfaction is theoretically supported by Service Quality Theory and Expectation Confirmation Theory. Service Quality Theory suggests that customers form perceptions of service performance based on both service outcomes and the processes through which services are delivered (Grönroos, 1984, 2007). In banking services, tellers are a critical component of these processes because they directly shape customers' experiences through transaction accuracy, responsiveness, communication, and professional behavior.

Furthermore, Expectation Confirmation Theory explains that customer satisfaction emerges when perceived service performance confirms or exceeds customer expectations (Oliver, 1980, 1997). When tellers provide high-quality services that meet customer expectations, customers are more likely to develop positive evaluations of banking services.

Previous empirical studies provide evidence supporting this relationship. Yonaryasari et al. (2020), Millah (2021), and Hayati et al. (2024) demonstrated that teller service quality significantly influences customer satisfaction across different banking contexts. Similarly, De Bruin et al. (2021) emphasized that employee-related service quality contributes to positive customer evaluations in banking services. Based on these theoretical arguments and empirical findings, this study proposes the following hypothesis.

H_1: Teller service quality has a positive and significant effect on customer satisfaction.

Methods

This study employed a quantitative approach with an explanatory research design to examine the relationship between teller service quality and customer satisfaction at the Ambon Main Branch of Bank Maluku Malut, Indonesia. A quantitative approach was selected because it enables objective measurement of research variables and statistical examination of relationships between constructs (Sekaran & Bougie, 2016). The explanatory design was used to assess whether variation in teller service quality could explain variation in customer satisfaction.

The research was conducted at the Ambon Main Branch of Bank Maluku Malut, a Regional Development Bank serving customers in Maluku and North Maluku provinces. The target population comprised all customers who used teller services during the research period. Because the number of customers conducting teller transactions varied continuously and no fixed sampling frame was available, the population size could not be determined precisely at the time of the study. The researchers therefore used accidental sampling to recruit customers who had used teller services during the data-collection period and met the predetermined research criteria. A total of 266 eligible customers agreed to participate and completed the questionnaire, yielding a final sample of 266 respondents.

This non-probability sampling approach, also referred to as convenience or accidental sampling, selected respondents based on their availability and willingness to participate after completing teller transactions. The approach was considered appropriate because the study required respondents with recent, direct experience of teller services during banking transactions.

Data were collected using a structured questionnaire developed from established literature on service quality and customer satisfaction. Teller service quality was measured using the SERVQUAL dimensions proposed by Parasuraman et al. (1988): tangibles, reliability, responsiveness, assurance, and empathy. Customer satisfaction was measured through customers' evaluations of service performance, including fulfillment of expectations, overall satisfaction, reduced dissatisfaction, and intention to continue using banking services. All items were assessed on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), a format commonly used in behavioral and management research to measure perceptions and attitudes (Sekaran & Bougie, 2016).

Before hypothesis testing, the research instrument was evaluated for validity and reliability. Validity testing used Pearson product-moment correlations to examine whether each item adequately represented the measured construct, whereas reliability was assessed using Cronbach's alpha to evaluate internal consistency (Hair et al., 2019).

Regression assumptions were subsequently assessed to determine the appropriateness of simple linear regression. The hypothesis was tested using simple linear regression to examine whether teller service quality significantly predicts customer satisfaction. Statistical significance was evaluated at the 5% level ($\alpha = 0.05$), and the coefficient of determination (R^2) was used to assess the proportion of variation in customer satisfaction explained by teller service quality.

Results

Respondent Characteristics

This study involved 266 customers of Bank Maluku Malut, Ambon Main Branch, who had direct experience with teller services during the research period. All distributed questionnaires were returned and considered valid for analysis, resulting in a 100% response rate. Most respondents were aged 36-58 years (56.92%), followed by those aged

25-35 years (43.08%). This distribution indicates that teller-service users were predominantly adult customers who actively engaged in banking transactions and could evaluate service performance based on direct experience.

Descriptive findings indicate that respondents generally perceived teller service quality positively. Customers reported favorable evaluations of transaction accuracy, service responsiveness, teller friendliness, professional appearance, and transaction security. These findings suggest that teller services at Bank Maluku Malut generally met customer expectations regarding reliability and responsiveness.

Customer satisfaction was similarly reflected in generally positive evaluations of banking services. Respondents indicated that teller services met their expectations, provided satisfactory transaction experiences, and supported their willingness to continue using Bank Maluku Malut services. These findings provide an initial indication that frontline service quality is an important element of customer experience within Regional Development Banks.

Validity and Reliability Assessment

Before hypothesis testing, the research instrument was evaluated to ensure that the measurement items adequately represented the research constructs and demonstrated acceptable internal consistency. Validity testing assessed whether each questionnaire item appropriately measured the intended variable, whereas reliability testing examined the consistency of items within each construct.

Validity was assessed using Pearson product-moment correlations. An item was considered valid when its correlation coefficient exceeded the minimum required value, indicating an adequate relationship with the overall construct being measured. Reliability was assessed using Cronbach's alpha. Following Hair et al. (2019), a construct was considered reliable when its Cronbach's alpha value exceeded 0.70.

The validity and reliability results indicate that all measurement items for teller service quality and customer satisfaction met the required criteria. The research instrument was therefore considered valid and reliable for subsequent statistical analysis.

Validity and Reliability Test Results

Construct	r-value range	Validity Assessment	Cronbach's alpha	Reliability Assessment
Teller Service Quality	0.751 - 0.909	Valid	0.886	Reliable
Customer Satisfaction	0.569 - 0.796	Valid	0.872	Reliable

Source: Authors' analysis based on survey data, (2026)

Regression Assumption Assessment

Before conducting simple linear regression, regression assumptions were assessed to determine the appropriateness of the analytical model. Normality was evaluated using a Normal Probability Plot (P-P Plot) of the regression residuals. The residual values were distributed around the diagonal line, suggesting an approximately normal residual pattern. The regression model was therefore considered to satisfy the normality assumption.

Linearity was also assessed to examine whether a linear relationship existed between teller service quality and customer satisfaction. The reported linearity test yielded $p < 0.001$, indicating a statistically significant linear component between the independent and dependent variables. On this basis, the data were considered suitable for simple linear regression analysis.

Regression Assumption Assessment

Assessment	Indicator	Result	Conclusion
Normality	Normal P–P Plot of regression residuals	Residuals follow the diagonal line	Assumption fulfilled
Linearity	Linearity significance (p)	<0.001	Significant linear component

Source: Authors' analysis based on survey data, (2026)

Hypothesis Testing

Simple linear regression was conducted to examine whether teller service quality significantly predicts customer satisfaction at Bank Maluku Malut, Ambon Main Branch. The analysis assessed the direction, magnitude, and statistical significance of the relationship between teller service quality and customer satisfaction.

Simple Linear Regression and Hypothesis Testing Results

Variable	Regression coefficient (β)	t-value	p-value	Decision
Teller Service Quality → Customer Satisfaction	0.708	21.381	<0.001	Supported

Source: Authors' analysis using SPSS, (2026)

The results indicate a positive and statistically significant relationship between teller service quality and customer satisfaction. The regression coefficient (β = 0.708) shows that higher teller service quality is associated with higher customer satisfaction. The t-test result (t = 21.381, p < 0.001) confirms that the relationship is statistically significant. Therefore, the proposed hypothesis that teller service quality has a positive and significant effect on customer satisfaction is supported.

Coefficient of Determination

The explanatory power of the regression model was assessed using the coefficient of determination (R^2), which indicates the proportion of variation in customer satisfaction explained by the model.

Coefficient of Determination

R	R^2	Adjusted R^2
0.796	0.634	0.633

Source: Authors' analysis using SPSS, (2026)

The coefficient of determination (R^2 = 0.634) indicates that teller service quality explains 63.4% of the variation in customer satisfaction. This finding suggests that teller service quality is an important factor associated with customers' evaluations of banking services. The remaining 36.6% of the variation may reflect factors not included in the model, such as digital banking experience, perceived security, accessibility, banking product quality, and customer trust. Overall, the regression results provide empirical support for teller service quality as a significant predictor of customer satisfaction at Bank Maluku Malut, Ambon Main Branch.

Discussion

The findings demonstrate that teller service quality is an important factor associated with customer satisfaction at Bank Maluku Malut, Ambon Main Branch. The results confirm that frontline banking services remain relevant in shaping customers' evaluations of banking experiences, even amid rapid digital transformation in the financial sector. This finding supports the argument that service quality remains fundamental in service-based industries, where customer perceptions are shaped by both service outcomes and interaction processes.

From a theoretical perspective, the findings reinforce the applicability of Service Quality Theory, particularly the SERVQUAL framework proposed by Parasuraman et al. (1988). SERVQUAL explains service quality through five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. In teller services, these dimensions are reflected in transaction accuracy, prompt assistance, employee competence, professional behavior, and personalized attention. The significant relationship identified in this study indicates that these dimensions remain important mechanisms through which customers develop positive perceptions of banking services.

The findings are also consistent with Grönroos's (2007) perspective that service quality is determined not only by the technical outcome of service delivery but also by the functional aspects of how customers experience the service. Although banking transactions may involve standardized procedures, customer satisfaction is often shaped by interpersonal interactions during service encounters. Tellers therefore serve as representatives of the bank whose communication skills, responsiveness, and professionalism influence customers' overall perceptions of service performance.

Furthermore, the results support Expectation Confirmation Theory, as proposed by Oliver (1980, 1997), which explains that customer satisfaction occurs when perceived service performance meets or exceeds customer expectations. Customers who receive accurate, efficient, and supportive teller services are more likely to perceive that their expectations have been fulfilled, resulting in higher satisfaction. Teller service quality therefore functions as an important mechanism through which banks create positive customer experiences.

The findings are consistent with previous empirical studies of service quality in banking contexts. De Bruin et al. (2021) demonstrated that employee-related service quality contributes significantly to customer satisfaction by strengthening customers' perceptions of service value and organizational commitment. Similarly, Tedjokusumo and Murhadi (2023) found that service quality is an important determinant of customer satisfaction in Indonesian banking services. These findings indicate that, despite the increasing adoption of digital banking channels, human interaction remains a critical component of the banking service experience.

The results also align with previous studies specifically examining teller service quality. Yonaryasari et al. (2020), Millah (2021), and Hayati et al. (2024) found that teller service quality positively influences customer satisfaction across different banking institutions. These studies suggest that frontline employees continue to play a strategic role in maintaining service performance because customers directly experience the quality of teller interactions during banking transactions. The present findings therefore strengthen existing empirical evidence regarding the importance of teller service quality in banking environments.

However, this study extends previous research by examining teller service quality within the context of a Regional Development Bank, specifically Bank Maluku Malut. Most previous studies have focused on national commercial banks, Islamic banks, or financial service institutions in major urban areas. Regional Development Banks operate within different institutional and socioeconomic environments, where customer relationships may be shaped by accessibility, trust, and interpersonal connections. This study therefore provides additional evidence that service quality remains strategically important for regional banking institutions.

The context of Bank Maluku Malut is particularly relevant because the bank operates in an archipelagic region with distinctive geographical and social conditions. In such an environment, direct interactions between bank employees and customers remain important because personal relationships and service accessibility may shape customer perceptions. The findings suggest that teller services are not merely operational activities but also a strategic mechanism for strengthening customer relationships and institutional trust.

From a managerial perspective, the findings imply that Bank Maluku Malut should continue developing frontline service capabilities through ongoing training, stronger communication, and customer-oriented service practices. Although digital banking innovation is essential for improving efficiency and accessibility, technological development should be complemented by high-quality human interaction. A balanced integration of digital services and personalized teller assistance may create a more comprehensive banking experience.

The findings indicate that teller service quality continues to play an important role in shaping customer satisfaction within Regional Development Banks. Direct interactions between tellers and customers remain an important aspect of the service experience even as banking services become increasingly digital. Technological advancement does not necessarily replace frontline employees; rather, it increases the need for employees to develop stronger capabilities in delivering reliable, responsive, and customer-oriented services. Enhancing teller competencies is therefore important to ensure that digital transformation is accompanied by consistently high-quality service interactions with customers.

Conclusion

This study examined the role of teller service quality in explaining customer satisfaction at Bank Maluku Malut, Ambon Main Branch. The findings demonstrate that teller service quality is a significant predictor of customer satisfaction. Customers who perceive teller services as reliable, responsive, professional, and customer-oriented tend to report higher levels of satisfaction with banking services.

The findings reinforce the relevance of Service Quality Theory and Expectation Confirmation Theory in explaining customer evaluations of banking services. Although digital transformation has significantly changed the banking landscape, direct interactions between customers and frontline employees remain an important component of service delivery. In particular, teller performance continues to shape customer experience because tellers remain a direct point of contact between customers and the bank.

Theoretically, this study contributes to the literature on service quality and customer satisfaction by providing empirical evidence from a Regional Development Bank operating in an archipelagic region. Its added value lies in demonstrating that teller service quality,

as a form of frontline service, is not only an operational component of banking but also a strategic factor associated with customer satisfaction and positive bank-customer relationships. Contextually, the findings extend research that has predominantly focused on national commercial banks by demonstrating the relevance of service quality in a regional banking environment characterized by distinct geographical and market conditions.

Research Implications

This study provides several theoretical and practical implications. From a theoretical perspective, the findings strengthen the applicability of Service Quality Theory in explaining customer satisfaction within regional banking contexts. The results indicate that SERVQUAL dimensions remain relevant for understanding customer perceptions even as banking services are increasingly shaped by technological transformation. Digital innovation should therefore be viewed not as a replacement for human-based services but as a complement that can enhance the overall customer experience.

From a practical perspective, the findings have important implications for Bank Maluku Malut management. The bank should continue strengthening teller service quality through ongoing employee development, particularly in communication skills, service responsiveness, problem-solving ability, and customer-oriented behavior. Customer perceptions should also be evaluated regularly to identify service areas requiring improvement.

Furthermore, the findings highlight the importance of integrating digital banking development with effective frontline services. Although digital channels can improve efficiency and accessibility, personalized interactions remain valuable for customers who require assistance, clarification, or trust-building experiences. A balanced service strategy that combines technological innovation with human-centered service delivery may therefore enhance customer satisfaction more effectively.

Limitations and Future Research

This study has several limitations that should be considered when interpreting the findings. First, it employed a cross-sectional design and was conducted at only one branch of Bank Maluku Malut. The findings may therefore not fully represent customer perceptions

across different branches or other Regional Development Banks with different organizational and geographical characteristics.

Second, the study focused only on teller service quality as an explanatory variable of customer satisfaction. Although teller service quality accounted for a substantial proportion of variation in customer satisfaction, satisfaction is a multidimensional construct that may also be associated with factors such as digital banking experience, perceived security, service convenience, banking product quality, customer trust, and corporate image.

Future research may expand the model by incorporating additional variables to provide a more comprehensive explanation of customer satisfaction in banking services. Comparative studies involving multiple Regional Development Banks or different banking institutions are also recommended to examine whether the relationship between teller service quality and customer satisfaction varies across organizational and regional contexts. Future studies may also employ longitudinal or mixed-method approaches to obtain deeper insights into how service-quality perceptions develop over time and how frontline service interactions contribute to long-term customer relationships.

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