

# **Investigation of Customer Responds to Service Digitalization at Teller Counter in Banking Companies**

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## **Abstract**

The service concept at teller counter in the banking sector currently is not only inefficient but also does not involve the role of the customer. To respond to this condition, along with the rapid development of technology, a new digital product is needed to accommodate the problems while maintaining the customer's experience during transactions. In other words, the implementation of new digital product must benefit for all sides, both from the bank's side and from the customer's side. Specifically on the customer side, a special investigation is needed to ensure that the new products implemented by the bank still achieve their satisfaction so that customers still want to entrust their financial processes to certain banking companies. Using Unified Theory of Acceptance and Use of Technology (UTAUT) model, this paper will discuss about customer's respond due to service digitalization at counter teller in banking companies.

## **Keywords**

Digital Banking, Service Digitalization, Customer Satisfaction and UTAUT.

## **Biographies**

**Joshua** is currently a master student in Universitas Indonesia majoring Industrial Engineering. Joshua was born in Jakarta, July 20<sup>th</sup>, 1997. He finished his bachelor study in Bandung Institute of Technology majoring Materials Engineering from 2015 until 2019 with taking final project about carburizing in steel as method to harden the surface of that steel. Beside taking his master study, Joshua currently working as Business Analyst in Headquarter of PT. Bank Central Asia.

**Rahmat Nurcahyo** is currently active as lecturer in Industrial Engineering Department, Universitas Indonesia. Rahmat was born in Jakarta, June 2<sup>nd</sup>, 1969. He finished his bachelor study in University of Indonesia majoring Mechanical Engineering in 1993. Then he continued his study in University of New South Wales and obtained master degree in 1995. By 2012 he completed his doctoral degree study in Faculty of Economics, University of Indonesia. He also a member of Ikatan Sarjana Teknik Industri dan Manajemen Industri Indonesia (ISTMI)