

Customer Satisfaction Through Service Speed and Compliance

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Abstract

This study investigates the strategic balance between service speed and operational compliance in influencing customer satisfaction at BRI Branch Office A Rifai. The conflict arises when marketing units prioritize rapid service to meet business targets, while operational units strictly enforce standard operating procedures (SOPs), creating internal tension. Adopting a qualitative research method, data were collected through in-depth interviews, field observations, and internal document analysis to explore integrative solutions that address both needs. The findings indicate that fast services without proper document verification increase the risks of operational errors, legal violations, and reputational damage. On the other hand, overly rigid procedures reduce customer satisfaction. To mitigate these issues, this study recommends adaptive strategies such as the "buying time" approach, SOP redesign, and enhanced cross-functional collaboration. This research contributes to service management theory in the digital banking landscape and provides practical guidance for designing scalable service models that align institutional compliance with customer expectations.

Keywords

Compliance, Customer Satisfaction, Digital Banking, Service Speed, Strategic SOP

1. Introduction

The Indonesian banking industry is undergoing a fundamental transformation driven by the dual pressures of increasing competition and accelerated digitalization. The expansion of fintech companies, digital platforms, and technology-driven financial institutions has significantly shifted the competitive landscape, compelling conventional banks to improve speed, efficiency, and accessibility in their services (Nurcahyo et al., 2022). This shift is further fueled by evolving customer expectations, regulatory modernization, and rapid advancements in information technology infrastructure (Pousttchi et al., 2020; Alghizzawi et al., 2022).

Within this context, service speed has emerged as a critical competitive advantage. However, prioritizing acceleration in service delivery often carries operational trade-offs. When internal control mechanisms and procedural discipline are weakened, the bank becomes vulnerable to transaction errors, fraud, and personal data breaches (Afifah & Wardhani, 2022). On the other hand, overemphasis on strict procedural adherence can lead to service delays, reduced flexibility, and declining customer satisfaction (Putri & Astuti, 2020). These opposing forces highlight the pressing need for banks to develop service models that balance responsiveness with risk mitigation and compliance (Nguyen et al., 2023; Mhlanga 2020 Zhao et al., 2022).

This study aims to explore the internal tension between service acceleration and adherence to Standard Operating Procedures (SOPs) within the operational and marketing functions at BRI Branch Office A Rifai. The focus is on understanding how marketing units, under pressure to meet business targets, often prioritize speed, while operational units enforce controls that safeguard regulatory compliance (Rahi et al., 2022; Alnaser et al., 2023). The objective is to examine how banks can reconcile these competing priorities to deliver efficient yet secure and compliant digital banking services.

This study is specifically designed to explore the tension between service speed and procedural compliance within the context of digital banking at BRI Branch Office A Rifai in Palembang. It aims to identify the core drivers behind the marketing unit's pursuit of service acceleration, even when customer documentation is incomplete. Furthermore, it evaluates the practical implementation and limitations of standard operating procedures (SOPs) in real-time service delivery. By analyzing critical misalignment points between operational urgency and regulatory accuracy, the study sheds light on how internal dynamics can impact service integrity.

Through an in-depth observation of interactions between marketing and operational units, as well as the integration of digital verification tools and risk controls, this research provides a nuanced understanding of the challenges faced in maintaining service quality. Ultimately, the study proposes adaptive and collaborative strategies that align service excellence with compliance requirements in digital environments. The findings are expected to contribute not only to the theoretical discourse on digital banking service management but also to offer

actionable recommendations for improving sustainable and compliant service models in Indonesia's evolving financial sectors.

2. Literature Review

Previous studies have widely examined the interplay between service speed and operational compliance, particularly within the banking and financial services sectors. The central research focus of this study—analyzing the operational trade-offs between responsiveness and regulatory adherence—reflects ongoing academic and managerial concerns about balancing efficiency with prudence in service delivery (Riyadi, 2022; Fauzi & Purnomo, 2023; Prasta, 2024).

Customer satisfaction in banking is not determined solely by speed, but also by service reliability, empathy, assurance, and the ability to comply with operational standards. Parasuraman et al., (1988) introduced the SERVQUAL model, which highlights five key service quality dimensions that directly affect customer perceptions. Their framework has since been reinforced by Ladhari (2009), who reviewed two decades of SERVQUAL applications and confirmed its relevance in measuring service excellence across industries, including banking (Fornell et al., 1996; Ali et al., 2021).

From a risk management and regulatory perspective, scholars emphasize that excessive focus on speed—particularly in digital banking—can compromise compliance and increase exposure to fraud and legal violations. Yousafzai et al. (2005) argue that customer trust in financial services is heavily shaped by perceptions of institutional reliability and data security. Thus, while speed contributes to convenience, it must be counterbalanced by robust internal controls, especially during customer onboarding and high-value transactions.

On a strategic level, research underscores the importance of organizational alignment between service innovation and compliance frameworks. Deloitte (2021) reports that financial institutions accelerating digital transformation must embed risk governance into their innovation strategies to maintain long-term competitiveness and public trust. Gounaris et al. (2010) further emphasize that customer loyalty is fostered not only through speed or personalization but also through perceived ethical integrity and consistent service delivery.

Operationally, organizational behavior studies have shown that conflicting goals between service units can result in service fragmentation and reduced customer experience quality. Johnston (2004) suggests that true service excellence arises from internal coherence and cross-functional collaboration, not just individual team performance. Finally, studies in regulatory compliance and fintech evolution highlight how financial institutions must adapt supervisory mechanisms to keep pace with rapid service innovation. Cheng and Lai (2012) demonstrate that flexible but well-defined SOPs support service agility without weakening control systems. Similarly, Arner et al. (2016) advocate for adaptive regulatory frameworks that align

with the realities of real-time digital finance, emphasizing that innovation and compliance must evolve together.

This body of literature provides a comprehensive foundation for understanding the dual pressures facing banking institutions like BRI Branch Office A Rifai. It also frames the importance of developing integrated strategies that do not treat service speed and compliance as opposing forces, but as complementary pillars of sustainable banking performance.

3. Methods

This study uses a qualitative, descriptive-exploratory research design to investigate how the balance between service speed and operational continuity shapes customer satisfaction at BRI Palembang A Rifai Branch Office. This study focuses on examining the internal dynamics of the organization—specifically the tension between the marketing unit, which prioritizes fast service delivery, and the operational unit, which emphasizes procedural precision and regulatory compliance (Yin, 2018; Braun & Clarke, 2006). This study was conducted over a three-month period at BRI Palembang A Rifai Branch Office. Participants were selected using purposive sampling, targeting individuals directly involved in service delivery and compliance enforcement. This included staff members from the marketing and operational divisions, as well as branch-level management personnel. Purposive sampling is widely used in qualitative banking research to gain rich and relevant insights from informants who are directly involved in the phenomenon being studied (Palinkas et al., 2015). This study used multiple data collection methods to ensure contextual depth and richness such as In-depth interviews were conducted to gain insight into participants' experiences, perceptions, and challenges in balancing speed and compliance (Kvale & Brinkmann, 2009). Non-participant observation was conducted to document service delivery processes and behavioral patterns in real time. Document analysis was used to examine internal operational materials, including standard operating procedures (SOPs), audit reports, and service performance records.

To analyze the data, this study employed thematic analysis, supported by Miles et al.'s (2014) interactive model, which involves three concurrent phases: data reduction, data display, and conclusion drawing and verification. This analytical framework facilitated the identification of recurring themes and the development of a grounded understanding of service practices at the branch level. To ensure the trustworthiness of the findings, this study incorporated multiple validation strategies. Triangulation was used across data sources—interviews, observations, and documents—to cross-check insights (Carter et al., 2014). Member checking was conducted by presenting initial interpretations to selected participants for feedback and clarification (Birt et al., 2016). The researchers also engaged in prolonged field engagement to gain contextual familiarity and ensure data saturation, and sought peer feedback through discussions with academic advisors to refine analytical

perspectives and minimize interpretive bias. Collectively, these methodological approaches enabled a comprehensive, credible, and contextually relevant analysis of how institutions navigate the dual pressures of maintaining regulatory compliance while increasing demand for fast and efficient customer service in the digital banking era (Tracy, 2010).

4. Result and Discussion

Observation and interview data revealed a persistent internal tension between the marketing and operational units at BRI Branch Office A Rifai. The marketing unit prioritizes speed to meet business targets, while the operational unit emphasizes procedural accuracy and regulatory compliance. This dichotomy presents challenges in delivering services that are both efficient and compliant. Such internal misalignments between service pressure and control functions are a common phenomenon in digital banking transitions, particularly in institutions facing simultaneous demands for growth and compliance (Arner et al., 2016; Al-Hujran et al., 2021).

Customer satisfaction is regularly assessed through internal surveys and feedback from digital channels like BRI^{Mo} and social media. These evaluations go beyond measuring speed, incorporating accessibility, staff understanding, clarity of communication, and service environment. This aligns with the view that customer satisfaction in digital financial services is multidimensional, requiring evaluations beyond just transaction speed (Fornell et al., 1996; Zeithaml et al., 2020).

Empirically, digital banking has enabled customers to open accounts, transfer funds, and access information within minutes—enhancing convenience and reducing operational friction. Studies confirm that mobile banking platforms significantly reduce service time and increase accessibility, particularly for younger and digitally literate users (Alalwan et al., 2018; Martins et al., 2014). However, such speed, if unaccompanied by adequate verification, increases the likelihood of fraud, data breaches, and compliance violations. Digital onboarding and transaction systems remain vulnerable to identity fraud if not supported by robust Know Your Customer (KYC) and back-end validation protocols (Kassem & Higson, 2020; Deloitte, 2021). BRI's digital platforms like BRI^{Mo} have significantly improved front-end speed, but identity validation and back-end checks remain subject to SOP compliance highlighting the ongoing challenge of balancing automation with security (Arner et al., 2016).

Conversely, conventional services such as in-branch account opening ensure deeper document scrutiny and personal verification, albeit at the cost of longer wait times and customer frustration. This trade-off is typical in hybrid service environments, where physical processes ensure greater compliance but lag behind in meeting customer expectations for speed and efficiency (Parasuraman et al., 1988; Johnston, 2004).

Alalwan et al. (2017) argue, digital financial services must balance rapid technological capabilities with trust-building and risk governance to sustain customer confidence. Importantly, service speed alone is not a definitive measure of customer satisfaction. While acceleration is highly valued—especially among millennials and SMEs—other dimensions such as reliability, empathy, data security, and service accessibility significantly shape customer perceptions (Parasuraman et al., 1988; Zeithaml et al., 2020).

In the context of BRI A Rifai, which serves diverse segments including retirees, civil servants, MSMEs, and digital-native clients, expectations vary greatly. While older customers value personalized assistance, digital users expect seamless and fast self-service. To address this, BRI A Rifai applies service personalization by adapting frontline approaches to different customer segments. Staff are trained to balance digital tools with human-centric engagement, aligning with Alnaser et al. (2023), who highlight the importance of customer-oriented AI and personalized banking interfaces.

Internally, the branch has also adopted progressive SOPs—flexible yet compliant protocols that support staged verification, particularly for MSMEs unfamiliar with digital onboarding. This approach aligns with global practices of “progressive compliance” aimed at minimizing risk while maintaining accessibility (Kassem & Higson, 2020). Fornell et al. (1996) note, satisfaction is a multidimensional construct shaped by both process efficiency and emotional experience. In this sense, managing customer satisfaction in the digital era requires a full understanding of the customer journey, not just faster transaction times.

This comparison highlights that while digitalization enhances efficiency, effective service governance and human oversight remain indispensable. Zeithaml et al. (2020) emphasize, technology should complement rather than replace the human aspect in service delivery. To reconcile speed and compliance, adaptive strategies are necessary. BRI's “buying time” approach serves as a practical solution that maintains service flow while creating space for proper verification. Furthermore, risk-based and digitally-aligned SOP revisions are critical. Al-Hujran et al. (2021) demonstrates that SOP flexibility—when combined with interdepartmental collaboration—can improve responsiveness without undermining control.

Finally, cross-functional communication is vital. Misalignment between marketing and operations often leads to internal conflict and fragmented service delivery (Zeithaml et al., 2020). Joint training and performance-based rewards that encourage collaboration may foster synergy, enabling faster yet accurate services. Through a qualitative methodology and triangulated data sources, this study not only maps operational realities but also offers a practical service model for other branches. Its findings contribute to service management theory in the digital era and offer strategic insights for delivering responsive, compliant, and customer-centric banking services.

5. Conclusion

This study shows that digital transformation at BRI A Rifai Branch Office brings operational efficiencies as well as structural challenges. There is a real internal tension between the marketing unit that is focused on speed to achieve business targets and the operational unit that focuses on the implementation of procedures. While digital platforms such as BRI_{mo} have increased the speed of service and customer convenience, the verification function on the back-end still struggles to balance automation with strong controls. This highlights the ongoing trade-off between service acceleration and oversight integrity—a common theme in the global digital banking transition. The branch's efforts to personalize services, adjust SOPs, and segment customer approaches reflect an effective hybrid service model, where human interaction remains important for groups such as retirees and MSMEs. The implementation of progressive SOPs and risk-based verification strategies are a middle ground that maintains trust without hindering access. Customer satisfaction has been shown to be a multidimensional construct that encompasses emotional engagement, security, and accessibility—not just transaction speed. Cross-functional communication is critical to defusing internal conflict. Alignment between departments, joint training, and performance incentives can strengthen collaboration to deliver fast, accurate, and customer-oriented services in the digital era. Further research can explore the effectiveness of the progressive SOP model and risk-based verification approach in the context of BRI branches in rural areas with low digital literacy rates. In addition, quantitative studies with a broad survey approach to customers from various age segments and economic backgrounds can also provide a more comprehensive understanding of the relationship between digital service personalization and long-term customer loyalty.

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