The Role of Service Quality in Bank Indonesia Customer Satisfaction

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Abstract. *Research results: 1) Tangibles have a positive and significant effect on customer satisfaction when exchanging new currency during Eid al-Fitr. This means that tangibles are not only about physical appearance, but also about how the facilities and equipment provided by Bank Indonesia can provide a positive and satisfying experience for customers exchanging Eid al-Fitr currency. 2) Reliability has a positive and significant effect on customer satisfaction when exchanging new currency during Eid al-Fitr. This means that Bank Indonesia's ability to provide accurate, timely, and consistent service (such as receiving currency on request) directly meets customer expectations and increases the level of satisfaction of customers exchanging Eid al-Fitr currency. 3) Reliability has a positive and significant effect on public satisfaction in exchanging new money on Eid al-Fitr, this means that the process of exchanging Eid al-Fitr money which is carried out efficiently and quickly will make people satisfied and tend to exchange Eid al-Fitr money again in the following year.*

Keywords: *Accurate; Consistent; Exchanging; Money.*

1. Introduction

Competition in the banking industry is becoming increasingly fierce, resulting in numerous obstacles facing every bank's operations. To address this, banks must develop a sound business strategy. Awareness that customer satisfaction is crucial to ensuring a bank's survival dictates the need for banks to meet all customer desires and expectations (Rohan, 2021).

Competition in the banking sector is nothing new, as the number of banks is already enormous. Likewise, many Indonesians feel they need a bank. This opens up opportunities for each bank to provide the best service to gain public trust (Manurung, 2023). Therefore, the banking sector is required to provide the best possible service to customers and the public. This excellent service will ensure public satisfaction, which in turn will positively impact the bank as a reliable community partner (Harmelina, Indrawati & Johan, 2015).

Service is an effort to provide assistance or services to others. Good and satisfactory service is very important for customers in choosing and using banking products and services (Febriyanti & Widiyati, 2019). Consumers really want quality service. Some things that

consumers want from the services provided by a company include: Reliability, Responsiveness, Assurance, Empathy, Tangible. Saputri, Sasongko & Linawati (2022). explained that good service quality can create customer satisfaction, if employees focus on efforts to satisfy customer desires by determining the actual target customers to be served, identifying customer desires, developing products that can satisfy customer desires (Meilani & Sugiarti, 2022). However, a study by Wang, CL (2016) found that service quality is not significant to satisfaction. Customer satisfaction is a fundamental thing that should not be ignored by companies in the banking sector. Because customer satisfaction is a crucial aspect in maintaining a company's image in the community, quality customer service needs to be improved. This is crucial considering the significant role customers play in directly and indirectly contributing to revenue, supporting the existence of banking companies (Lutfiani et al., 2024). Banking companies must be able to create customer satisfaction to increase customer loyalty, so that customers will reuse banking products or services (Yunita et al., 2021). Customers who are satisfied with the service provided are more likely to extend their relationship with the company and recommend it to others. Therefore, it is crucial for companies to ensure that the service provided satisfies customers (Yanti et al., 2024).

Bank Indonesia, also known as the central bank, is responsible for Indonesia's largest commercial banks, both conventional and Islamic banks. In addition to conventional and Islamic banks, Bank Indonesia is also responsible for other financial institutions, both banking and non-banking (Febriyanti & Widiyati, 2019). Bank Indonesia is committed to providing the best quality service to the public.

There's a phenomenon where money becomes something traded, often in the form of currency exchange, which often occurs around holidays. There's a tradition of giving gifts to family members and relatives around the holidays, better known as "THR." This phenomenon seems to be an annual event that always occurs around holidays. Therefore,Bank Indonesia (BI) has launched the Semarak Rupiah Ramadhan and Berkah Idul Fitri (SERAMBI) program. This program aims to provide new currency exchange services for the public.

However, the phenomenon that occurred in 2025 was a decrease in the circulation of Eid money, where fromThe total amount of money fit for circulation (ULE) provided for public needs during the Ramadan and Eid al-Fitr period, amounting to Rp180.9 trillion, was only realized at Rp67.1 trillion, or around 37%.
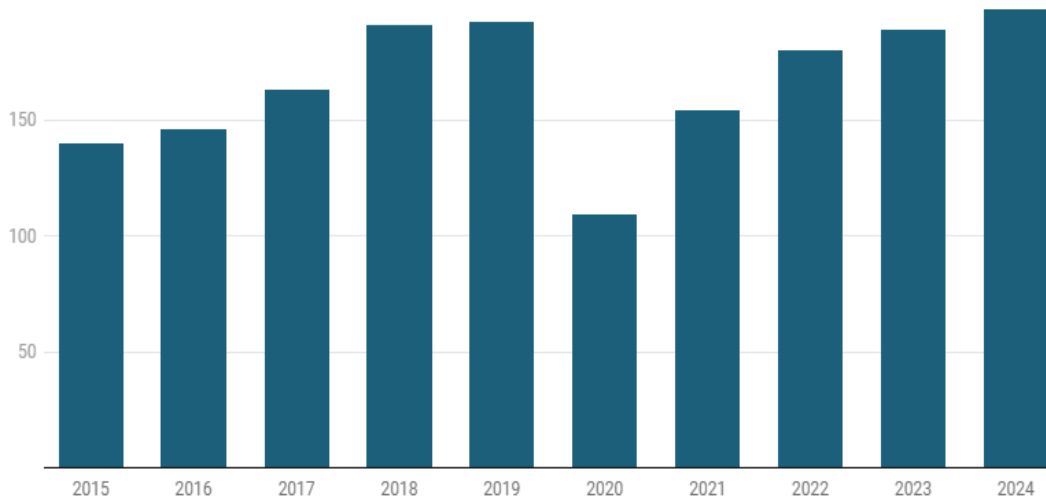
Source: (Bank Indonesia, 2025)
Image of Money Circulation During Eid (Rp. Trillion)

A previous study by Meilani and Sugiarti (2022) demonstrated a significant correlation between compliance, assurance, reliability, tangibles, empathy, and responsiveness and customer satisfaction. Research by Saraswati et al. (2023) demonstrated that most customers are satisfied with the services provided by Indonesian Islamic banks. However, several service aspects need improvement to meet customer expectations. These include transaction speed, customer service quality, and ease of use of online services.

2. Research Methods

In this study, all research results are presented in numerical form and then analyzed using statistics. Therefore, the approach used in this study is a quantitative approach. Quantitative research is research that emphasizes the measurement and analysis of causal relationships between various variables, not the process itself; the investigation is viewed within a value-free framework (Hardayani et al., 2020). Based on the established research objectives, this type of research is explanatory research, namely research that proves the existence of cause and effect and relationships that influence or are influenced by two or more variables being studied.(Umar, 2019)The purpose of explanatory research is to test hypotheses and examine the influence of independent variables on the dependent variable, namely the influence of services (tangible, reliability, responsiveness) on public satisfaction in exchanging new money on Bank Indonesia's Eid al-Fitr holiday.

2. Results and Discussion

3.1. Respondent Overview

The subjects of this study were people who had exchanged Eid al-Fitr money at Bank Indonesia. Data collection used a Google Form questionnaire distributed online via

WhatsApp from July 25 to August 19, 2025. A total of 160 respondents with the following characteristics were obtained:

Respondent Characteristics Table

Characteristics	Information	Frequency	Percentage
Gender	Man	59	36.9
	Woman	101	63.1
	Total	**160**	**100**
Age	21 – 30 years old	29	18.1
	31 – 40 years old	81	50.6
	41 – 50 years old	35	21.9
	>50 years	15	9.4
	Total	**160**	**100**

Based on the gender characteristics of 160 people who had exchanged Eid al-Fitr money at Bank Indonesia, 63.1% were women. This indicates that women often play a more dominant role in preparing for Eid al-Fitr celebrations, including distributing "angpao" (new money) to family and relatives. Furthermore, the tradition of giving new money during Eid al-Fitr is also an important part of the celebration, and women are often the ones who take care of this.

Age characteristics show as much as 50.6%People who have exchanged Eid al-Fitr money at Bank Indonesia are aged 31-40 years. This shows that people in this age range (31-40 years) usually have their own income and feel obliged to share with younger family members or those who are less fortunate during Eid al-Fitr.

Descriptive analysis aims to determine respondents' responses to each question asked. In this case, descriptive analysis explains customers' responses to the questions asked for each variable. *tangible, reliability, responsiveness*and satisfaction.To find out the respondents' responses to each variable, in this study they were grouped into one score category using a scale range with the following formula (Umar, 2017):

$$\text{Hospital} : \frac{TT - TR}{\text{Scale}}$$

Information

RS: Scale Range

TR: Lowest Score (1)

TT: Highest Score (5)

Based on the formula above, the scale range can be calculated:

Hospital : $\dfrac{5 - 1}{3}$

Hospital : 1.3

Thus the interval value can be explained as follows:

Low: 1 – 2.33

Medium: 2.34 – 3.67

Height: 3.68 – 5.0

Table Tangible Description

Code	Indicator	STS	TS	CS	S	SS	Mean	Criteria
TGB1	Ease of service process	7	16	66	39	32	3.46	Currently
TGB2	Ease of customer access in service requests	12	15	49	44	40	3.53	Currently
TGB3	Convenience of the service provider's location	13	28	31	51	37	3.44	Currently
TGB4	Use of assistive devices in service	12	20	46	47	35	3.46	Currently
Average							**3.47**	**Currently**

Based on table show that respondents' responses regarding tangible has an average value of 3.47 (moderate) which indicates that the average respondent gave a response that they quite agreed with the statements in the questionnaire, this shows that Bank Indonesia has *tangible* moderate/fairly good in providing Eid al-Fitr money exchange services. Respondents' responses regarding ease of customer access in service requests were the highest indicator with a mean value of 3.53 (moderate). This indicates that access to request Eid al-Fitr money exchange at Bank Indonesia, both online and offline, is quite easy. Furthermore, responses regarding the convenience of the service provider's location obtained a mean value of 3.44 (moderate), which is the lowest indicator in this variable. This indicates that Eid al-Fitr money exchange at Bank Indonesia offices or through mobile cash services provides a fairly comfortable place.

3.2. Data Analysis

1) Validity and Reliability

Validity test and reliability used fore valuate the quality of research instruments, such as questionnaires or other measuring tools, to ensure that the instrument can produce accurate (valid) and consistent (reliable) data.

a. Validity Test

Validity testing is a tool to measure the validity of a questionnaire used in a study. This research used SPSS to conduct the validity test. If the p-value (sig) is <0.05, indicating significant results, then the indicator can be considered valid, based on the corrected item-total correlation, which yields the following results:

Data Validity Test Table

Variables	Indicator	Correlation	p-value(sig)	Decision
Tangible	TGB1	,892	,000	Valid
	TGB2	,927	,000	Valid
	TGB3	,930	,000	Valid
	TGB4	,898	,000	Valid
Reliability	RLB1	,833	,000	Valid
	RLB2	,926	,000	Valid
	RLB3	,922	,000	Valid
	RLB4	,879	,000	Valid
Responsiveness	RPS1	,751	,000	Valid
	RPS2	,910	,000	Valid
	RPS3	,892	,000	Valid
	RPS4	,859	,000	Valid
Community Satisfaction	KP1	,735	,000	Valid
	KP2	,860	,000	Valid
	KP3	,876	,000	Valid
	KP4	,816	,000	Valid

Based on the validity test results table, it is known that all questionnaire items in the tangible, reliability, responsiveness, and community satisfaction variables have a p-value <0.05. This means that all questionnaire items in this study are declared valid, so the questionnaire can be continued as a research instrument.

b. Reliability Test

A questionnaire is said to be reliable if a person's answers to the statements are consistent or stable over time.(Ghozali, 2016)To measure reliability using the Cronbach Alpha (α) statistical test, a construct or variable is said to be reliable if it provides a Cronbach Alpha value > 0.60.(Santoso, 2019). The results of the reliability test are as follows:

Data Reliability Test Table

Variables	Indicator	Cronbach's alpha	Decision
Tangible	TGB1	,919	Reliable
	TGB2	,902	Reliable
	TGB3	,902	Reliable

	TGB4	,919	Reliable
Reliability	RLB1	,912	Reliable
	RLB2	,866	Reliable
	RLB3	,870	Reliable
	RLB4	,893	Reliable
Responsiveness	RPS1	,886	Reliable
	RPS2	,802	Reliable
	RPS3	,823	Reliable
	RPS4	,841	Reliable
Community Satisfaction	KP1	,839	Reliable
	KP2	,779	Reliable
	KP3	,758	Reliable
	KP4	,807	Reliable

Based on the reliability test results table above, it is known that the Cronbach's Alpha value for all questions is greater than 0.60. Therefore, it can be concluded that the respondents' answers to the questionnaire related to the variables of tangible, reliability, responsiveness, and satisfaction in this study are declared reliable/consistent.

2) Prerequisite Test Results

The prerequisite test analysis is intended to test the requirements for using linear regression analysis before data analysis. The prerequisite tests conducted in this study include normality, multicollinearity, and heteroscedasticity tests.

a. Normality Test

The data normality test is used to determine whether the data is normally distributed. The Kolmogorov-Smirnov statistical test is used to test normality. The normality test in this study is presented in the following table:

Normality Test Table

No	Model	*P-value*	Decision
1	KP = b1 TGB + b2 RBL + b3 RPS + e1	,620	Normal

Based on the normality test table for model 1 above, the p-value (sig) is 0.388 > α (0.05), meaning that the distribution of data in the model, namely the tangible variables (X1), reliability (X2) and responsiveness (X3) with customer satisfaction (Y) is normally distributed.

b. Multicollinearity Test

The multicollinearity test aims to determine whether a correlation exists between independent variables in a regression model. A good regression model should have no correlation between independent variables. This test detects the presence of multicollinearity in a multiple regression model, which can be seen from the tolerance value

and the VIF (Variance Inflation Factor). If the tolerance value is above 0.1 and the VIF is below 10, the model is free from multicollinearity.

Multicollinearity Test Results Table

Model	Variables	*Tolerance*	VIF	Decision
KP = b1 TGB + b2 RBL + b3 RPS + e1	*Tangible*	,671	1,491	No Multicollinearity
	Reliability	,616	1,623	No Multicollinearity
	Responsiveness	,660	1,515	No Multicollinearity

The table above shows that all variables used as predictors in the regression model exhibit VIF values <10 and tolerance values of all variables >0.1. This indicates that the independent variables used in the study do not exhibit any symptoms of multicollinearity.

t-test in Linear regression is used to test whether each independent variable individually has a significant influence on the dependent variable.

T-Test Results Table

Regression Model	Thitung	Sig (F)
Tangible-> Public satisfaction	4,280	,000
Reliability-> Public satisfaction	3,795	,000
Responsiveness-> Public satisfaction	9,954	,000

Based on the data presented in the table, it can be interpreted as follows:

1) The Influence of Tangibles on Customer Satisfaction

The results of the hypothesis test show that the P-values that form the influence of tangible on public satisfaction are 0.000 < 0.05 and the calculated t-value (4.280) > t-table 1.65468. These results mean that tangible has a positive and significant influence on public satisfaction.

The results of the study show that tangible has a positive and significant influence on public satisfaction, which means that the higher the tangible provided by officers, the higher the satisfaction of the public who exchange Eid al-Fitr money at Bank Indonesia, conversely, the lower the tangible provided by officers, the lower the satisfaction of the public who exchange Eid al-Fitr money at Bank Indonesia.

The results of this study are in line with research conducted by Austin (2021) Tangible data has a positive and significant effect on the satisfaction of users of Paten services during the New Normal. The results of this study also support previous research conducted by Azahari (2023), which found that tangible data has a positive and significant effect on customer satisfaction at Batam SPAM.

In the context of money exchange, tangible in research refers to everything that is physical and can be seen and felt by the public when exchanging Eid money at Bank Indonesia. such as ease of service process, ease of access in service requests, use of comfortable tools and facilities can have a positive and significant influence on the satisfaction of people who exchange Eid money.

In the ease of service process indicator, it can be explained that if the money exchange process is easy and not complicated, it will reduce waiting time.Minimizing complexity and providing a sense of convenience. This ultimately increases public perception of the services provided, thereby increasing their satisfaction. The ease of access indicator for service requests can be explained by the fact that clear and transparent access to currency exchange requirements and procedures provides certainty to the public. They know what needs to be done and what to expect, reducing uncertainty and anxiety, thus increasing public satisfaction.

Indicators of the use of assistive devices can be explained if officers use assistive devices when exchanging Eid al-Fitr money, such as money counting machines.Accurate counters and trained officers can provide assurance to the public regarding the authenticity and amount of money exchanged, thus ensuring public satisfaction. The comfort facility indicator explains that good facilities, such as a clean place, neat layout, good air circulation, and the availability of clear information, can create a positive perception when conducting money exchange transactions. This ultimately increases satisfaction among people who exchange money for Eid al-Fitr.

2) The Influence of Reliability on Customer Satisfaction

The results of the hypothesis test show that the P-values that form the influence of reliability on public satisfaction are $0.000 < 0.05$ and the calculated t-value (3.795) > t-table 1.65468. These results mean that reliability has a positive and significant influence on public satisfaction.

The results of the study show that reliability has a positive and significant influence on public satisfaction, this means that the higher the reliability provided by officers, the higher the satisfaction of the public who exchange Eid al-Fitr money at Bank Indonesia, conversely, the lower the reliability provided by officers, the lower the satisfaction of the public who exchange Eid al-Fitr money at Bank Indonesia.

The results of this study are relevant to research conducted by Anwar, Marlius, and Yani (2025), which found that reliability has a positive and significant effect on customer satisfaction at PT. Banda Mustikamas Batam Center, Riau Islands. This is in line with research conducted by Rahayaan, Soetiksno, and Wattimena (2024), which found that reliability influences customer satisfaction at PT. BFI Finance, Ambon Branch.

Reliability in this study refers to Bank Indonesia's ability to consistently provide accurate, timely, and satisfactory money exchange services. This means the service provider can be trusted to calculate the correct amount of money, provide the promised exchange rate, and execute transactions on schedule. which is agreed upon so that it can have a positive and significant influence on the satisfaction of the people who exchange Eid money.

In the clear service standard indicators, thisprovide certainty.People don't need to worry about whether they will receive good service, thus reducing anxiety and stress during transactions, which can reduce public satisfaction with exchanging Eid al-Fitr money. Indicators of accuracy in customer service, for example, always giving the correct amount of money and the process being carried out meticulously without errors, will make people feel that their Eid al-Fitr money needs are being met, which ultimately increases their satisfaction levels.

Service indicators that comply with this schedulereduce uncertainty for people who need Eid money, thereby reducing the potential for disappointment or stress. While the same service indicators forall customers, this can increase public trust in Bank Indonesia services, especially during Eid al-Fitr money exchanges which require certainty and smoothness.

3)   The Influence of Responsiveness on Customer Satisfaction

The results of the hypothesis test show that the P-values that form the influence of responsiveness on public satisfaction are 0.000 < 0.05 and the calculated t-value (9.954) > t-table 1.65468. These results mean that responsiveness has a positive and significant influence on public satisfaction.

The results of the study show that responsiveness has a positive and significant influence on public satisfaction, this means that the higher the responsiveness provided by officers, the higher the satisfaction of the public who exchange Eid al-Fitr money at Bank Indonesia, conversely, if the responsiveness provided by officers is low, then the satisfaction of the public who exchange Eid al-Fitr money at Bank Indonesia will decrease.

The results of this study align with research conducted by Trisnawati and Wijaya (2024), which demonstrated that responsiveness influences customer satisfaction when using the Livin by Mandiri application at Bank Mandiri KCP Depok. This is also relevant to research conducted by Anwar, Marlius, and Yani (2025), which found that responsiveness has a positive and significant effect on customer satisfaction with foreign exchange services at PT. Banda Mustikamas Batam Center, Riau Islands.

Responsiveness or reliability in this study refers to Bank Indonesia in Bank Indonesia's (BI) responsiveness and speed in meeting the surge in demand for cash ahead of Eid al-Fitr to make it easier for people to exchange money for use in celebrations so that this can have a positive and significant impact on the satisfaction of people who exchange money for Eid al-Fitr.

Responsiveness In the indicator of responding well, this means that people who queue to exchange money during Eid al-Fitr expect fast and efficient service and when officers can respond well, then the public's expectations will be met. The indicator of fast and accurate service, this means that officers are willing and able to provide services immediately to people who exchange Eid al-Fitr money, without unnecessary delays, this reduces waiting time and potential frustration because people's problems are resolved properly and their needs for Eid al-Fitr money are met as expected.

The on-time service indicator allows people to wait less than expected, significantly increasing customer satisfaction by providing a positive experience with exchanging Eid al-Fitr money at Bank Indonesia. The indicator also addresses complaints. Customer satisfaction, this means that complaints that are handled well through clear information by Bank Indonesia officers when exchanging Eid money can make people feel appreciated and get solutions to their problems, thereby increasing their satisfaction in exchanging Eid money as a whole.

Service quality is a crucial aspect that must be considered and maximized to ensure sustainability and continued customer preference. According to Lubis (2023: 78), service quality is the expected level of excellence and the control over that level of excellence to meet customer expectations. Service quality can also be defined as the control of excellence to meet customer expectations.

The F test is used to determine how far the independent variables together can influence the dependent variable:

F Test Results Table

Regression Model	F count	Sig (F)
Tangible-> Public satisfaction	117,347	,000
Reliability-> Public satisfaction		
Responsiveness-> Public satisfaction		

Based on the test in the table, it can be seen that the model obtained an f-count value of 117.347 > f-table of 2.66 with a significance value of 0.000 < 0.05. This result means that tangible, reliability, and responsiveness simultaneously have a positive and significant influence on public satisfaction.

4. Conclusion

Based on the results of the research that has been carried out, it can be concluded that: *Tangible* has a positive and significant impact on public satisfaction in exchanging new money on Eid al-Fitr, this means that tangible is not only about physical appearance, but also about how the facilities and equipment provided by Bank Indonesia can provide a positive and satisfying experience for people who exchange Eid money. *Reliability* has a positive and significant impact on public satisfaction in exchanging new money on Eid al-Fitr, this means Bank Indonesia's ability to provide accurate, timely and consistent services (such as money received as requested) directly meets customer expectations and increases the level of satisfaction of people who exchange Eid money. *Reliability* has a positive and significant impact on public satisfaction in exchanging new money on Eid al-Fitr, this means that the process of exchanging Eid money is carried out efficiently and quickly, which will make people satisfied and tend to exchange Eid money again in the following year.

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