

## The Impact of Smart Branch Services and the Role of General Bankers on Customer Satisfaction at PT Bank Mandiri Tbk, Sorong Ahmad Yani Branch

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### ABSTRACT

This study aims to analyze the influence of Smart Branch services and the role of General Bankers on customer satisfaction at PT Bank Mandiri Tbk, Sorong Ahmad Yani Branch. This research uses a quantitative approach with a total of 100 customer respondents selected through purposive sampling. Data collection was conducted using a questionnaire instrument, which was then analyzed through validity and reliability tests, classical assumption tests, as well as multiple linear regression analysis. Based on the partial test results, Smart Branch services were proven to have a significant effect on customer satisfaction. The study results indicate that the role of General Bankers does not show a significant effect on customer satisfaction. Meanwhile, simultaneous testing shows that both variables together have a significant effect on customer satisfaction.

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## **INTRODUCTION**

The development of information technology has brought significant changes in various aspects of life, including in the world of banking. In the digital era like today, people's expectations of financial services are getting higher. Ease of access, speed of service, and a comfortable transaction experience are the main demands of customers for financial institutions. This encourages banking institutions to continue to innovate in creating service systems that are adaptive to changing times, one of which is through the digitization of banking services (Susanti et al., 2023).

Digital transformation in the banking sector is realized through various strategies, such as the development of mobile banking services, internet banking, and digital branches. One of the innovations that is currently being implemented by many national banks is Smart Branch, which is a digital technology-based bank branch concept that aims to create efficiency, convenience, and improve the quality of service to customers. The Smart Branch concept allows customers to carry out various banking activities independently with the support of technological devices such as self-service machines, digital queue systems, and interactive screens, thereby speeding up the service process and minimizing dependence on tellers or conventional customer service officers.

PT Bank Mandiri (Persero) Tbk as one of the largest state-owned banks in Indonesia has also adapted to this trend. Through its digital transformation program, Bank Mandiri presents Smart Branch services in a number of branches, including the Sorong Ahmad Yani Branch. The main purpose of the implementation of this Smart Branch is to provide more efficient, modern, and convenience-oriented services for customers. The existence of Smart Branch is expected to increase customer satisfaction through faster and more systematic service, as well as reduce waiting times that were previously obstacles in conventional services.

In the midst of digital transformation in the banking industry, the existence of human resources continues to play a very important role as a link between technological advances and customer needs. This role is becoming increasingly significant, especially for customers who are not used to using digital services independently (Susanti et al., 2023). In this case, General Banker has a strategic position as the spearhead of services that prioritize a personal approach while supporting the implementation of modern banking technology.

General Banker is a banking service officer equipped with comprehensive competencies, including the ability to handle basic transactions, provide information and consultation on banking products and services, and assist customers in utilizing the digital facilities available at Smart Branches. This role demands a high level of flexibility, thorough mastery of service procedures, and effective and professional interpersonal communication skills (Lestari et al., 2023). General Banker not only functions as an operational executor, but also as a representation of excellent service quality, which combines technological efficiency with an empathetic and responsive touch of human service.

The role of the General Banker is closely related to the application of the principle of excellent service in the banking industry. Excellent service, otherwise known as excellent service, is a service approach that not only focuses on meeting the basic needs of customers, but is also oriented towards creating emotional satisfaction and building sustainable long-term relationships between customers and banks (Wang et al., 2023). In carrying out its duties, General Banker is responsible for ensuring that every customer receives fast, precise, friendly, and professional service (Moon et al., 2024). This includes the ability to understand individual customer needs, provide proactive solutions, and be a representation of superior service values that are part of PT Bank Mandiri (Persero) Tbk's service quality commitment.

The business phenomenon behind this research is the increasing customer demand for fast, efficient, and easily accessible banking services along with the development of digital technology. The increasingly fierce competition in the banking industry encourages large banks, including PT Bank Mandiri (Persero) Tbk, to innovate through the application of the Smart Branch concept that utilizes digital technology in providing services. Although this innovation is expected to improve efficiency and comfort, the reality is that there are still obstacles such as low digital literacy among some customers, especially the elderly, and differences in perception of the quality of service of officers. The role of the General Banker is crucial to bridging the interaction between technology and customers, but its effectiveness still depends on interpersonal skills, mastery of technology, and the ability to provide the right solutions. This condition creates challenges as well as opportunities for Bank Mandiri to optimize the synergy between technological innovation and human-based services to achieve the maximum level of customer satisfaction.

However, in practice, the implementation of Smart Branch and the assignment of General Bankers at the Sorong Ahmad Yani Branch still face a number of challenges. Some customers still have difficulty operating digital devices, especially the elderly or customers who are not familiar with technology. In addition, customers' perceptions of General Banker's service quality also still vary, depending on the service experience they receive. This shows that the success of digital transformation is not only determined by technological sophistication, but also by the ability of the workforce to provide superior services.

This study aims to measure the extent to which these two factors contribute to creating customer satisfaction, as well as provide strategic input for the development of better service quality in the future. Through this approach, it is hoped that Bank Mandiri can continue to improve its competitive advantage in the face of increasingly complex and dynamic competition in the banking industry. Based on the description above, it is important to conduct research focusing on the influence of Smart Branch services and the role of General Bankers on customer satisfaction at PT Bank Mandiri Tbk, Sorong Ahmad Yani Branch.

## **LITERATURE REVIEW**

### ***Customer Satisfaction***

Customer satisfaction is the main indicator in assessing the success of a banking institution in providing services. This satisfaction arises from the compatibility between the customer's expectations for the service provided and the reality received. According to Kotler & Keller (2020), satisfaction is a person's feeling of happiness or disappointment that arises from comparing the perception of the performance of a product or service with his or her expectations. In the context of banking, customer satisfaction is not only limited to the speed of service or accuracy of transactions, but also includes convenience, ease of access, and quality of interaction between customers and bank officers (Amanda et al., 2023).

### ***Smart Branch Service Quality***

Smart Branch is an innovative concept in the banking world that integrates digital technology with service systems in branch offices. This branch is equipped with various technological devices such as self-service machines, automated queuing systems, and interactive facilities that allow customers to conduct transactions independently without completely relying on officers (Ahmad et al., 2024). The purpose of developing this service is to create efficiency, speed up the service process, and provide a more modern and comfortable experience for customers (Habibi et al., 2024).

### ***General Banker***

The role of the General Banker is very strategic in ensuring the creation of excellent service. Excellent service is a service that not only meets the basic needs of customers, but also creates positive emotional relationships, strengthens loyalty, and forms the professional image of banking institutions. A General Banker must have good interpersonal communication skills, high responsiveness to customer needs, and a deep understanding of existing products and service systems. Their presence provides added value that cannot be completely replaced by technology (Anggraini et al., 2022).

Modern banking is required to provide services that are fast, efficient, and according to customer needs. In response to these demands, Bank Mandiri developed Smart Branch, which is a digital branch concept that integrates information technology with face-to-face services to improve the convenience, speed, and convenience of transactions. According to Wang et al. (2023), service quality is the main determinant of customer satisfaction at financial institutions, especially technology-based services. SERVPERF dimensions such as assurance, reliability, responsiveness, and tangibility have been shown to have a significant effect on customer satisfaction, while accessibility and empathy tend to have a lower influence in the non-bank sector in developing countries.

Moon et al. (2024) emphasize the importance of Human Service Quality (HSQ), which includes the professionalism, reliability, and interactivity of officers. These three aspects play a role in building rapport or personal relationships between bank officers and customers, which remain relevant even though digitalization reduces the intensity of direct interaction. Meanwhile, Lutfiani et al. (2024) show that customer satisfaction is influenced by service experiences that exceed expectations, with indicators such as overall satisfaction, repurchase intent, and willingness to recommend. In the context of digital banking, speed, ease of access, and security of transactions are the dominant factors that shape customer satisfaction and loyalty. Departing from these findings, this study analyzes the influence of Smart Branch service quality and the role of General Bankers on customer satisfaction.

### ***The Quality of Smart Branch Services has A Positive Effect on Customer Satisfaction***

Smart Branch Service Quality represents the level of quality of technology-based banking services provided by banks through modern branch offices. Smart Branch is designed to provide convenience, speed, and convenience for customers in conducting various transactions, both through automated machines and staff assistance. The indicators include system reliability, responsiveness, security and trust assurance, empathy, and tangible physical facilities. This service is a form of banking innovation to answer the demands of efficiency and ease of access in the digital era.

H1: *The quality of Smart Branch services has a positive effect on customer satisfaction.*

### ***The Role of the General Banker has A Positive Effect on Customer Satisfaction***

The role of the General Banker describes the contribution of bank officers who have multi-functional capabilities, ranging from serving basic transactions to providing banking product consulting. General Banker acts as a link between Smart Branch technology and customers, helping them understand and utilize available facilities, and providing solutions that suit individual needs. The dimensions of this role include technical skills, professional attitudes, communication skills, speed in helping, and a friendly attitude that fosters a sense of comfort.

H2: *The Role of the General Banker has A Positive Effect on Customer Satisfaction.*

### ***The Quality of Smart Branch Services and the Role of General Bankers Simultaneously Have A Positive Effect on Customer Satisfaction***

The quality of Smart Branch Services and the Role of General Bankers have a simultaneous influence on customer satisfaction. The Quality of Smart Branch Services brings the speed, convenience, and efficiency of technology-based services, while the General Banker's role provides a personal touch through a professional attitude, effective communication, and the ability to understand customer needs. The synergy between the two creates a comprehensive service experience that combines the advantages of modern technology with the quality of human interaction so that customer satisfaction increases significantly. Therefore, the hypothesis, as follows:

H3: *The Quality of Smart Branch Services and the Role of General Bankers Simultaneously Have A Positive Effect on Customer Satisfaction.*

### Conceptual Framework

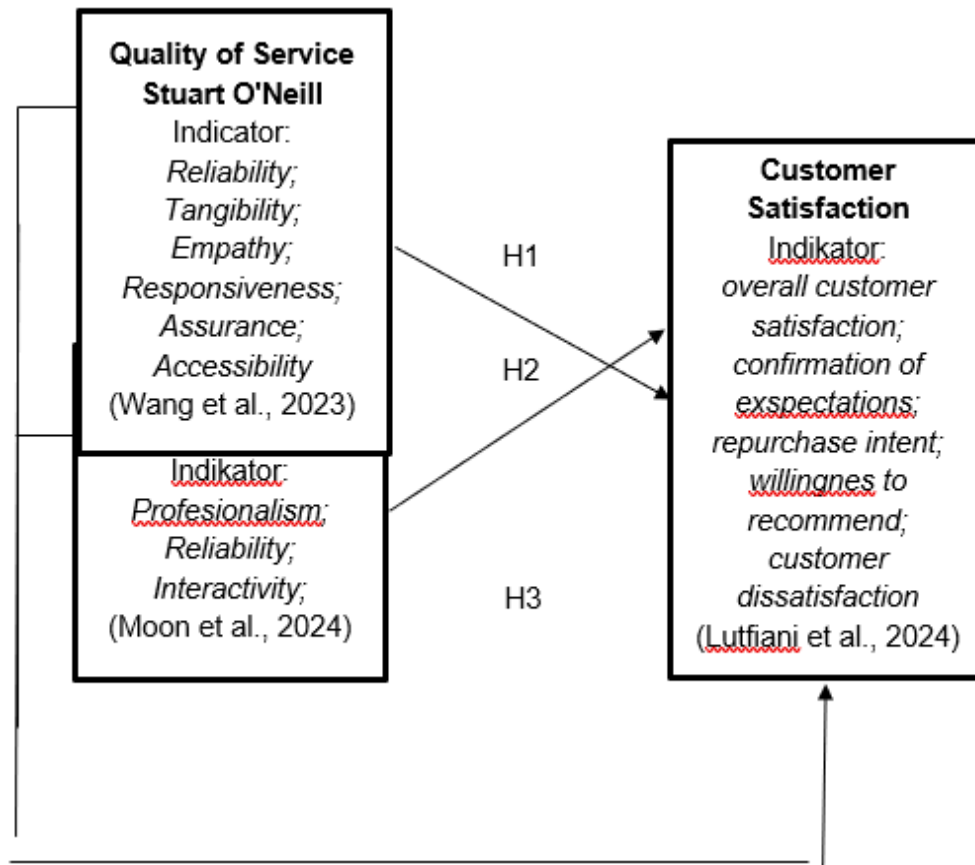


Figure 1. Conceptual Framework

### METHODOLOGY

This study uses a quantitative approach with associative and comparative causal research designs. This design was chosen to test the influence of two independent variables, namely the quality of Smart Branch services and the role of the General Banker, on the dependent variable in the form of customer satisfaction. The research was conducted on customers of Bank Mandiri Sorong Ahmad Yani Branch who have used Smart Branch services and interacted with General Bankers. The research procedure begins with the determination of an analysis unit in the form of individuals, namely customers who use the service. The research population is not definitely limited so the sampling technique is carried out using non-probability sampling with a purposive sampling approach.

Primary data was collected through a questionnaire based on a 5-point Likert scale that was arranged according to the indicators of each variable. Secondary data was obtained from the bank's internal documents, academic literature, and official publications related to the concept of Smart Branch and General Banker.

The collected data is analyzed through several stages. First, validity and reliability tests are carried out to ensure the validity of the research instrument. Second, classical assumption tests are used to ensure that regression models meet statistical requirements, including normality, multicollinearity, and heteroscedasticity tests. Multiple linear regression analysis is used to test the partial or simultaneous influence of independent variables on customer satisfaction. The t-test is used to test for partial influences, the F-test is used to test for simultaneous influences, and the coefficient of determination ( $R^2$ ) is used to determine the proportion of variations in customer satisfaction that can be explained by the model.

## **RESEARCH RESULT AND DISCUSSION**

The object of this research is Bank Mandiri Sorong Ahmad Yani Branch customers who use Smart Branch services and interact directly with General Bankers. From these objects, as many as 100 respondents were selected and all met the research criteria, so that they were considered able to provide relevant information related to service quality and customer satisfaction. Based on respondent characteristics, the gender composition was relatively balanced, with 53% males and 47% females. In terms of age, most of them are in the productive age group, namely 31–40 years (41%) and 21–30 years (36%). The respondents' jobs were dominated by private employees (34%), followed by entrepreneurs (24%) and state-owned employees (21%), showing the dominance of active economic groups. In addition, 46% of respondents have been customers for more than 6 years, reflecting a high level of loyalty. The intensity of visits to Smart Branches is also quite high, with 43% of respondents visiting more than 3 times a month. Overall, these characteristics illustrate that respondents are active and experienced customers, so the data obtained is valid to analyze the influence of Smart Branch services and the role of General Bankers on customer satisfaction.

Validity tests are used to ensure that each question item actually measures the variables being studied. The test results showed that all items in the Smart Branch Service, General Banker Role, and Customer Satisfaction variables had a calculated  $r$  value greater than the  $r$  of the table (0.195), so that all statements were declared valid. Reliability tests aim to measure the consistency of the instrument. The results showed that all variables had Cronbach's Alpha values above 0.70, which means that all research instruments were reliable and suitable for use in subsequent analysis.

Classical assumption tests are performed to ensure that the regression model meets the statistical requirements for accurate analysis results. The test results showed that the model met all assumptions: the residual data was normally distributed, there was no multicollinearity, and there was no heteroscedasticity. Thus, the regression model was declared to have passed the classical assumption test and is suitable for further analysis.

The results of the F test show that the variables of Smart Branch Services and the Role of the General Banker together have a significant effect on Customer Satisfaction. The results of the determination coefficient test showed that the two variables contributed significantly to explaining the variation in Customer Satisfaction, although there were still other factors outside the model that also influenced. Overall, the regression model used has been able to describe the influence of independent variables on dependent variables quite well.

**Table 1. Hypothesis Test (t)**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.263	4.062		4.989	.000
	Smart Branch Services	.443	.063	.583	7.076	.000
	The Role of a General Banker	.021	.104	.016	.199	.842

a. Dependent Variable: Customer Satisfaction

*Source: SPSS output version 21, data processed by researchers (2025)*

Based on the results of the partial test (t-test), it can be seen that the Smart Branch Service variable has a significant effect on Customer Satisfaction. This can be seen from a significance value of less than 0.05, so the hypothesis that states the influence of Smart Branch Services on Customer Satisfaction is acceptable. This means that the better the Smart Branch services provided, the higher the level of customer satisfaction. The results of the study show that the Smart Branch Service variable has a positive and significant effect on Bank Mandiri Customer Satisfaction. This means that the better the Smart Branch services provided, the higher the level of customer satisfaction. Smart Branch services basically provide convenience, speed, and convenience in transactions through the use of modern digital technology. This innovation is in line with the needs of customers who increasingly want banking services that are practical, efficient, and accessible independently without having to rely entirely on traditional teller services. These findings support the theory of customer satisfaction which states that superior service quality is able to create a positive experience for customers thereby increasing their satisfaction. Thus, the implementation of Smart Branch not only helps Bank Mandiri in improving service quality, but also strengthens the bank's competitiveness in facing changes in consumer behavior in the digital era.

Based on the results of the partial test (t-test), the General Banker Role variable did not have a significant effect on Customer Satisfaction. This is shown by a significance value greater than 0.05, so the hypothesis that there is an influence of the General Banker's Role on Customer Satisfaction is rejected. Thus, it can be concluded that the role of the General Banker did not make a significant direct contribution to customer satisfaction in this study. The results of the study show that the General Banker Role variable does not have a significant effect on Bank Mandiri's Customer Satisfaction. This indicates that the existence of a General Banker who is in charge of providing comprehensive services to customers has not fully become a factor that affects the level of customer satisfaction. Some of the possibilities behind these findings are that customers place more emphasis on the quality of technology-based services and transaction speed than on personal interactions with General Bankers. The development of digital banking technology has encouraged customers to prioritize fast and efficient self-service, so the role of the General Banker is considered less crucial in influencing satisfaction. These findings are in line with the view that customer satisfaction is more influenced by the convenience, accessibility, and quality of service technology, rather than the role of certain individuals in providing services.

## **CONCLUSIONS AND RECOMMENDATIONS**

This study concludes that Smart Branch Services have a positive and significant effect on customer satisfaction, so that improving digital services is an important factor in improving customer experience. The role of the General Banker does not have a significant influence on customer satisfaction, which shows that personal interaction has not been the main consideration for customers compared to the convenience and efficiency of digital services. The results of the simultaneous test showed that the two variables together had a significant effect on customer satisfaction, so that both still have a collective role in shaping the quality of service received. These findings confirm that in the context of banking digitalization, technology-based service quality has a more dominant role than traditional face-to-face services.

## **ADVANCED RESEARCH**

Based on the results of the research, Bank Mandiri is advised to continue to optimize the quality of Smart Branch services through system improvement, security, features, and comfort of use. On the other hand, the role of the General Banker needs to be redirected to become a financial consultant who is able to provide education, mentoring, and added value for customers. Improving staff competence, strengthening service ethics, and integrating digital and personal services is also important so that the customer experience becomes more comprehensive. In addition, customer satisfaction monitoring and prompt handling of complaints need to be strengthened to minimize potential dissatisfaction and increase customer trust in a sustainable manner.

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