




A Review of Student Deposit and Withdrawal Processes at the Bank Sumsel Babel UNSRI Cash Office

Sipa Pitonna Putri*¹, Hendri Gunawan², Diana Widhi Rachmawati³

^{1,2,3} Universitas PGRI Palembang, Indonesia

Email : sipasipa024@gmail.com¹, jayasampuna85@gmail.com², dianawidhi72@gmail.com³

 <https://doi.org/10.66931/jmpi.v2i01.411>

ABSTRACT

Keywords:

deposit services,
withdrawal
services, banking
operations

*Corresponding Author :
sipasipa024@gmail.com

This study examines the deposit and withdrawal processes of student funds at the Bank Sumsel Babel Cash Office, Sriwijaya University. Using a qualitative descriptive approach, data were collected through direct observation, interviews with bank staff and students, and documentation of Standard Operating Procedures (SOPs). The findings indicate that transaction procedures have generally been implemented in accordance with banking standards and supported by an integrated core banking system. However, several challenges remain, including errors in transaction slip completion, long queues during peak hours, limited cash availability at certain times, and occasional system disruptions. The study concludes that while the services operate effectively overall, improvements in customer education, service efficiency, and technological infrastructure are needed to enhance service quality for students.

Article History:

Submitted: 25-04-2026, Revised :01-05-2026, Accepted: 25-06-2026

Please cite this article in APA style as:

Putri, S. P., Gunawan, H., & Rachmawati, D. W. (2026). A review of student deposit and withdrawal processes at the Bank Sumsel Babel UNSRI Cash Office. DAAR EL-IDARAH: Journal of Islamic Education Management, 2(1), 60-76. <https://jurnalstebibama.ac.id/index.php/jmpi/>

INTRODUCTION

Education is widely recognized as one of the most important instruments for improving the quality of human resources and fostering sustainable social development. In modern society, educational institutions are expected not only to transfer knowledge but also to cultivate character, critical thinking, and practical skills that enable individuals to adapt to rapidly changing social and economic environments. The increasing demands of globalization, technological advancement, and labor market competition have intensified public expectations regarding the quality of educational services provided by schools and madrasahs (Alwi et al. 2021; Kepemimpinan et al. n.d.; Yushita 2017). Consequently, educational institutions are required to continuously improve their management systems, teaching practices, and service quality to remain relevant and competitive (Alwi et al. 2021; Pace and Pace 2020). Evidence from various educational development reports indicates that institutions with effective governance and quality-oriented management tend to produce better academic outcomes and higher stakeholder satisfaction (Muntaz 2024; Valencia-arias et al.

2026). Conversely, weak management practices often result in poor educational performance and declining public trust (Alayoubi, Al Shobaki, and Abu-Naser 2020; Valencia-arias et al. 2026). Therefore, strengthening educational quality management has become a crucial concern for policymakers, educational leaders, and communities seeking to achieve educational excellence and sustainable institutional development (Alwi et al. 2021; Info 2024).

Despite numerous efforts to improve educational quality, many institutions continue to face challenges in achieving optimal performance and sustainable development (Domenici 2025; Habsi 2024). One of the most significant problems lies in the management of educational resources, including human resources, infrastructure, financial support, and institutional leadership (Caixia, Bakar, and Qianqian 2025; Imad, Alshubakie, and Taha 2021). In many cases, educational improvement programs are implemented without adequate planning, monitoring, and evaluation mechanisms, leading to suboptimal outcomes (Baharun et al. 2021; Kassaw 2025; Li et al. 2025). Furthermore, the rapid transformation of educational needs requires institutions to continuously adapt their strategies and organizational practices (Bayu, Sari, and Solikhah 2025; Galang et al. 2020). Educational leaders often encounter difficulties in balancing administrative responsibilities with efforts to improve teaching quality and student achievement (Karwanto 2020; Supriadi 2022). The problem becomes more complex in Islamic educational institutions, where educational objectives encompass both academic excellence and character development (Hendriani et al. 2022; Himmah 2025; Nuha 2024). Various studies have reported that weaknesses in strategic planning, organizational culture, and stakeholder engagement frequently hinder educational improvement initiatives. As a result, there remains a substantial gap between expected educational standards and actual institutional performance (Asyibli, Ibtihal, and Fauzan 2025; Online and Online 2021; Xu, Leferink, and Wijnia 2025). Addressing these challenges requires comprehensive management strategies capable of integrating organizational effectiveness with educational quality enhancement (Amalia and Amalia 2025; Zakaria et al. 2025).

Empirical observations in many madrasahs reveal that educational quality improvement remains a persistent challenge despite various reform initiatives implemented by government agencies and educational stakeholders (Affan et al. 2026; Habsi, Affan, and Nasution 2026). Several madrasahs have demonstrated significant progress in curriculum development, teacher professionalism, and student achievement; however, others continue to struggle with issues related to institutional management and organizational effectiveness (Affan 2025). Common challenges include limited professional development opportunities for teachers, insufficient infrastructure, weak coordination among educational

personnel, and inadequate quality assurance systems. In some cases, educational programs are conducted routinely without systematic evaluation of their effectiveness and impact on student learning outcomes. Moreover, the increasing expectations of parents and communities place additional pressure on madrasah leaders to improve institutional performance while maintaining Islamic values and traditions. These conditions indicate that educational quality is influenced not only by instructional factors but also by managerial and organizational dimensions. Therefore, understanding how management practices contribute to educational improvement in madrasahs is essential for developing effective strategies that can enhance institutional performance and meet stakeholder expectations.

Previous studies have extensively explored various factors influencing educational quality improvement in schools and madrasahs (Habsi 2025). Research conducted by educational management scholars highlights the importance of strategic leadership, effective planning, and stakeholder involvement in achieving institutional success (Billah and Habsi 2026). Several studies demonstrate that transformational leadership positively influences teacher motivation, organizational commitment, and educational performance. Other researchers emphasize the role of quality assurance systems, continuous evaluation, and data-driven decision-making in supporting educational improvement (Habsi, Hefniy, and Munawaroh 2025). Studies focusing on Islamic educational institutions also reveal that integrating religious values with modern management practices can strengthen institutional identity and enhance educational outcomes (Saifillah et al. 2026). Furthermore, research on human resource development indicates that teacher competence and professional development significantly contribute to student achievement and organizational effectiveness. These studies collectively provide valuable insights into the mechanisms through which educational institutions can improve quality (Pejabat and Daerah 2020). However, most of them concentrate on isolated variables, such as leadership, teacher competence, or organizational culture, without comprehensively examining how these elements interact within the broader framework of educational management (Han 2024; Maryati 2025).

Although existing studies have contributed significantly to understanding educational quality improvement, several research gaps remain evident (Jamil and Fadhilah 2025; Kaihatu 2007; Yusuf 2020). First, many studies focus primarily on general educational institutions, while investigations specifically addressing the unique characteristics of madrasahs remain relatively limited (Khaled and Adnan 2022; Muhibah 2016). Second, previous research often examines educational quality from a single perspective, such as leadership effectiveness or teacher performance, without exploring the integrated management processes

that support sustainable improvement (Pendidikan 2020; Uly Muzakir 2013). Third, empirical studies frequently emphasize quantitative measurement of educational outcomes, providing limited insight into the contextual factors and managerial dynamics underlying institutional success (Effendy and Rustandi 2020; Srinagar 2025). Consequently, there is still insufficient understanding of how management strategies are implemented and adapted within the specific environment of madrasahs (Johan et al. 2021; Mundiri et al. 2021). This study positions itself within this gap by examining educational quality improvement through a comprehensive management perspective that considers organizational processes, leadership practices, human resource development, and stakeholder engagement (Eufrasio, Gav, and Checa-domene 2023; Khurniawan et al. 2021). By focusing on the madrasah context, the study seeks to enrich the existing body of knowledge and provide a more contextualized understanding of educational management practices.

The novelty of this research lies in its effort to integrate educational management theory with the practical realities of quality improvement in madrasahs through a holistic analytical framework. Unlike previous studies that tend to investigate educational quality using fragmented approaches, this research examines how various managerial components interact to influence institutional performance and educational outcomes. The study also emphasizes the contextual characteristics of madrasahs as Islamic educational institutions that simultaneously pursue academic excellence and character development. By exploring the relationship between management practices, organizational effectiveness, and educational quality within a specific institutional setting, this research offers a more comprehensive perspective on educational improvement. The importance of this study is further strengthened by the growing demand for accountable, adaptive, and quality-oriented educational institutions capable of responding to contemporary challenges. Therefore, the findings are expected to provide both theoretical contributions to educational management literature and practical recommendations for policymakers, school leaders, and stakeholders involved in madrasah development.

Based on the issues, empirical conditions, and research gaps identified above, this study seeks to answer the following questions: How are educational quality improvement strategies implemented in madrasahs? What managerial factors support or hinder the effectiveness of these strategies? And how do these management practices contribute to institutional performance and educational outcomes? This research argues that educational quality improvement cannot be achieved solely through curriculum reform or teacher development initiatives but requires an integrated management approach involving leadership, organizational culture, stakeholder participation, and continuous evaluation

mechanisms. It is further assumed that madrasahs capable of effectively managing these interconnected elements are more likely to achieve sustainable educational excellence and stronger public trust. The findings of this study are expected to contribute to the development of educational management theory, particularly within Islamic educational contexts, while also providing practical guidance for educational leaders seeking to strengthen institutional quality and competitiveness in an increasingly dynamic educational environment.

METHOD

This study employed a qualitative descriptive research design to provide a comprehensive understanding of the deposit and withdrawal processes of student funds at the Bank Sumsel Babel Cash Office, Sriwijaya University. A qualitative approach was considered appropriate because the research focused on exploring operational procedures, interactions between bank personnel and students, and the challenges encountered in daily banking service practices. This approach enabled the researcher to gain in-depth insights into the implementation of banking services and the factors affecting service effectiveness and efficiency. The population of the study consisted of all deposit and withdrawal transaction activities conducted by students at the Bank Sumsel Babel Cash Office, Sriwijaya University. The research participants were selected using a purposive sampling technique, whereby individuals directly involved in and knowledgeable about the transaction process were chosen as key informants. These participants included the Head of the Cash Office, teller officers, customer service officers, and students who utilized deposit and withdrawal services. The purposive selection of participants ensured that the data collected were relevant, accurate, and aligned with the objectives of the study. Data collection was conducted through three primary techniques. First, participant observation was carried out by directly engaging in the operational activities of the cash office, particularly teller services, to observe transaction procedures, service duration, and operational challenges. Second, semi-structured interviews were conducted with bank personnel and students to obtain detailed information regarding service procedures, customer experiences, and obstacles encountered during transactions. Third, documentation analysis was employed to collect and examine supporting documents, including Standard Operating Procedures (SOPs), transaction forms, transaction volume records, and other administrative documents relevant to the research objectives. The collected data were analyzed using qualitative descriptive analysis. The analysis process consisted of three stages: data reduction, data display, and conclusion drawing. Data reduction involved selecting and focusing on information relevant to the research objectives. Subsequently, the data were organized and presented in descriptive

narrative form to facilitate interpretation and understanding. Finally, conclusions were drawn by identifying patterns, relationships, and recurring themes emerging from the field findings. To ensure the credibility and trustworthiness of the data, source triangulation was applied by comparing information obtained from observations, interviews, and documentation. Through this analytical process, the study aimed to provide a realistic portrayal of deposit and withdrawal services for students and to formulate recommendations for improving service quality and operational effectiveness at the Bank Sumsel Babel Cash Office, Sriwijaya University.

RESULT AND DISCUSSION

Result

Implementation of Student Deposit and Withdrawal Procedures at the Bank Sumsel Babel UNSRI Cash Office

The implementation of student deposit and withdrawal procedures at the Bank Sumsel Babel UNSRI Cash Office refers to a series of operational activities carried out by bank officers in serving student financial transactions in accordance with established Standard Operating Procedures (SOPs). These procedures include transaction preparation, verification of customer data, transaction processing through the core banking system, and transaction completion. The effectiveness of these procedures can be observed through service speed, transaction accuracy, compliance with banking regulations, and the ability of officers to assist students in completing administrative requirements. In the context of campus banking services, deposit and withdrawal transactions are among the most frequently performed activities because they support students' academic and personal financial needs. Therefore, the implementation of these procedures serves as an important indicator of operational service quality and customer satisfaction within the university banking environment.

One teller officer explained that the deposit transaction process generally runs efficiently when students complete the transaction slip correctly before approaching the service counter. The informant stated:

“Most deposit transactions can be completed within a few minutes if students fill in the deposit slip correctly. Delays usually occur when information on the form is incomplete or incorrect, requiring clarification and correction before processing.”

This statement indicates that the efficiency of deposit services is strongly influenced by the preparedness and understanding of students regarding transaction requirements. The interview findings suggest that procedural compliance by customers plays a significant role in determining service effectiveness. From the researcher's perspective, operational efficiency is not

solely dependent on the competence of bank personnel but is also influenced by the level of customer literacy regarding banking procedures.

A customer service officer highlighted the importance of verification procedures in withdrawal transactions. The informant stated:

“Withdrawal transactions require more detailed verification because we must ensure account ownership, signature authenticity, and account balance availability. This process is essential to maintain transaction security and prevent operational risks.”

The statement demonstrates that withdrawal services involve a higher level of operational control compared to deposit transactions. Verification activities are implemented not only as administrative requirements but also as mechanisms to protect customer funds and maintain banking integrity. According to the researcher’s interpretation, the verification process reflects the bank’s commitment to risk management and service reliability. Although the process may increase service duration, it contributes significantly to transaction security and customer trust.

Field observations revealed that the operational flow of deposit and withdrawal services generally followed the established SOPs. Students were required to complete transaction forms before approaching the teller counter, after which bank officers conducted document verification and processed transactions through the integrated core banking system. Deposit transactions typically required approximately two to three minutes, whereas withdrawal transactions required three to five minutes due to additional verification procedures. During peak service hours, particularly near tuition payment deadlines and scholarship disbursement periods, transaction volume increased significantly, resulting in longer waiting times. The researcher observed that customer service officers actively assisted students who experienced difficulties in completing transaction forms, thereby reducing errors and facilitating smoother service delivery. These observations indicate that procedural consistency and staff responsiveness contribute positively to operational effectiveness. The findings demonstrate that student deposit and withdrawal services at the Bank Sumsel Babel UNSRI Cash Office are conducted through structured operational procedures that prioritize efficiency, accuracy, and security. Deposit transactions generally proceed more quickly because they require fewer verification steps, whereas withdrawal transactions involve additional control mechanisms to ensure customer protection. The implementation of these procedures reflects the bank’s effort to maintain service quality while complying with operational standards and risk management requirements.

The data reveal a consistent pattern indicating that service effectiveness is

influenced by the interaction between procedural compliance, employee performance, and customer preparedness. Transactions tend to proceed smoothly when students understand the required procedures and submit complete documentation. Conversely, service delays are more likely to occur when transaction forms are incomplete or when transaction volumes exceed normal operational capacity. Another recurring pattern is the proactive role of customer service officers in assisting students, which contributes to reducing procedural errors and improving overall service efficiency.

Table 1. Informant Perspectives on Student Deposit and Withdrawal Procedures

Informant Position	Interview Excerpt	Indicator
Teller Officer	“Deposit transactions are generally completed quickly when students fill in the deposit slip correctly.”	Service Efficiency
Customer Service Officer	“Withdrawal transactions require verification of identity, signature, and account balance before approval.”	Transaction Security
Teller Officer	“Most delays occur because transaction forms are incomplete or contain incorrect information.”	Administrative Accuracy
Customer Service Officer	“Providing assistance to students helps reduce transaction errors and accelerates service.”	Service Support and Guidance

The data presented in Table 1 indicate that operational effectiveness is influenced by both technical and human factors. Technical factors include adherence to transaction procedures, accurate documentation, and compliance with verification requirements. These aspects are essential for maintaining service reliability and minimizing operational risks. The statements from teller and customer service officers demonstrate that banking procedures are designed to balance efficiency with transaction security. Furthermore, the findings highlight the importance of customer assistance as a supporting mechanism in banking operations. Students who receive guidance from customer service officers are less likely to make administrative errors, which subsequently improves transaction processing time. This suggests that customer education and service support play a crucial role in enhancing service quality. The integration of procedural controls with responsive customer assistance creates a more effective and customer-oriented service environment. Overall, the pattern emerging from the data suggests that successful implementation of student deposit and withdrawal services depends on three interconnected elements: compliance with operational procedures, effectiveness of verification mechanisms, and active support provided by bank personnel. These elements collectively contribute to the efficiency, security, and reliability of banking services within the university environment.

Operational Challenges Affecting Student Deposit and Withdrawal Services

at the Bank Sumsel Babel UNSRI Cash Office

Operational challenges in student deposit and withdrawal services refer to various obstacles that emerge during the implementation of banking transactions and potentially affect service efficiency, transaction accuracy, customer satisfaction, and overall operational performance. These challenges may originate from internal factors, such as system disruptions, cash availability limitations, and workload fluctuations, as well as external factors, including customers' limited understanding of banking procedures and high transaction volumes during peak periods. Within the context of the Bank Sumsel Babel UNSRI Cash Office, operational challenges are important indicators for evaluating service quality because they directly influence transaction completion time, customer waiting periods, and the effectiveness of service delivery. Understanding these challenges is essential for identifying areas requiring improvement and for developing strategies that enhance the quality and reliability of banking services provided to students.

One teller officer explained that the most common obstacle encountered during daily operations is the frequent occurrence of errors in transaction form completion by students. The informant stated:

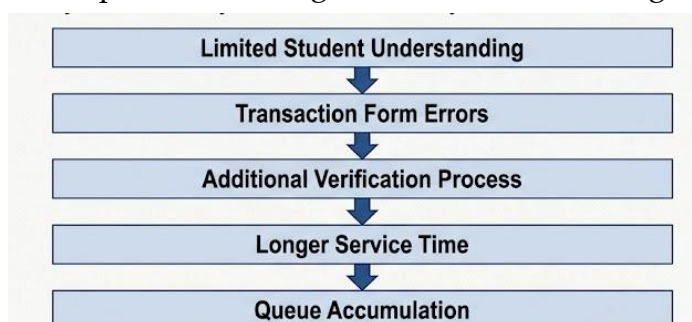
“Many students come to the teller counter with incomplete deposit or withdrawal slips. As a result, we need to explain the mistakes and ask them to correct the forms before the transaction can be processed.”

This statement indicates that administrative inaccuracies remain a significant factor contributing to service delays. According to the researcher's interpretation, the issue is not primarily caused by weaknesses in banking procedures but rather by variations in students' understanding of transaction requirements. Consequently, customer literacy regarding banking procedures becomes a critical factor influencing service effectiveness and operational efficiency. A customer service officer identified transaction congestion during peak periods as another major challenge. The informant stated.

“The busiest periods usually occur during tuition payment schedules and scholarship disbursement periods. During these times, transaction volumes increase significantly, resulting in longer queues and higher service pressure.”

This finding demonstrates that service demand fluctuates according to the academic calendar. The researcher interprets this situation as an operational capacity challenge where existing service resources must accommodate sudden increases in transaction volume. Although service standards remain consistent, increased customer traffic can affect waiting times and customer perceptions of service quality.

Figure 1. Conceptual Flow Diagram of Service Challenge Formation



The conceptual flow illustrates that operational challenges emerge through a chain of interconnected events. The process often begins with limited customer understanding of banking procedures, which leads to errors in transaction documentation. These errors require additional verification and correction procedures, extending transaction processing time. As transaction duration increases, queue accumulation becomes more likely, particularly during peak service periods. This condition eventually affects overall service efficiency and customer satisfaction. The model suggests that improving customer education and procedural guidance may help prevent operational bottlenecks before they occur, thereby enhancing service performance and transaction effectiveness. Field observations revealed several recurring operational challenges during the internship period. The most frequently observed issues included incomplete transaction slips, increased customer queues during peak hours, temporary limitations in cash availability for large withdrawals, and occasional disruptions in the banking network system. When system interruptions occurred, transaction processing was temporarily suspended until connectivity was restored. Despite these challenges, bank personnel consistently followed operational procedures and actively assisted customers to minimize service disruption. The researcher observed that customer service officers played a crucial role in mitigating operational difficulties by guiding students through transaction requirements before they reached the teller counter. These observations suggest that human intervention remains an important supporting factor in maintaining service continuity when operational obstacles arise.

The findings indicate that operational challenges in student deposit and withdrawal services arise from a combination of customer-related, operational, and technological factors. Common issues include transaction form completion errors, high transaction volumes during peak periods, temporary cash limitations, and occasional system disruptions. Although these challenges may affect service speed and efficiency, the implementation of established procedures and active assistance from bank personnel help maintain service quality and operational stability.

The data reveal a clear pattern showing that operational challenges are interconnected rather than isolated incidents. Administrative errors increase transaction processing time, which contributes to queue formation and service

congestion. Similarly, fluctuations in transaction volume amplify the impact of existing operational constraints, particularly during academic payment periods. Another pattern evident in the findings is the important role of customer service support in reducing operational disruptions. The overall data suggest that improving customer literacy, strengthening technological infrastructure, and optimizing service capacity during peak periods are key strategies for enhancing the efficiency and effectiveness of student deposit and withdrawal services at the Bank Sumsel Babel UNSRI Cash Office.

Discussion

The findings of this study demonstrate that the implementation of student deposit and withdrawal services at the Bank Sumsel Babel UNSRI Cash Office generally complies with established Standard Operating Procedures (SOPs) and reflects the fundamental principles of banking operations, namely efficiency, accuracy, security, and service reliability. The deposit process was found to be relatively straightforward, requiring fewer verification procedures and shorter processing times, while withdrawal transactions involved additional controls, including identity verification, signature matching, and balance confirmation. These findings support the argument of Kasmir (2019) that banking service quality is closely related to the effectiveness of operational procedures and the consistency of service delivery. The presence of an integrated core banking system further contributes to transaction accuracy and real-time processing, thereby enhancing operational effectiveness and reducing the risk of administrative errors.

The study also reveals that customer-related factors significantly influence service efficiency. One of the most common operational challenges identified was the incorrect completion of transaction slips by students. This finding indicates that banking service effectiveness is not solely dependent on internal operational systems but is also influenced by customers' understanding of banking procedures. This result is consistent with the service quality perspective proposed by Tjiptono (2018), who argues that service outcomes are shaped by interactions between service providers and service users. In the context of this study, students who possess adequate knowledge of transaction procedures tend to complete transactions more efficiently, while those with limited procedural understanding contribute to longer processing times and service delays. Therefore, customer education emerges as an important component of service quality improvement.

Another important finding concerns fluctuations in transaction volume during peak periods, particularly during tuition payment schedules and scholarship disbursement periods. The study found that high transaction volumes often resulted in longer queues and increased service pressure on bank

personnel. This condition reflects a common operational challenge in financial service institutions where demand exceeds normal service capacity. According to Dendawijaya (2020), operational efficiency in banking institutions is highly dependent on the ability to balance available resources with customer demand. The findings suggest that although the Bank Sumsel Babel UNSRI Cash Office has established effective operational procedures, service efficiency can still be affected by temporary surges in transaction activity. Consequently, adaptive service management strategies may be required to accommodate fluctuations in customer demand and minimize waiting times.

The findings also highlight the critical role of operational risk management in maintaining service quality. Temporary system disruptions and cash availability limitations were identified as additional challenges affecting transaction processing. These findings support the view of Veithzal et al. (2022), who emphasize that operational risks in banking institutions often arise from internal process weaknesses, technological issues, and resource constraints. In this study, however, the impact of these challenges was mitigated through adherence to operational procedures and the responsiveness of bank personnel. This indicates that effective operational controls and employee competence are essential in ensuring service continuity despite occasional technical or logistical constraints.

Furthermore, the study demonstrates the importance of customer service officers in supporting transaction efficiency and customer satisfaction. Observations revealed that customer service personnel actively assisted students in completing transaction forms and understanding banking procedures before approaching the teller counter. This proactive approach reduced administrative errors and accelerated transaction processing. From a service management perspective, this finding confirms the importance of front-line employees as facilitators of service quality. Lupiyoadi (2019) argues that employee responsiveness and customer assistance significantly influence customers' perceptions of service quality. In the present study, customer service officers functioned not only as administrative support personnel but also as facilitators of operational efficiency and customer convenience.

From a broader perspective, the findings suggest that banking service quality within university environments is shaped by the interaction of three interconnected dimensions: procedural compliance, operational capacity, and customer readiness. Procedural compliance ensures transaction security and accuracy, operational capacity determines the institution's ability to handle transaction volumes efficiently, and customer readiness influences the smooth execution of service processes. When these dimensions function effectively, banking services can be delivered efficiently and reliably. Conversely,

weaknesses in any of these dimensions may lead to operational bottlenecks and reduced service effectiveness.

Overall, this study contributes to the literature on banking operations by providing empirical evidence from a university-based banking environment, a context that has received relatively limited attention in previous research. The findings indicate that while student deposit and withdrawal services at the Bank Sumsel Babel UNSRI Cash Office are generally effective and compliant with operational standards, continuous improvement remains necessary. Efforts such as enhancing customer education, strengthening technological infrastructure, improving queue management systems, and optimizing resource allocation during peak periods may further improve service quality. These measures are expected to enhance customer satisfaction, operational efficiency, and institutional credibility, thereby supporting the broader objective of delivering high-quality banking services within higher education institutions.

CONCLUSION

This study reviewed the implementation of student deposit and withdrawal services at the Bank Sumsel Babel Cash Office, Sriwijaya University, with a focus on operational procedures, service efficiency, and operational challenges. The findings indicate that both deposit and withdrawal transactions are generally carried out in accordance with established Standard Operating Procedures (SOPs) and are supported by an integrated core banking system that ensures transaction accuracy, security, and reliability. Deposit transactions tend to be processed more quickly due to simpler procedural requirements, while withdrawal transactions require additional verification measures to safeguard customer funds and minimize operational risks. The study also identified several operational challenges that affect service efficiency, including errors in transaction slip completion, high transaction volumes during peak periods, temporary cash availability constraints, and occasional system disruptions. Among these factors, administrative errors by students and transaction congestion during tuition payment and scholarship disbursement periods were found to be the most frequent causes of service delays. Nevertheless, the active involvement of customer service officers in assisting students and the consistent implementation of operational procedures helped mitigate these challenges and maintain service quality.

Furthermore, the findings reveal that the effectiveness of banking services is influenced by the interaction between procedural compliance, operational capacity, and customer readiness. Efficient service delivery is achieved when students understand transaction requirements, bank personnel perform their duties effectively, and technological systems operate reliably. Therefore,

improving customer education, strengthening technological infrastructure, optimizing service capacity during peak periods, and enhancing queue management systems are essential strategies for improving service quality. In conclusion, student deposit and withdrawal services at the Bank Sumsel Babel UNSRI Cash Office have been implemented effectively and generally meet banking operational standards. However, continuous improvements in customer literacy, operational efficiency, and technological support are necessary to further enhance service performance, customer satisfaction, and the overall quality of banking services within the university environment. The findings of this study provide practical insights for banking institutions seeking to improve campus-based financial services and contribute to the broader discourse on operational management in the banking sector.

REFERENCES

- Affan, Moh, Muhammad Eko Arief Wijaksono, Achmad Jasuli Afandi, Ahmad Syauqi Alaikar Rohman, and Madlubur Rhisky. 2026. "Digital Literacy and Religious Moderation." *DAAR EL-MAKRIFAH: Journal of Islamic Religious Education* 2(01):1-16. <https://doi.org/10.66931/jpai.v2i01.357>
- Alayoubi, Mansour M., Mazen J. Al Shobaki, and Samy S. Abu-Naser. 2020. "Strategic Leadership Practices and Their Relationship to Improving the Quality of Educational Service in Palestinian Universities." *Www.Ijbmm.Com International Journal of Business Marketing and Management* 5(3):2456-4559. <https://doi.org/10.3535/fgj/466>
- Alwi, Muhammad, Bambang Budi Wiyono, Ibrahim Bafadal, and Ali Imron. 2021. "The Relationship between Personality, Attitude, and Organizational Citizenship Behavior of Senior High School Teachers in Indonesia." *International Journal of Instruction* 14(2):345-68. [doi:10.29333/iji.2021.14220a](https://doi.org/10.29333/iji.2021.14220a).
- Amalia, Elsa Inayatul, and Elsa Inayatul Amalia. 2025. "The Role of Self-Regulated Learning as an Adaptive Strategy in Improving Academic Resilience of Final Year Students : A Literature Review." 67-71. <https://doi.org/10.35134/jpsy165.v13i2.84>
- Asyibli, Basri, Aqila Azharrani Ibtihal, and Mochamad Fikri Fauzan. 2025. "Epistemological Dimensions in Islamic Educational Philosophy : A Critical Analysis." 6(01):69-84. <https://doi.org/10.35719/jier.v6i1.464>
- Baharun, Hasan, Hefniy Hefniy, Silviani Silviani, Muhammad Anas Maarif, and Adi Wibowo. 2021. "Knowledge Sharing Management: Strategy for Improving the Quality of Human Resources." *AL-TANZIM: Jurnal Manajemen Pendidikan Islam* 5(1):129-39. <https://doi.org/10.33650/al-tanzim.v5i1.1831>
- Bayu, Angela, Pertama Sari, and Nur Amalia Solikhah. 2025. "Metakognitif

- Sebagai Strategi Belajar Mahasiswa Dengan Kemahiran Bahasa Inggris Yang Tinggi Pada Jurusan Sistem Informasi." 10(2):1430-39. <https://doi.org/10.30605/onoma.v10i2.3166>
- Billah, Muktasim, and Malikul Habsi. 2026. "Critical Hermeneutics Of The Representation Of Religious Minorities In Public Discourse In Indonesia." *DAAR EL-KAMIL: Multidisciplinary Journal* 2(01):23-34. <https://doi.org/10.35134/jpsy165.v13i2.84>
- Caixia, Liu, Zainudin Abu Bakar, and Xu Qianqian. 2025. "Self-Regulated Learning and Academic Achievement in Higher Education : A Decade Systematic Review." IX(2454):4488-4504. <https://doi.org/10.47772/IJRIS>
- Domenici, Gaetano. 2025. "Silent Struggles: Exploring Social Anxiety and Its Impact on Nigerian Adolescents." 39(December). <https://doi.org/10.35134/jpsy165.v13i2.84>
- Effendy, Dudy Imanuddin, and Dudi Rustandi. 2020. "The Identity Construction of Da'wah Leadership on Jama'ah Tabligh Movement." *Ilmu Dakwah: Academic Journal for Homiletic Studies* 14(1):145-62. [doi:10.15575/idajhs.v14i1.9210](https://doi.org/10.15575/idajhs.v14i1.9210)
- Eufrazio, P., Ó. Gav, and Lara Checa-domene. 2023. "Relationship between Learning Strategies and Motivation of University Students." 1-12. <https://doi.org/10.35134/jpsy165.v13i2.84>
- Galang, Aljon Delmo, Inero Valbuena Ancho, Universitas Hindu, Negeri I. Gusti, and Bagus Sugriwa. 2020. "Jurnal Penjaminan Mutu Corpus Thematic Analysis : Trends in Quality and Quality Assurance Research." 6:124-33. <https://doi.org/10.35134/jpsy165.v13i2.84>
- Habsi, Malikul. 2025. "The Use of Social Media in Islamic Education: Opportunities and Challenges in Enhancing Students' Trust and Engagement." *DAAR EL-MAKRIFAH: Journal of Islamic Religious Education* 1(01):31-40. <https://doi.org/10.66931/jpai.v1i01.17>
- Habsi, Malikul, Moh Affan, and Naufal Rifqi Nasution. 2026. "Inner Development as a Transformative Paradigm for Educational Development: A Qualitative Literature Study on Consciousness and Character Formation." *Chalim Journal of Teaching and Learning* 6(1):1-15. <https://doi.org/10.31538/cjotl.v6i1.3123>
- Han, Yu. 2024. "Structural Model of Intelligence Beliefs , Motivational Beliefs , Academic Self- Handicapping and Academic Adjustment in Chinese Undergraduate Students." *BMC Psychology*. <https://doi.org/10.1186/s40359-024-01999-w>
- Hendriani, Wiwin, Fakultas Ilmu Sosial, Ilmu Budaya Fisib, Universitas Trunojoyo Madura, Jl Raya Telang, Perumahan Telang Inda, Kec Kamal, Kabupaten Bangkalan, and Jawa Timur. 2022. "Resiliensi Akademik Ditinjau Dari Strategi Self-Regulated Learning (SLR) Pada Mahasiswa Pascasarjana Multidisiplin." 5(2):95-105. <https://doi.org/10.29103/jpt.v5i2.8233>
- Imad, Firas, Ali Alshubakie, and Mohammed Mahmood Taha. 2021. "The Total Quality Management and Its Relationship in Raising the Educational Level

- in the Iraqi Universities." 20(5):615–23. doi:10.17051/ilkonline.2021.05.66.
- Jamil, Muhammad Shobrun, and Fahreza Ahmad Fadhilah. 2025. "Konsep Etika Dalam Perspektif Ta' Di b Syed Muhammad Naquib Al-Attas." 1(2):259–76. <https://doi.org/10.61630/hjie.v1i2.31>
- Johan, Muhammad, Gusti Nyoman Budiadnyana, Admiral, Masduki Asbari, and Dewiana Novitasari. 2021. "Kepemimpinan Karismatik Dalam Perspektif Karyawan UMKM: Dari Motivasi Intrinsik Hingga Tacit Knowledge Sharing." *Edumaspul: Jurnal Pendidikan* 5(1):598–613. <https://ummaspul.ejournal.id/maspuljr/article/view/1303>.
- Kaihatu, Thomas Stefanus. 2007. *Kepemimpinan Transformasional Dan Pengaruhnya Terhadap Kepuasan Atas Kualitas Kehidupan Kerja Komitmen Organisasi Dan Perilaku Ekstra Peran: Studi Pada Guru-Guru SMU Di Kota Surabaya* 9(1):30–40. doi:10.9744/jmk.9.1.pp.49-61.
- Karwanto. 2020. *Adaptasi Kebiasaan Baru Masyarakat Indonesia Pada Era Pandemi Covid 19*. <https://doi.org/10.35134/jpsy165.v13i2.84>
- Kassaw, Chalachew. 2025. "Psychosocial and Cognitive Predictors of Academic Achievement among Higher Education Students in Southern Ethiopia." 1–18. <https://doi.org/10.1371/journal.pone.0335968>
- Kepemimpinan, Gaya, Demokratis Kepala, Sekolah Dalam, Angga Saputra, Fakultas Tarbiyah, D. A. N. Keguruan, Universitas Islam Negeri, and Raden Intan Lampung. n.d. *Gaya Kepemimpinan Demokratis Kepala Sekolah Dalam Meningkatkan Kompetensi Pedagogik Guru Di Sma Al-Azhar 3 Bandar Lampung*. <https://doi.org/10.1007/s13369-021-05838-7>
- Khaled, Mohd, and Shambour Adnan. 2022. "Progress of IoT Research Technologies and Applications Serving Hajj and Umrah." *Arabian Journal for Science and Engineering* 47(2):1253–73. <https://doi.org/10.11591/ijere.v10i1.20953>
- Khurniawan, Arie Wibowo, Illah Sailah, Pudji Muljono, Bambang Indriyanto, and M. Syamsul Maarif. 2021. "The Improving of Effectiveness School-Based Enterprise: A Structural Equation Modeling in Vocational School Management." *International Journal of Evaluation and Research in Education* 10(1):161–73. doi:10.11591/ijere.v10i1.20953.
- Li, Xueying, Belal Mahmoud Alwadi, Abid Ahmad, Suad Dukhaykh, and Imran Khan. 2025. "Igniting Success: How Growth Mindset Fuels Academic Achievement through Self-Belief and Strategic Effort." <https://doi.org/10.1186/s12912-025-04237-9>
- Maryati, Sulis. 2025. "Kepemimpinan Transformasional Kepala Madrasah Dalam Meningkatkan Mutu Pendidikan Islam Di Era Digital." 8(2):910–20. <https://doi.org/10.24256/iqro.v8i2.8384>
- Muhibah, Siti. 2016. "Keefektifan Kepemimpinan Kyai Pada Pondok Pesantren." *Alqalam* 33(2):86. doi:10.32678/alqalam.v33i2.394.
- Mundiri, Akmal, Hasan Baharun, Abd Hamid Wahid, Zamroni, Khoiriyah Ramadhani, Latifatul Imamah, and Ummi Zakiyah. 2021. "Digital Branding in Increasing Civic Engagement; A Public Relation Strategy in the Battle of

- Perceptions." *Proceedings of the First International Conference on Science, Technology, Engineering and Industrial Revolution (ICSTEIR 2020)* 536(Icsteir 2020):61–64. doi:10.2991/assehr.k.210312.010.
- Muntaz, Lulu Il. 2024. "Jurnal Praktisi Administrasi Pendidikan Strategi Meningkatkan Daya Saing Sekolah Melalui Brand Image." 8(2). doi:10.29303/jpap.v8i2.638.
- Nuha, Moch Syihabudin. 2024. "Academic Resilience Skills : A Systematic Literature Review." 39–54. <https://doi.org/10.38073/almusyrif.v7i1.1602>
- Pace, Base, and Base Pace. 2020. "Month 3 2 3 2." *37th European Photovoltaic Solar Energy Conference (EUPVSEC)* 16(1):90. <https://doi.org/10.35134/jpsy165.v13i2.84>
- Pejabat, Pemerksaan, and Pendidikan Daerah. 2020. "Strengthening Malaysian District Education Offices as Learning Organizations through Change Indicators (Pemerksaan Pejabat Pendidikan Daerah Malaysia Sebagai Organisasi Pembelajaran Melalui Indikator Perubahan)." *Jurnal Pendidikan Malaysia* 45(01SI):111–21. doi:10.17576/jpen-2020-45.01si-13.
- Saifillah, M., Malikul Habsi, Muhammad Irsyad Baitussalam, Mohammad Zainullah, and Riza Wahyu Rahmanda. 2026. "Digitalization of Islamic Education and Hajj-Umrah Manasik Governance at KBIHU in Probolinggo." *TADIB: Jurnal Pendidikan Agama Islam* 4(1):258–71. <https://doi.org/10.69768/jt.v4i1.131>
- Srinagar, Hazratbal. 2025. "Academic Resilience , Cognitive Ability And Emotional Competence Of Secondary School Students." 32(1972):2413–20. <https://doi.org/10.35134/jpsy165.v13i2.84>
- Supriadi, Dkk. 2022. "International Journal of Religious Tourism and Pilgrimage Tourism and Crisis : Comparing the Impacts of COVID-19 and Natural Disasters on The Hajj and Umrah Industry Tourism and Crisis : Comparing the Impacts of COVID-19 and Natural." 10(3). <https://doi.org/10.35134/jpsy165.v13i2.84>
- Ully Muzakir. 2013. "Manajemen Peningkatan Mutu Pendidikan Tinggi." *Visipena Journal* 4(2):130–45. doi:10.46244/visipena.v4i2.218.
- Valencia-arias, Alejandro, Julio César, Valera Aredo, Jackeline Valencia, Sebastián Cardona-acevedo, Juan Camilo Patiño-vanegas, Hernán Uribe Bedoya, and Alejandro Valencia-arias. 2026. "Key Determinants of University Dropout : Academic , Economic , and Psychosocial Factors in Student Retention." (January):1–18. doi:10.3389/feduc.2025.1701644.
- Xu, Kate M., Jesper Leferink, and Lisette Wijnia. 2025. "A Review of the Relationship between Student Growth Mindset and Self-Regulated Learning." (August). doi:10.3389/feduc.2025.1539639.
- Yushita, Amanita Novi. 2017. "Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi." *Nominal, Barometer Riset Akuntansi Dan Manajemen* 6(1). doi:10.21831/nominal.v6i1.14330.
- Yusuf, Nur Mawakhira. 2020. "Faktor-Faktor Yang Mempengaruhi Stres Akademik." 13(02):4–5. <https://doi.org/10.35134/jpsy165.v13i2.84>

