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## The Influence of Excellent Teller Service Based on The A3 Concept on Customer Satisfaction at PT BPR Bank Daerah Karanganyar (Perseroda)

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### ABSTRACT

Competition in the banking industry drives commercial banks and BPR to improve their services, including PT BPR Bank Daerah Karanganyar (Perseroda). BPR stands for *Bank Perekonomian Rakyat*. Improving bank services, especially in the teller section, needs to be done to increase customer satisfaction. This research studies the effect of excellent teller service based on the concept of A3 (attitude, attention, and action) on customer satisfaction at PT BPR Bank Daerah Karanganyar (Perseroda). This study employs quantitative method, utilizing primary data collected through questionnaires distributed to 80 respondents who are the customers of PT BPR Bank Daerah Karanganyar (Perseroda). The analysis was performed using multiple linear regression. The findings indicate that the A3 variables (attitude, attention, and action) significantly influence customer satisfaction, both partially and simultaneously.

**Keywords:** action; attention; attitude; customer satisfaction; excellent service

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## INTRODUCTION

The tight competition in the banking industry incites commercial banks and BPR to develop strategies to attract people's attention to the services and products offered and maintain the presence of repeat customers to continue using the company's products and services. BPR stands for *Bank Perekonomian Rakyat*. BPR has several limitations in its activities, such as not being able to accept demand deposits and participate in payment transactions, not carrying out activities in foreign currency and investing or capital participation, and also not serving insurance businesses (Law of the Republic of Indonesia Number 7 of 1992 on Banking as Amended by Law Number 10 of 1998).

According to Pranata and Lau (2023), to get people's attention, every bank needs to improve operational quality to provide better customer service. Customer satisfaction is a significant factor in helping banks to keep their competitive advantage (Li, et al, 2021). Satisfaction can be given as "an effort to fulfill something" or "making something adequate" (Tjiptono, 2014). Meanwhile, consumer satisfaction is a person's feeling of pleasure or disappointment after comparing the results of the product performance received with the expected performance (Kotler and Keller in Ruslim and Rahardjo, 2016). It is influenced by good service quality, thereby creating loyalty to customers (Karmanta and Kusumadewi, 2019). This allows customers to share their experiences to their friends and relatives so that the company will benefit from the increased number of customers. In the banking industry, the customers surely expect optimal service from banks when they want to use their products and services. The level of customer satisfaction with the excellent service provided by banks is considered to be a benchmark for winning existing competition (*Ikatan Bankir Indonesia* in Muin, et al., 2023).

Daryanto and Setyobudi (2014) stated that excellent service can be done by focusing on A3, namely attitude, attention, and action to maintain and create good relationship with customers. Attitude is behavior when dealing with customers, Attention is full concern for consumers, both in relation to attention to customer needs and desires and understanding of suggestions and criticisms given by customers, while Action is various real activities provided to consumers in customer service (Zeithaml and Bitner in Sulistyowati, 2018). According to Priansa in Muin, et al., (2023), the quality of teller service received by customers is one of the conditions that influences their level of satisfaction with the bank. The scope of excellent service culture consists of Speed, Friendship, Accuracy, and Comfort (Ayuninggar and Martini, 2024). According to Rahmayanty (2013), the objectives of excellent service are: Preventing turnover and building loyalty to customers, providing satisfaction and trust to customers, maintaining and caring for customers so that they feel cared for and important about what they need and maintaining customers so that they remain loyal in using the products or services offered by the company.

PT BPR Bank Daerah Karanganyar (Perseroda) or BDK is one of the BPRs that implements excellent service. *Bank Daerah Karanganyar* is translated to English as Karanganyar Regional Bank (Indonesian: *Bank Daerah Karanganyar*). BPR is translated to English as People's Economic Bank (Indonesian: *Bank Perekonomian Rakyat*, abbreviated as BPR). Perseroda is short for *Perseroan Daerah* (Regional Company). The largest people's economic bank in Karanganyar Regency is fully owned by the Karanganyar Regency government. Based on Karanganyar Regency regional regulation No. 3/1996, BDK was established to support regional development and economy, as well as to be a source of Regional Original Income (Indonesian: *Pendapatan Asli Daerah*, abbreviated as PAD). Excellent service, especially from the teller of PT BPR Bank Daerah Karanganyar (Perseroda) is proven by doing 5S. They are *Senyum, Sapa, Salam, Sopan, dan Santun* (smiling, acknowledging, greeting, and being polite and courteous) while serving customers. They also look well-groomed, listen to customer complaints, offer plastic bags when customers make large withdrawals, complete transactions quickly and accurately, and always say thank you to the customers at the end of transaction. Even though excellent service has been provided by BDK,

there is not any further research regarding how customer satisfaction is influenced by excellent service from BDK tellers, especially if it is studied from the A3 concept (attitude, attention, and action).

Several researches regarding the influence of service quality on customer satisfaction shows positive results (Rini and Pujiastuti, 2017; Proborini, 2018; Syara and Handayani, 2020; Lesnussa and Warbal, 2023). Supriyanto, Wiyono and Burhanuddin (2021) found service quality had indirect effects on customer bank loyalty through customer satisfaction. Lesnussa and Warbal (2023) found that the attitude and service quality of sales assistants had a significant and positive effect on customer satisfaction. Rini and Pujiastuti (2017) also examined the effect of excellent service on consumer satisfaction at the Koperasi Suka Maju in Probolinggo Regency. The results show there is influence between attitude, attention, and action on consumer satisfaction. Another result shows that three variables partially have a significant effect on customer satisfaction, namely attitude, attention, and appearance. The other three variables, namely action, ability, and responsibility, partially do not have a significant effect on customer satisfaction (Proborini, 2018). Daryanto and Setyobudi (2014) described excellent service in terms of attitude is in the forms of: a. Looking well-groomed when serving customers; b. Showing a smiley face when providing service and being polite and friendly; c. Providing service with positive thinking; d. Providing service to customers with respect, such as speaking good language, showing a friendly expression, being polite, friendly, and sympathetic. Then, the attention is expressed by: a. Listening carefully and understanding customers' needs; b. Giving full attention to customers. The action is expressed by: a. Taking notes customers' needs; b. Being responsive when serving customers; c. Following up customers' feedback and fulfilling customers' needs. By using the A3 concept (attitude, attention, and action), the management can focus on improving excellent service on the aspects that influence customer satisfaction to increase the company's productivity. By implementing the A3 concept, the company's vision, to make PT BPR Bank Daerah Karanganyar (Perseroda) a healthy bank, is able to compete and always prioritize excellent service can also be achieved.

## RESEARCH METHOD

This research focuses on finding out the effect of excellent service with the A3 concept (attitude, attention, and action) provided by the teller of PT BPR Bank Daerah Karanganyar (Perseroda) on customer satisfaction, with the A3 concept (attitude, attention, and action). This research is quantitative. According to Siyoto and Sodik (2015), quantitative methods are scientific methods that are factual, empirical, measurable objective, rational, and structured. A quantitative method aims to test the theory regarding the influence of the independent variable on the dependent variable. The independent variables in this study are: attitude as X1, attention as X2, and action as X3. Meanwhile, the dependent variable is customer satisfaction (Y).

The primary data were obtained by distributing questionnaires to customers of PT BPR Bank Daerah Karanganyar (Perseroda). According to Sugiyono (2013), a questionnaire is a data collection technique in which respondents are given written statements or a series of questions and asked to provide answers. To check the validity of the questionnaire, the Pearson test was used and the reliability was tested using the Cronbach's Alpha technique. An elaboration of the A3 concept by Daryanto and Setyobudi (2014) were used as indicators of the questionnaire. The population in this research was 400 customers. The research sample was taken using a simple random sampling technique which ensures that each member of the population has an equal chance of being selected. By using the Slovin method and a margin of error of 10%, the sample in this study was 80 respondents.

This research used multiple linear regression to analyze the data and to test the relationship between the independent variables (attitude, attention, and action) and the dependent variable (customer satisfaction). Previously, classical assumptions were tested such as the normality test,

multicollinearity, heteroscedasticity, and autocorrelation to ensure that the regression test results were valid. Multiple regression analysis was chosen because it can measure the influence of more than one independent variable simultaneously (Ghozali, 2016). The following is the regression equation model used in this research:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information:

- Y = dependent variable
- a = constant
- $\beta_1, \beta_2, \beta_3$  = regression coefficient
- X1, X2, X3 = independent variable
- e = error

## RESULT AND DISCUSSION

This research aims to determine the effect of excellent service with the A3 concept (attitude, attention, and action) provided by tellers at PT BPR Bank Daerah Karanganyar (Perseroda) on customer satisfaction, with the A3 concept (attitude, attention, and action). The population in this study was 400 customers of PT BPR Bank Daerah Karanganyar (Perseroda). The researchers used probability sampling by doing random sampling to determine 80 respondents. The customer characteristics based on gender are presented in Table 1.

Table 1. Identity of respondents based on gender

Gender		Frequency	Percent	Valid Percent
Valid	Male	25	31.2	31.3
	Female	55	68.8	68.8
	Total	80	100.0	100.0

Source: SPSS output of version of 25, 2024

Table 1 shows that 25 of the respondents are male BDK customers (31,2%), and 55 respondents (68,8%) are female customers. This shows that the number of female respondents in this study is greater than the number of male respondents.

### Validity Test

The validity test is calculated by using the Pearson Correlation value, namely by comparing  $r_{count}$  with  $r_{table}$ . According to Ghozali (2016), if the value of  $r_{count} \geq r_{table}$ , the item is declared valid, and if  $r_{count} < r_{table}$  the item is said to be invalid. Testing the validity of this research was carried out on 80 people who were the entire research sample. It was found that  $n = 80$ ,  $k = 3$  (the number of independent variables),  $df = (n-k) = (80-3) = 77$  at a significance level of 0.05 or 5%, so the  $r_{table}$  was known to be 0,221 (Ghozali, 2016). The validity test results for all research variables are presented in Table 2.

Table 2 presents the result of the validity test which shows that the correlation value between statement items and total variables has a value of  $r_{count} > r_{table}$ . Therefore, it can be interpreted that the entire statement is valid.

Table 2. Result of validity test

Statement	$r_{count}$	$r_{table}$	Sig.	Information
<b>Attitude (X1)</b>				
P1	0.853	0.221	0.000	Valid
P2	0.850	0.221	0.000	Valid
P3	0.795	0.221	0.000	Valid
<b>Attention (X2)</b>				
P4	0.784	0.221	0.000	Valid
P5	0.791	0.221	0.000	Valid
P6	0.755	0.221	0.000	Valid
P7	0.742	0.221	0.000	Valid
P8	0.854	0.221	0.000	Valid
P9	0.750	0.221	0.000	Valid
<b>Action (X3)</b>				
P10	0.780	0.221	0.000	Valid
P11	0.758	0.221	0.000	Valid
P12	0.824	0.221	0.000	Valid
P13	0.805	0.221	0.000	Valid
<b>Customer Satisfaction (Y)</b>				
P14	0.681	0.221	0.000	Valid
P15	0.742	0.221	0.000	Valid
P16	0.760	0.221	0.000	Valid
P17	0.765	0.221	0.000	Valid
P18	0.715	0.221	0.000	Valid
P19	0.661	0.221	0.000	Valid
P20	0.698	0.221	0.000	Valid
P21	0.730	0.221	0.000	Valid

Source: Data processed by SPSS output of version of 25, 2024

**Reliability Test**

To test the reliability of the data, the researchers used the technique of Cronbach Alpha ( $\alpha$ ). A construct of variable is assumed to be reliable if the Cronbach Alpha is  $> 0,70$  (Nunnally in Ghozali, 2016). The results of the reliability test for all research variables are presented in Table 3.

Table 3. Result of reliability test

Variable	Cronbach Alpha ( $\alpha$ )	N of Items	Information
Attitude (X1)	0.838	4	Cronbach Alpha $> 0,70$ = Reliable
Attention (X2)	0.837	5	Cronbach Alpha $> 0,70$ = Reliable
Action (X3)	0.802	4	Cronbach Alpha $> 0,70$ = Reliable
Customer Satisfaction (Y)	0.867	8	Cronbach Alpha $> 0,70$ = Reliable

Source: Data processed by SPSS output version of 25, 2024

Based on the Nunnally’s statement in Ghozali (2016), it can be seen in Table 3 that the Cronbach Alpha value for each variable is > 0,70, so it can be concluded that all the variables in this research are reliable.

**Classical Assumption Test**

Classical assumption tests need to be carried out in regression analysis, either simple regression or multiple regression based on Ordinary Least Square (OLS). The OLS basis is a measurement for research that has only one dependent variable and more than one independent variable.

**Normality test**

Normality testing is used to determine whether confounding or residual variables in the regression model have a normal distribution (Ghozali, 2016). A regression model is considered good if it has residual values that are normally distributed. Two methods can be used to identify normality tests, namely graphic analysis and statistical analysis.

**Graphic analysis**

One of the easy ways to find residual normality values is to use graphic analysis, which includes histogram graphic test and probability plots (P-plot).

1. Histogram graphic test. A linear regression model assumes normality if the image on the graph shows a valley pattern that does not skew to the left or right. Based on Figure 1, the regression data use in this research has a normal data distribution.

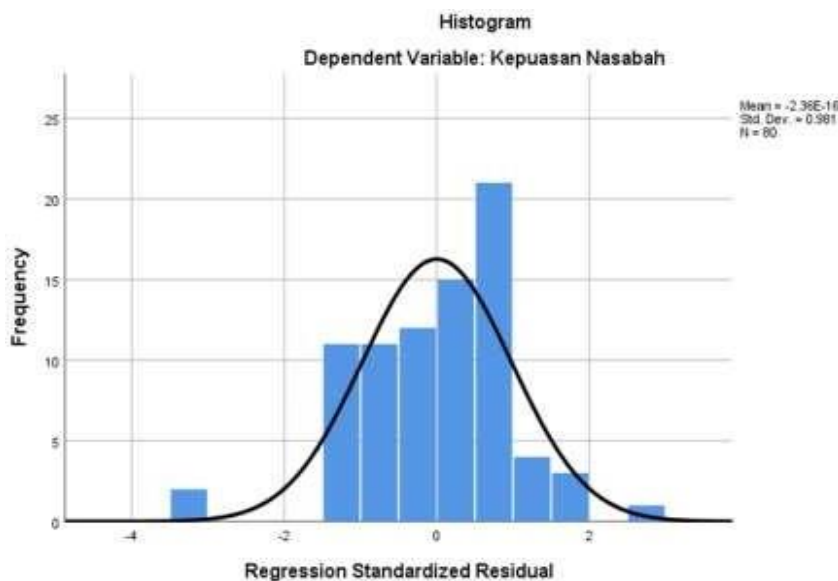


Figure 1. Histogram  
Source: SPSS output of version of 25, 2024

2. Probability plot (P-plot). If the points on the normal p-plot graph follow the diagonal direction and spread around the diagonal line, then the regression model is said to meet the normality assumption. The probability plot in Figure 2 shows the data or points spread out and follow a diagonal line. Thus, it can be said that the regression data obtained from this research meet the requirements for normal data distribution.

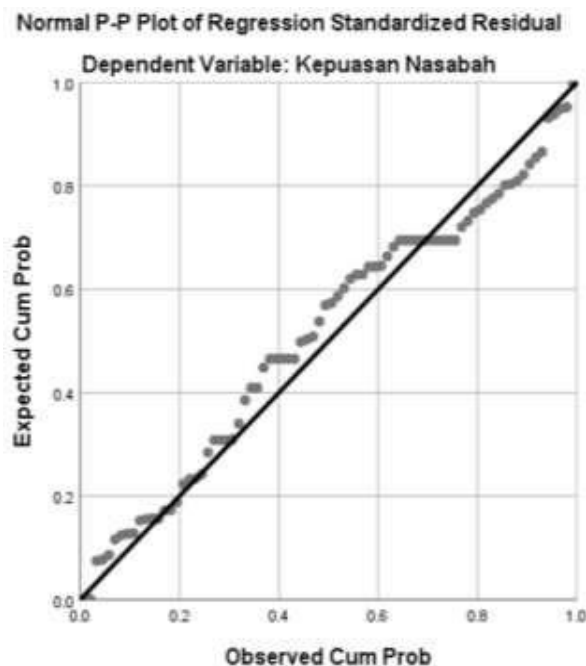


Figure 2. Probability plot  
 Source: SPSS output of version of 25, 2024

Statistical analysis (Kolmogorov-Smirnov test)

According to Ghozali (2016), residual data are normal if the significance value is  $> 0.05$ . If the significance value is  $< 0.05$ , then the data distribution is considered not normal. The normality test is used in this research to determine whether the data distribution are normal or not. This is done using the non-parametric Kolmogorov-Smirnov (K-S) statistical test, which can be seen in Table 4. Table 4 shows that the data obtained indicates that the value of Asymp. Sig. (2-tailed) or probability value has a significance value of 0.171, meaning the  $\text{Sign.} > \alpha (0.05)$ . Therefore, it can be said that the distribution of this research data is normal.

Table 4. Kolmogorov-smirnov test (K-S)

One-sample kolmogorov-smirnov test		
		Unstandardized Residual
N		80
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.36699247
Most Extreme Differences	Absolute	.090
	Positive	.073
	Negative	-.090
Test Statistic		.090
Asymp. Sig. (2-tailed)		.171 <sup>c</sup>

Information:

- a. Test distribution is normal.
- b. Calculated from data.
- c. Lilliefors significance correction.

Source: Data processed by SPSS Output of version of 25, 2024

**Multicollinearity test**

The multicollinearity test is used to determine whether the independent variables in the regression model are correlated with each other (Ghozali, 2016). A good regression model shows that there is no multicollinearity or correlation between the independent variables.

Decisions are taken based on the following statements:

1. If the Tolerance value is  $\leq 0.10$  and the Variance Inflation Factor (VIF) value is  $\geq 10$ , the regression data has multicollinearity.
2. On the other hand, if the tolerance value is  $\geq 0.10$  and VIF value is  $\leq 10$ , there is no multicollinearity in the regression data. The results of data processing from the multicollinearity test are presented in Table 5.

Table 5. Multicollinearity test

Model	Unstandardized coefficients		Standardized coefficients	Collinearity statistics	
	B	Std. Error	Beta	Tolerance	VIF
1 (Constant)	5.956	2.505			
Attitude	.494	.193	.245	.523	1.911
Attention	.393	.143	.281	.457	2.186
Action	.655	.176	.379	.464	2.153

Source: Data processed by SPSS Output of version of 25, 2024

Based on data presented in the Table 5, the data obtained indicate that the tolerance value of the attitude variable (X1) is 0.523, the attention variable (X2) is 0.457, and the action variable (X3) is 0.464. Thus, the tolerance value of the three independent variable is  $> 0.10$ . Meanwhile, looking at the VIF value, the attitude variable (X1) is 1.911, the attention variable (X2) is 2.186 and the action variable (X3) is 2.153. Thus, the VIF value of the three independent variables is  $< 10$ , which indicates that there is no correlation between the independent variables in the research data. As a result, multicollinearity was not found in this regression model.

**Heteroscedasticity test**

Scatterplot can be used to find out heteroscedasticity by looking at the predicted value of the independent variable named ZPRED with the residual value named SRESID. Basic decisions for analyzing the presence or absence of heteroscedasticity are as follows:

1. If there is a clear pattern, such as waves, widening, and narrowing, heteroscedasticity exists.
2. If there is no clear pattern and the points spread above and below the number 0 on the Y axis, heteroscedasticity does not exist or homoscedasticity exists.

The Figure 3 shows the result of heteroscedasticity test. In the Scatterplot test graph (Figure 3), the data or points are spread randomly above and below the number 0 on the Y axis, and there is no particular pattern, as shown by the points that form a regular pattern (waves, widening, and narrowing). This means that the regression data in this study do not show symptoms of heteroscedasticity.

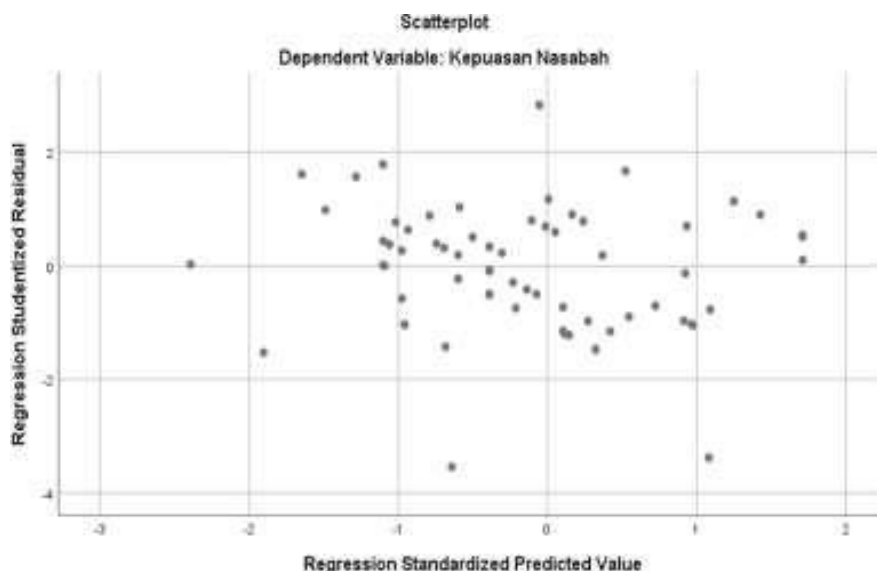


Figure 3. Scatterplot test

Source: Data processed by SPSS output of version of 25, 2024

Moreover, the Glejser test which regresses the absolute value of the residual on the independent variable is another method that can be used to determine heteroscedasticity, as stated by Gujarat in Ghozali (2016). The result of Glejser test is presented in Table 6. The decisions are taken based on:

1. If the significance value of the independent variable is < 0.05, the symptoms of heteroscedasticity occur.
2. If the significance value of the independent variable is > 0.05 then heteroscedasticity does not occur or homoscedasticity occurs

Table 6. Glejser test

Coefficients <sup>a</sup>					
Model	Unstandardized		Standardized	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.254	1.610		1.400	.165
Attitude	-.159	.124	-.201	-1.282	.204
Attention	.064	.092	.116	.694	.490
Action	.055	.113	.082	.491	.625

Information:

a. Dependent variable: Abs RES

Source: Data processed by SPSS Output of version of 25, 2024

The results of the Glejser test are presented in Table 6, the data show that the significance of the attitude variable (X1) is 0.204, the attention variable (X2) is 0.490, and the action variable is 0.625. The sig value of the three independent variables is > 0,05, so it is concluded that the regression data in this study does not show any symptoms of heteroscedasticity, and homoscedasticity occurs.

**Autocorrelation test**

A good regression model is a regression that is free from autocorrelation. The Durbin-Watson (DW) test can be carried out to determine whether or not there are symptoms of autocorrelation. This

test is only used for first-order autocorrelation by requiring the presence of constants in the regression model (Ghozali, 2016). The basis for making decisions about whether there is autocorrelation or not in the Durbin-Watson test can be seen in Table 7.

Table 7. Criteria of autocorrelation test (Durbin-watson)

Hypothesis 0	Decision	Criteria
There is no positive autocorrelation	Rejected	$0 < d < dl$
There is no positive autocorrelation	<i>No Decision</i>	$dl \leq d \leq du$
There is no negative correlation	Rejected	$4 - dl < d < 4$
There is no negative correlation	<i>No Decision</i>	$4 - du \leq d \leq 4 - dl$
There is no positive or negative autocorrelation	Not rejected	$du < d < 4 - du$

Information:

d = durbin-watson

du = durbin-watson upper

dl = durbin-watson lower

Source: Ghozali (2016)

The result of Durbin-Watson (D-W) test is presented in Table 8.

Table 8. Autocorrelation test (Durbin-watson)

Model summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.797 <sup>a</sup>	.635	.621	2.413	1.940

Information:

a. Predictors: (constant), action, attitude, attention

b. Dependent variable: customer satisfaction

Source: Data processed by SPSS output of version of 25, 2024

Table 8 shows the calculated Durbin-Watson (D-W) value is 1.940, the number of respondents (n) is 80 respondents, and the number of independent variables (k) is three, so (k;n) = (3;80). The table of criteria of autocorrelation (Durbin-Watson) from Ghozali (2016) shows the value of dl = 1,560 and du = 1,715. Therefore, the calculation is as follows:

$$4 - dl = 4 - 1.560 = 2.440$$

$$4 - du = 4 - 1.715 = 2.285$$

Based on one of the basics for decision-making, regression data without autocorrelation has the condition that the value of  $du < d < 4 - du$ , then it can be formulated  $du < d < 4 - du = 1.715 < 1.940 < 2.285$ , so it can be concluded that the data in this study do not have autocorrelation.

### Multiple Linear Regression Analysis

This research examines the magnitude of the influence of three independent variables, namely attitude, attention, and action on variables om customer satisfaction variables. The equation in multiple linear regression in this research is:

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Information:

- Y = dependent variable (customer satisfaction)
- a = constant
- $\beta_{1-3}$  = regression coefficient
- $X_{1-3}$  = independent variable (attitude, attention, action)
- e = error

The result of analysis of multiple linear regression is presented in the Table 9:

Table 9. Multiple linear regression analysis

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.956	2.505		2.377	.020
1 Attitude	.494	.193	.245	2.558	.013
Attention	.393	.143	.281	2.747	.008
Action	.655	.176	.379	3.732	.000

Information:

a. Dependent variable: customer satisfaction

Source: Data processed by SPSS output of version of 25, 2024

Based on the data shown in Table 9, the equation of linear regression is as follows:

$$Y = 5.956 + 0.494X_1 + 0.393X_2 + 0.655X_3 + e$$

Based on the results of the equation above, it can be interpreted as follows:

1. Constant (a) = 5.956. This means that if the value of the variables attitude (X1), attention (X2) and action (X3) is equal to 0, the value of the variable of customer satisfaction (Y) at PT BPR DK is 5.956 assuming other variables remain constant;
2. The attitude, attention and action variables have a positive coefficient direction towards customer satisfaction;
3. The attitude variable ( $\beta_1$ ) has a value of 0.494. This means that if the attitude variable increases by one unit (1%) BDK customer satisfaction will increase by 0.494 assuming the other independent variables (attention and action) remain constant;
4. The attention variable ( $\beta_2$ ) has a value of 0.393. This means that if the attention variable increases by one unit (1%) BDK customer satisfaction will increase by 0.393 assuming the other independent variables (attitude and action) remain constant; and

- The action variable ( $\beta_3$ ) has a value 0.655. This means that if the action variable increases by one unit (1%), BDK customer satisfaction will increase by 0.655 assuming the other independent variables (attitude and attention) remain constant.

**Hypothesis Test**

**Coefficient of determination test ( $R^2$ )**

The coefficient of determination ( $R^2$ ) aims to measure the ability of the independent variable model to explain the dependent variable (Ghozali, 2016). The coefficient of determination value ranges from zero to one. A small  $R^2$  value means that the ability of the independent variable to explain the dependent variable is limited. However, if the  $R^2$  value is close to one, it means that the independent variable provides almost all the information needed to explain the dependent variable. The results of the coefficient of determination test ( $R^2$ ) are presented in Table 10.

Table 10. Coefficient of determination test ( $R^2$ )

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 <sup>a</sup>	.635	.621	2.41326

Information:

- Predictors: (constant), action, attitude, attention

Source: Data processed by SPSS output of version of 25, 2024

The data in the Table 10 show that the result is influenced by the coefficient of determination ( $R^2$ ) value which is based on the adjusted  $R^2$  value, that is 0.621 or 62.1%, so it can be concluded that the variables of attitude (X1), attention (X2), and action (X3) have an influence of 62.1% on customer satisfaction (Y), the remaining 37.1% is influenced by other variables not examined in this research.

**Partial test (T statistical test)**

Table 11. Partial test (T-test)

Model	Standardized		T	Sig.
	Coefficients			
	Beta			
1	(Constant)		2.377	.020
	Attitude	.245	2.558	.013
	Attention	.281	2.747	.008
	Action	.379	3.732	.000

Information:

It is known,

n = 80 respondents

k = 3 (independent variable)

$\alpha = 0,05$

df = (n-k) = 80 - 3 = 77

(k;df) = (3;77)

t<sub>table</sub> = 1.665 (Ghozali, 2016)

Source: Data processed by SPSS output of version of 25, 2024

This research applies a significance value of 5% or .05. The basis for decision-making on partial test results can be seen in the Coefficients table by looking at the significance value (sig.) If the Sig. < 0.05, it shows that the independent variable partially influences the dependent variable, and vice versa. Apart from the magnitude of the significance value, the partial test can be seen by comparing  $t_{count}$  with  $t_{table}$ . If  $t_{count} > t_{table}$ , the independent variable partially influences the dependent variable. However, if  $t_{count} < t_{table}$ , the independent variable does not partially influence the dependent variable (Ghozali, 2016). The results of the partial test (t test) are presented in Table 11.

Based on Table 11, it can be interpreted as follows:

1. The attitude variable has a  $t_{count}$  of 2.558 and significance value of 0.013. This means that  $t_{count}$  (2.558) >  $t_{table}$  (1.665) and with a significance value of 0.013 < 0.05 ( $\alpha$ ). Based on the results of this equation, it can be concluded that the attitude variable (X1) has a partial or independent influence on the customer satisfaction variable.
2. The attention variable has a  $t_{count}$  of 2.747 and a significance value of 0.008. This means that  $t_{count}$  (2.747) >  $t_{table}$  (1.665) and with a significance value of 0.008 < 0.05 ( $\alpha$ ). Based on the results of this equation, it can be concluded that the attention variable (X2) has a partial or independent effect on the customer satisfaction variable.
3. The action variable has a  $t_{count}$  of 3.732 and a significance value of 0.000. This means that  $t_{count}$  (3.732) >  $t_{table}$  (1.665) and with a significance value of 0.000 < 0.05 ( $\alpha$ ). Based on the results of this equation, it can be concluded that the action variable (X3) has a partial or independent effect on the customer satisfaction variable.

**Simultaneous test (F statistical test)**

The basis for decision-making on the results of the F statistical test can be seen in the ANOVA (Analysis of Variance) table by looking at the significance value (sig.) If the Sig. value is < 0.05, it shows that the independent variable simultaneously influences the dependent variable, and vice versa. If  $F_{count} > F_{table}$ , this research is simultaneously accepted (there is a simultaneous or joint influence of the independent variable on the dependent variable. However, if  $F_{count} < F_{table}$ , this research is simultaneously rejected (there is not any simultaneous or joint influence of the independent variable on the dependent variable) (Ghozali, 2016). The results of the simultaneous influence test (F-test) are presented in Table 12.

Table 12. Simultaneous test (F-test)

Model	Df	Mean Square	F	Sig.
1 Regression	3	256.980	44.126	.000 <sup>b</sup>
Residual	76	5.824		
Total	79			

Information:

The result of F-test can be seen from the table of ANOVA (Analysis of variance). It is given as follows:

n = 80 respondents

k = 3 (independent variable)

$\alpha = 0,05$

$df = (n-k-1) = 80 - 3 - 1 = 76$

$(k;df) = (3;76)$

$F_{count} = 44,126$

$F_{table} = 2,725$  (Ghozali, 2016)

Source: Data processed by SPSS output of version of 25, 2024

The results are entered into the equation  $F_{\text{count}} > F_{\text{table}}$  and it becomes  $44.126 > 2.725$  with a significance value of  $0.00 < 0.05$  ( $\alpha$ ). Thus, it can be concluded that there is a simultaneous or joint influence between the independent variables (attitude, attention, and action) on the dependent variable (customer satisfaction).

### **The Influence of Attitude on Customer Satisfaction**

The results of the t-test show that the attitude variable ( $\beta_1$ ) has a  $t_{\text{count}}$  of 2.558 and a significance value of 0.013. This means that  $t_{\text{count}} (2.558) > t_{\text{table}} (1.665)$  with a significance value of  $0.013 < 0.05$  ( $\alpha$ ). It can be concluded that the attitude variable partially or independently influences the customer satisfaction variable at PT BPR Bank Daerah Karanganyar (Perseroda). This means that attitude shown by the teller in being friendly, polite, patient, and respectful when serving customers influences the level of customer satisfaction. Thus, if the attitude is improved by the teller of PT BPR Bank Daerah Karanganyar (Perseroda), the customer satisfaction will also increase. Therefore, PT BPR Bank Daerah Karanganyar (Perseroda) must pay attention to the implications of the attitude variable for customer satisfaction. The results of this research are different from the results of the research conducted by Soleh (2017) which states that the attitude does not have a partially significant effect on customer satisfaction.

### **The Influence of Attention on Customer Satisfaction**

The results of the t-test show that the attention variable ( $\beta_2$ ) has a  $t_{\text{count}}$  of 2.747 and a significance value is 0.008. This means that  $t_{\text{count}} (2.747) > t_{\text{table}} (1.665)$  with a significance value of  $0.008 < 0.05$  ( $\alpha$ ). Based on the findings obtained by the researchers above, it can be concluded that the attention variable partially and independently influences the customer satisfaction variable at PT BPR Bank Daerah Karanganyar (Perseroda). This means that the attention shown by the teller by paying attention to customers in dealing with needs, being flexible in guiding customers, always being willing to take the time to respond to customers' requests, and accepting suggestions and criticism given by customers affects the level of customer satisfaction. Thus, if attention is increased by the teller of PT BPR Bank Daerah Karanganyar (Perseroda), customer satisfaction will also increase. Therefore, PT BPR Bank Daerah Karanganyar (Perseroda) must pay attention to the implications of the attention variable for customer satisfaction. However, the research results found in this research are different from the results of the research conducted by Proborini (2018) which states that action does not have a partially significant effect on customer satisfaction.

### **The Influence of Attitude, Attention, and Action on Customer Satisfaction**

The results of the F-test show that the value of  $F_{\text{count}} = 44.126$  and  $F_{\text{table}} = 2.725$  (Ghozali, 2016). Then, if it is entered into the equation  $F_{\text{count}} > F_{\text{table}}$ , it becomes  $44.126 > 2.725$  with a significance value of  $0.00 < 0.05$  ( $\alpha$ ). It can be concluded that the variables of attitude, attention, and action influence the variable of customer satisfaction simultaneously at PT BPR Bank Daerah Karanganyar (Perseroda). This means that if attitude, attention, and action are improved by the teller of PT BPR Bank Daerah Karanganyar (Perseroda), customer satisfaction will also increase. As a result, PT BPR Bank Daerah Karanganyar (Perseroda) will get positive impacts, such as the reuse of service, the emergence of new customers, and the emergence of customer loyalty which can increase company profits. Therefore, PT BPR Bank Daerah Karanganyar (Perseroda) must pay attention to the implications of attitude, attention, and action variables for customer satisfaction.

## **CONCLUSION**

This research focuses on finding out the effect of excellent service with the A3 concept (attitude, attention, and action) provided by the teller of PT BPR Bank Daerah Karanganyar (Perseroda) on

customer satisfaction, applying quantitative methods. The data were obtained by distributing questionnaires to 80 respondents who were the research sample. The research results show that the teller's attitude, attention, and action in providing excellent service have a significant influence on customer satisfaction at PT BPR Bank Daerah Karanganyar (Perseroda) ( $R^2$ : 62,1%). The teller's friendly, polite, and respectful attitude towards customers has a positive impact on increasing customer satisfaction. Teller attention in meeting needs, guiding, and responding to customers' input also plays an important role in creating satisfaction. Apart from that, tellers who act responsive, thorough, fast, and provide the latest information strengthen the positive impact on customer satisfaction. Overall, an optimal combination of attitude, attention, and action from the tellers can increase customer satisfaction. This certainly can have a positive impact on PT BPR Bank Daerah Karanganyar (Perseroda).

The results of this research have an impact on theoretical studies regarding excellent service models which show that the A3 concept (attitude, attention, and action) has a significant influence on customer satisfaction. In future research, it is necessary that the excellent service model can be tested using additional variables or other factors that can influence customer satisfaction, such as technology. Companies are advised to regularly evaluate tellers' performance based on data and input from customers. By doing these, companies can understand customers' needs better and increase their satisfaction through more effective and customer-oriented service.

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