



Quality of Financial Services Fund Distribution and Bank Channeling at PT. Pos Indonesia KCU Surabaya

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Abstract

Currently the existence of PT. Pos Indonesia as a postal service provider is increasingly under threat because there are competitors who also provide similar services such as courier and logistics services and there are also quite a lot of assessments indicating dissatisfaction with the services provided. This fact encouraged PT. Post to continue to improve the quality of postal services, especially in financial services, Fund distribution and Bank channeling, so that it can continue to compete with competitors providing other courier and logistics services. The aim of the research is to describe the quality of Fund Distribution and Bank Channeling financial services at PT. Pos Indonesia (Persero) main branch Surabaya 60000. The type of research is descriptive qualitative. Data collection techniques through observation, interviews and documentation. Data analysis techniques include data collection, data reduction, data presentation and drawing conclusions or verification. The theory used is the service quality theory of Zeithaml, Parasuraman and Berry (1990) (Hendrayady et al., 2020) which consists of: Tangible, Reliability, Responsiveness, Assurance, and Empathy). The research results show that the quality of financial services, Fund distribution and Bank channeling at PT. Pos Indonesia (Persero) Main Branch Surabaya 60000 can be said to be good because it provides a sense of comfort and satisfaction to service users. However, there are still several shortcomings related to the fact that there are still employees who do not use identification cards and queue numbers that are rarely used at bank channeling service counters.

Introduction

Talking about public issues, of course the public is no stranger to hot topics discussing services. Prasojo explains that public service an effort to provide benefits the public or help the community by providing needed goods and services (Ronaldo et al., 2020). In Indonesia, matters regarding public services have been regulated in Law Number 25 of 2009 concerning Public Services, which states that public services are activities or a series of activities in order to fulfill service needs in accordance with statutory regulations for every citizen and resident regarding goods, services and/or administrative services provided by public service providers. General Guidelines for the Implementation of Public Services, rooted in the Decree of the Minister for Administrative Reform No. 63 of 2003, which contains references for Government Agencies in providing public services and encouraging the realization of excellent public services, which meet the expectations and needs of service providers and recipients.

Basically, services to the public the basic functions and duties of the government as a service provider which must be provided to fulfill the public interest. As quoted from the Journal of Public Service Management (Ningrum & Hermayanty, 2019), Ratminto and Atik Septi explained that public service every form of service provided, both in the form of public goods

and public services which in principle are the responsibility and implementation by Government Agencies at the Center, in the Regions, and within State-Owned Enterprises or Regional-Owned Enterprises, in the context of efforts to fulfill community needs and in the context of implementing statutory provisions. This shows that the essence of public service is providing excellent service to the community and this is a manifestation of the obligations of state officials as public servants. Therefore, state officials and public service providers obliged and responsible to be able to provide quality services to every community in accordance with the regulations laws have been established (Ningrum & Hermayanty, 2019).

The quality of service referred to here has a simple meaning, namely fulfilling the desires, needs and tastes of consumers or applicants (Ronaldo et al., 2020). Wyckof also explained that what is meant by service quality the level of excellence or the expected quality in maintaining service stability to fulfill the desires and satisfaction of service users. Basically, quality is closely related to applicant satisfaction. Lupiyoadi explains that a customer/applicant is someone who continuously comes to the service provider's place to satisfy something he wants by getting and satisfying himself from a product or service (Farokha & Syafi'i, 2015). The quality of service provided to applicants must not disappoint or in other words must exceed what they expect (Anggraeni et al., 2023). This means that if the service provider's performance matches or exceeds expectations, the buyer or recipient of the service will feel happy and satisfied. However, if the service provider's performance is lower than what the service recipient expects, they will feel dissatisfied (Farokha & Syafi'i, 2015).

According to Oliver (Farokha & Syafi'i, 2015) satisfaction is the applicant's response to achieving needs, then Kotler (2003:61) describes satisfaction as a person's feeling of happiness or vice versa that is felt after comparing the results of a thing or product with the expectations that have been made. Satisfaction shows that service quality which simultaneously includes physical evidence, reliability, responsiveness, assurance and empathy has a significant influence on applicant satisfaction. So. It can also be said that quality will indirectly encourage people as service recipients to build closer communication and relationships with agencies or institutions that provide services.

PT. Pos Indonesia office is a part of the State-Owned Enterprise (BUMN) which is engaged in postal services, especially in the fields of courier, logistics and also financial transactions. In Law Number 38 of the Year (2009) concerning Post, it is written that PT. Pos Indonesia was established by considering several things, namely that the state guarantees the rights of every citizen to communication and access information. In Law Number 19 of 2003 concerning State Owned Enterprises it is explained that State-Owned Enterprises or often abbreviated as BUMN are business entities that have the task of providing services to the community, producing goods and services in order to meet needs the community and also BUMN were established with an orientation to gain profits and pay attention to the interests of the community.

Pos Indonesia was originally founded by General GW Baron Van Inhoff, who at that time served as Governor. PT. Pos Indonesia was founded on 26 August 1746 in Batavia with the aim of supporting the flow of communications for colonial interests in Indonesia and other countries, and since then the postal service was born and has assumed the role and function of serving the public. Historical records state that Pos Indonesia has experienced several status changes. Initially PT. Pos Indonesia had the status of the PTT Bureau (Post, Telegraph and Telephone) and was then changed to the State Post and Telecommunications Company (PN Postel) and after that in 1965 the government again changed the status from PN Postel to the State Post and Giro Company (PN Pos and Giro). Back in 1978, the government changed the status of PN Pos and Giro to Perum Pos and Giro. After approximately 17 years of Perum status, in June 1995 the government finally changed the status of Perum to a Limited Liability

Company with the name PT Pos Indonesia (Persero) by issuing Government Regulation of the Republic of Indonesia Number 5 of 1995 concerning Transfer of Company Form. With this change, Pos Indonesia was established as one of the Company's companies and was required to be able to compete with other service providers to obtain new sources of income (Zamani, 2022).

Main Branch Office (KCU) Surabaya 60000 is the central post office in Surabaya which provides postal services, namely in the form of courier services, logistics and also financial services such as financial services. Surabaya main branch Post Office 60000 which is located at i Jl. Kebon Rojo No.10, South Krembangan, Kec. Krembangan, Kota Surabaya, East Java basically has 5 service counters that accept all types of postal services. As the central post office located in Surabaya, KCU Surabaya 60000 opens service hours every day including holidays. The postal service operational hours are from 06.00-22.00 on Monday-Saturday, and 08.00-22.00 on Sunday. In accordance with the postal regional/regional division, the Main Branch Office (KCU) Surabaya 60000 is included in regional area 5 Surabaya. As the central post office in Surabaya, KCU Surabaya 60000 oversees 5 Branch Offices (KC), including the South Surabaya branch office, Sidoarjo branch office, Mojokerto branch office, Gresik branch office, and Madura branch office (Bangkalan, Sumenep, Sampang and Pamakasan). The main branch office Surabaya 60000 also oversees approximately 42 Sub-Branch Offices (KPC) spread across several areas in the city of Surabaya.

Apart from the many post offices spread across Surabaya or in remote areas of the country, current facts show that the existence of PT. The post or main branch post office in Surabaya 60,000 is increasingly under threat. This is because there are many competitors from the private sector who provide goods/services that are similar to those offered by PT. Pos Indonesia, especially in courier and logistics services. The presence of private delivery service providers such as JNE, J&T, Tiki, DHL and other private delivery services certainly makes competition in the delivery service business even tighter (Wulansari & Meirinawati, 2022) . Not limited to increasingly tight competition with competitors, assessments from postal service users at KCU Surabaya 60000 also show evidence that the services provided are not fully optimal and bring satisfaction to every service user.

Table 1. Voting Results for KCU Surabaya 60000 Services in 2022

No	Officer Counter	Voting Criteria					Total Votes
		Very Good	Good	Currently	Bad	Very bad	
1.	Yuyun	975	1,223	701			2,899
2.	Sasa	1,002	851	812			2,665
3.	Satina	1,223	1,311	723			3,257
4.	Kurnia	1,221	1,211	813			3,245
5.	M. Dowi	1,110	1,221	715			3,046
6.	Jerry	1,112	1,311	815			3,238
Amount		6,643	7,128	4,579			18,350

Source: Office r Main Branch a Surabaya 60000, 2023

In table 1. above, data is presented in the form of voting results from the public regarding the services provided by the Surabaya 60,000 Main Branch Office in 2022. It can be seen that 18,350 people have provided assessments and the results show that not all applicants feel that the services provided by KCU Surabaya 60000 is included in the "Very good" criteria/category. This is proven by the fact that there were still 7,128 applicants who only voted "Good", and 4,579 applicants who voted with the "Medium" criteria. The results of this vote indirectly show that the AKHLAK Core Values consisting of the Values AMANAH, COMPETENT,

HARMONIC, LOYAL, ADAPTIVE, and COLLABORTIF, which are the crystallization of the values of BUMN Companies, are believed to be in line with Pos Indonesia's business strategy and have not been properly realized until at each postal service unit, especially at KCU Surabaya.

Apart from the service voting results at KCU Surabaya 60000, not all of which showed "Very Satisfied" voting results, several consumers also commented via *Google reviews* regarding services that seemed less than good from the Surabaya 60000 main branch post. Consumers with *review* account names *google @Rahmat Bagus* conveyed his complaints about several things he saw and experienced when he wanted to purchase services. In his complaint he questioned the queuing system, clarity of flow, the presence of security and the availability of the counter attendant/cashier. The consumer with the *Google review* account name *@Rully Arief* also gave almost the same criticism as the previous consumer. He conveyed a message to the employees of the Surabaya branch of the main post office to improve their performance so that PT. Pos Indonesia can compete with private service companies. This was conveyed based on the conditions he saw and experienced when he wanted to carry out service purchasing activities. In the complaint, it was stated that service times/office operational hours were uncertain, because during working hours the service counter was closed, then there were no queue numbers in the process of getting to the service, and there were no instructions for visitors who wanted to receive services, especially for the elderly. He also highlighted the lack of security personnel who usually help direct people/applicants who want to receive services.

Thus, in order to maintain the existence of PT. Pos Indonesia, especially at the main branch post office Surabaya 60000, PT. Post tries to develop all types of services optimally by improving service quality, one of which is the postal financial services provided by KCU Surabaya 60000 *Fund Distribution* and also *Bank Channeling*. Apart from that, in order to minimize consumer switching to other competing services, PT. Pos Indonesia has taken several steps, namely increasing consumer loyalty, prioritizing word of mouth suggestions, improving the company's image through superior service quality, and achieving the level of satisfaction expected by service users (Wulansari & Meirinawati, 2022). *Fund Distribution* and *Bank Channeling* are two types of financial services in terms of payments provided by PT. Indonesian post. These two types of services are types of services whose operational processes are still predominantly carried out centrally at post office counters, except for pension fund disbursement services which can be done *account to account*. *Fund Distribution* or what can be called a fund distribution service is a service for paying public funds (*many to one*) via *account to cash* or *account to account* (NIAGA, 2023) . These services include the payment of pension salaries for civil servants, Taspen and ASBRI, as well as funds distribution services from government/institutional programs such as social assistance in the form of basic necessities, BLT (Direct Cash Assistance), PKH (Family Hope Program), and so on. Then, *Bank Channeling* is a banking financial service at the post office. These services include deposit or savings services owned by banks where Pos plays a role in front office activities, then credit distribution services for retirees by Pension Credit Partners from Banks and Cooperatives.

Therefore, by referring to the phenomena that occurred and also based on a review of the data and supported by the results of direct observations carried out by researchers at the Surabaya Main Branch Post Office 60000, the researcher felt interested in conducting deeper and more specific research. related to the Quality of *Fund Distribution* and *Bank Channeling* Financial Services at PT. Pos Indonesia (Persero) Main Branch Surabaya 60000.

Methods

In this research, researchers used descriptive qualitative research methods (Sugiyono, 2019). A qualitative approach was chosen to be used in this research because this approach can be used to describe or provide a more in-depth picture regarding the quality of *Fund distribution* and *Bank channeling* financial services at PT. Pos Indonesia (Persero) Surabaya Main Branch 60000, and also considering that no qualitative research has been conducted to determine the quality of financial services at KCU Surabaya 60000. Research focus Post Office Main Branch Surabaya 60000. Research focus analysis using service quality theory according to Zeithaml, Parasuraman & Berry (1990) in (Hendrayady et al., 2020) who wrote that service quality can be measured using 5 dimensions, namely: Tangible, Reliability, Responsiveness, Assurance, and Empathy).

Sources of information or data are obtained from primary and secondary data. The primary data is in the form of interviews with employees and also users of financial services, then sourced from documented data from surveys or direct observation. Furthermore, secondary data comes from company documents. The data collection technique used was by conducting interviews with key informants, namely the KCU Surabaya 60000 service manager, KCU Surabaya 60000 service field officer, Fund Distribution and Bank Channeling financial services counter officer KCU Surabaya 60000 and also interviews with the main informants, namely 3 people. service users or financial services *Fund distribution* and *Bank channeling* at KCU Surabaya 60000. The data analysis technique follows the interactive analysis view of Miles and Huberman in (Sugiyono, 2019) which includes several flows, namely *data collection*, *data reduction*, *data display*, and *conclusion drawing*.

Results and Discussion

It is hoped that good quality services can be implemented so that the fulfillment of needs and satisfaction of the community as service recipients can be achieved. Because quality service or excellent service that is applicant-oriented really depends on the applicant's own satisfaction. Lukman in Ronaldo et al. (2020) also said that one measure of success in providing quality services really depends on the level of satisfaction of the applicants served. Therefore, in accordance with the problem formulation that has been raised and of course to achieve the research objective which is to find out an overview of the quality of *Fund Distribution* and *Bank Channeling financial services* at PT. Pos Indonesia (Persero) main branch Surabaya 60000, researchers analyzed the research focus using service quality theory according to Hendrayady et al. (2020). As for the theory, it is written that service quality can be measured using 5 dimensions, namely: Tangible, Reliability, Responsiveness, Assurance, and Empathy. Based on the results of observations, interviews and documentation carried out by researchers in the field, with reference to the five dimensions of service quality theory, the research results can be described as follows:

Tangible

In this research, the *Tangible dimension* is determined or assessed by several indicators, namely the appearance of officers/apparatus when carrying out service tasks, comfort of the place of service, ease of the service process, employee discipline in providing services, ease of access for applicants in requesting services, and the use of assistive devices in service.

Based on the research results presented previously, it can be concluded that the appearance of each officer is always neat and the use of work uniforms is in accordance with the provisions set by the Surabaya Main Branch Post Office 60000. However, in using identification or *name tags*, not all employees use them. This can be seen in figure 1. above, which shows officers who do not use *name tags*. The use of a manual queuing system also applies, especially in *fund*

distribution financial services or in the distribution of pension funds, while in bank channeling counter services which tend to be combined with general service counters, they will only be used when the applicant is busy (conditional). Then, judging from the comfort of the service location, the service location is felt to be comfortable because the service room is clean, spacious enough to accommodate many people, the benches or seats provided are also adequate and make the applicant comfortable. This condition can be seen in figure 2 below.

Fund Distribution and Bank Channeling

Apart from that, judging from the ease of the service process, all information related to the types of services available at PT. Pos Indonesia can be checked via <https://www.posindonesia.co.id/id> and for information on time, location and all types of services at the main branch post office Surabaya 60000 can be checked on the Instagram social media account Pos Indonesia KCU Surabaya 60000 Instagram account @posindonesiakcusb. Apart from easy access to information, the location of the Surabaya 60000 main branch post office is also easy to access because it is on the main highway, and the office location is also listed on Google Maps. The ease of access to this service is essentially in line with the views of Kennedy and Young in (Erna & Ramadhani, 2022) , who said that the level of ease for applicants to find service providers is one aspect in measuring applicant satisfaction with the services provided.

Then, from the indicators of officer discipline, officers or employees of the Surabaya main branch post office are considered to have been disciplined. This can be seen from employees who attend and leave on time according to working hours or operational hours set by KCU Surabaya 60000. Discipline is an important thing because as in (Suhartono et al., 2023) it is explained that discipline is a very essential or basic thing. so that every activity can run smoothly, without discipline it will not be successful. In the aspect of using service aids, KCU Surabaya 60000 has provided and used the required service aids completely and in good condition, such as the availability of computers at each service counter, the availability of regular printers and special printers for printing savings books, the availability of e-payment tools. toll road, availability of wifi facilities and availability of loudspeakers which could help officers call the applicant. The existence of financial services tools can be seen in Figure 1.3 below. Thus, it can be concluded that the quality of *fund distribution* and *bank channeling financial services* at PT. Pos Indonesia (Persero) main branch Surabaya 60000, reviewed based on the *Tangible dimension*, can be said to be good or of good quality.

Reliability

Basically, the dimensions of reliability in this research can be assessed from several indicators, namely those that include accuracy in serving applicants, whether or not they have clear service standards, the ability and expertise of officers in using tools in the service process and the expertise of officers in the service process. Based on the research results presented previously, it can be concluded that in the process of *fund distribution* and *bank channeling financial services* at the Surabaya 60000 main branch post office, service officers have tried to be careful and meticulous in the process of providing services. This can be seen from the officers who always focus on service so that errors are rarely made by officers due to a lack of accuracy. Then related to service standards, basically KCU Surabaya 60000 carries out services in accordance with standards set by the central government which are contained in Government Regulation of the Republic of Indonesia Number 15 of 2013 concerning Implementation of Law Number 38 of 2009 concerning Post. Meanwhile, with regard to financial service procedures for *Fund distribution* and *Bank Channeling*, KCU Surabaya 60000 is guided by the

provisions issued by PT. Pos Indonesia (Persero) also has clear service standards, starting from clear terms, flow and service completion periods.

On the officer's ability point, it is assessed that the officer also has good abilities in using financial services tools. This is proven by officers not experiencing difficulties in operating assistive devices when providing services. Then finally, the officers have good skills in using existing service aids. This can be seen in the process of the officers operating the aids, there were no difficulties at all. Thus, it can be concluded that the quality of *fund distribution* and *bank channeling* financial services at PT. Pos Indonesia (Persero) is viewed from the Reliability dimension

Responsiveness

In this research, the *Responsiveness dimension* can be assessed from indicators, namely responding to every requester or applicants who want to get services, officers or apparatus providing services quickly, officers or apparatus carrying out services appropriately, officers or apparatus carrying out services carefully, officers or apparatus provide services in a timely manner, and all applicant complaints are responded to by officers.

Based on the research results presented previously, it can be concluded that officers at the Surabaya 60000 main branch post office have been responsive and sensitive in carrying out the *fund distribution* and *bank channeling financial services proces*. This can be seen from the good response of officers when applicants or applicants wish to receive services without exception. This can be seen in figure 4 above. Thus, this is in line with the views expressed by Kennedy and Young in (Erna & Ramadhani, 2022) who explain that responsiveness *is* the level of speed of service providers in responding to applicant requests and is one of the aspects that influences service users' satisfaction with services which are given.

Then related to speed of service, officers have provided service according to applicable standards, sometimes even faster than existing standards. Officers are also appropriate in providing services, every service provided and the service product produced is appropriate and in accordance with the needs and desires of the applicant or service user. Furthermore, the service at the Surabaya 60000 main branch post office is also carried out at the right time because it serves exactly at the scheduled or specified time. This point shows that the certainty of service schedules which are related to service times in accordance with applicable regulations has been implemented well and is in accordance with those contained in MENPAN Decree No. 63 of 2003. Apart from that, *fund distribution* and *bank channeling* financial services officers also respond to every complaint. from the applicant, all complaints will be resolved.

As the definition of service quality in (Anggraeni et al., 2023) explains that the quality of service provided to applicants must not disappoint or in other words must exceed what they expect. Thus, based on the results of the research that has been carried out, it can be concluded that the quality of financial services, *fund distribution* and *bank channeling* at PT. Pos Indonesia (Persero) main branch Surabaya 60000 is reviewed based on the *Responsiveness dimension* and can be said to be good or quality. This is shown by financial service users who are satisfied with the services provided by KCU Surabaya 60000 officers.

Assurance

In Hendrayady et al. (2020) said that the guarantee dimension is related to the ability and politeness of officers in providing guaranteed guarantees to applicants regarding timeliness of service, guarantee of service costs and legality of service. According to Kennedy and Young in (Erna & Ramadhani, 2022) , suitability of time (*Timeslines*) is one aspect that influences

applicant satisfaction with the quality of services provided. Based on the research results presented previously, it was concluded that in relation to guaranteeing timeliness in the service process, *fund distribution* and *bank channeling financial service officers* at the Surabaya 60000 main branch post office have provided services in accordance with the time provisions in the financial service service procedures. Then, regarding the guarantee of costs, financial services service officers have implemented the applicable rules, namely that the services provided are free of charge at all. In terms of guaranteeing the legality of services, basically *the fund distribution* and *bank channeling financial service products* provided by the Surabaya 60000 main branch post office are legal or authorized products, because as part of the BUMN, KCU Surabaya 60000 is given the mandate to be able to provide postal services which include services courier, logistics and also financial services.

As is in accordance with the views of Dwiyanto in (Along, 2020) who stated that the quality of public services is the ability of public service organizations to ensure the satisfaction of service users both in administrative and technical services, the results of the research that has been carried out also obtained such results. That service users or applicants are satisfied with the guarantee of time, costs and legality of the financial services provided. Therefore, it can be concluded that the quality of financial services, *fund distribution* and *bank channeling* at PT. Pos Indonesia (Persero) main branch Surabaya 60000 is reviewed based on the assurance *dimension* can be said to be good or quality.

Empathy

In Hendrayady et al. (2020) said that the empathy dimension is related to the officers' firm but attentive attitude towards the applicants. The Empathy dimension can also be understood as ease in communicating and understanding consumer needs. In this research, the quality of *fund distribution* and *bank channeling* financial services based on the empathy dimension includes several related indicators, namely officers put the interests of the community or applicants first, officers serve with a friendly attitude, politeness, serve in a non-discriminatory manner and as service providers must serve and respect everyone. service users or the public who come.

Based on the research results, it is known that the Surabaya 60000 main branch office officers have a good empathetic attitude towards service users or the community because they always prioritize or put the interests of service users first. This can be seen when officers always focus on the service process. The officers have also been friendly. It is proven that when serving service users, officers always greet them with a smile. The attitude shown is basically in accordance with the views expressed by Along (2020) who said that the dimensions that must be considered in providing services include the politeness of officers, especially in providing services.

Fund distribution and *Bank channeling* financial services officers were assessed in providing services as not discriminating or not acting discriminatory. This is assessed by the officers who welcome and serve each applicant who comes well, according to the service standards that have been set. This can be seen in figure 1.5 below. KCU Surabaya 60000 service officers are also able to appreciate every applicant who comes. This is in line with the Convenience *aspect* conveyed by Kennedy and Young in (Erna & Ramadhani, 2022) , that the comfort provided shows the level of professionalism and behavior of service providers while providing services to applicants.

Bank Channeling Financial Services

Therefore, by looking at the results of the research that has been carried out, it can be concluded that the quality of *fund distribution* and *bank channeling* financial services at PT. Pos Indonesia (Persero) main branch Surabaya 60000 is reviewed based on the Empathy *dimension* can be

said to be good or quality. This is assessed by the officers who always behave and act professionally by providing comfort to every service user without discriminating. Then it was also assessed by the officers who were always polite and respectful of every service user who came to obtain financial services.

Conclusion

(1) *Tangible dimensions*, which consist of indicators of appearance, comfort, convenience and use of financial service tools *Fund distribution* and *bank channeling* have basically been implemented by KCU Surabaya 60000 and can be said to be qualified. However, what is still not optimal is related to with many KCU Surabaya 60000 officers not using *name tags* or identification when serving applicants and also a queuing system that is not consistently used in the process of *bank channeling financial services* (with drawing or depositing money); (2) The Reliability Dimension, which consists of accuracy indicators, clear service standards, abilities and expertise of officers when carrying out *fund distribution* and *bank channeling financial services* has basically been implemented well by KCU Surabaya 60000 in accordance with standards existing services or in other words, already qualified; (3) The *Responsiveness Dimension*, which consists of indicators of responding to each applicant, quickly, on time and responding to complaints from users of *fund distribution* and *bank channeling* financial services has basically been implemented by KCU Surabaya 60000 officers or in other words, it is quality, as evidenced by the fact that there are no applicants who giving complaints or bad comments to financial services officers regarding the *responsiveness dimension*; (4) *The Assurance* (Guarantee) dimension, which consists of punctual guarantee indicators, cost certainty guarantees, and service product legality guarantees, has been implemented by the *fund distribution financial services officers* and KCU Surabaya 60000 *channeling bank* in accordance with existing service standards. Therefore, assessed from the Assurance dimension, the services provided can be said to be of high quality. This is proven by the absence of complaints from service users or applicants regarding the Assurance dimension indicators; (5) *The Empathy Dimension*, which consists of indicators of prioritizing the interests of service users or applicants, being friendly and polite, non-discriminatory and respecting each applicant has been carried out well by the *fund distribution* and *bank channeling financial services officers* of KCU Surabaya 60000. Therefore, assessed from the Empathy dimension, the services provided can be said to be of high quality.

Suggestions

(1) The Surabaya Main Branch Post Office 60000 must further emphasize the rules regarding the obligation to use identification or name tags for each employee. Because having identification or personal identification used by each employee can make it easier for applicants to get to know the employees who work there, especially in the *fund distribution* and *bank channeling financial services section*. Then, (2) consistently use a queuing system in the process of providing financial services, especially *bank channeling financial services*. This is to ensure a sense of comfort and security for applicants who come to carry out banking transactions, and (3) if we can schedule and hold more training for service officers, this is important to implement so that their ability to use tools and quality The services provided by service officers, especially in financial services, *fund distribution* and *bank channeling*, can be better and of better quality.

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