

ABSTRACT

This study aims to analyze the effectiveness of the Universal Banker role as a strategy to increase customer satisfaction at the BRI Regional Office in Padang. A mixed-methods approach was used, collecting primary data through a structured questionnaire distributed to 120 customers at three BRI branch offices using a purposive sampling technique. In-depth interviews were also conducted with three Universal Banker officers to explore their perspectives and experiences in carrying out their duties. The quantitative data showed that customers gave very positive assessments of various aspects related to Universal Banker performance, including competence, ease of service access, speed of service delivery, clear and friendly communication, and the ability to resolve customer issues effectively.

The validity and reliability of the research instrument were tested and proven valid and reliable, thus ensuring reliable analysis results. Data analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) revealed that the Universal Banker role significantly explains customer satisfaction, with a significant path coefficient of 0.785. Furthermore, this role also positively influences service quality, with a path coefficient of 0.722. These findings confirm that Universal Banker not only helps enhance the customer experience but also significantly contributes to improving the bank's service quality standards. As such, Universal Banker serves as a strategic factor in building and maintaining strong relationships between the bank and its customers.

Interview results revealed that Universal Banker officers master flexible communication, using both formal and local language to ensure messages are well-received by customers. Their primary strategy for attracting new customers includes a personalized approach through simple education, the use of digital media, and promotions tailored to market segments. Continuous education and training are considered crucial for maintaining optimal product knowledge and communication skills. From a customer perspective, Universal Banker provides significant convenience, such as one-stop service that reduces the need for queues at multiple locations. Customers expressed satisfaction with the fast, friendly, and informative service and hoped for consistent service quality, along with simplified and transparent administrative processes. Overall, the implementation of Universal Banker has had a positive impact on service efficiency and customer satisfaction, while helping BRI strengthen long-term customer relationships through a personalized and data-driven approach. These findings provide an empirical basis for developing a structured training strategy and implementing a technology-based decision support system to optimize the Universal Banker model in the future.

Keywords : Universal Banker; Service Quality; Customer Satisfaction; PT Bank Rakyat Indonesia; Indonesian Banking