THE EFFECT OF CUSTOMER SERVICE QUALITY ON CUSTOMER SATISFACTION OF INDONESIAN SYARIAH BANK

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Abstract - *Sharia Banking, often referred to as Islamic Banking or the interest-free system, is a banking system that does not apply interest (riba),. In this context, the term "bank" refers to a financial institution that serves as a bridge in financial transactions between parties with surplus funds and those in need of funds. This study aims to investigate the impact of Customer Service Quality on Customer Satisfaction at Bank Syariah Indonesia, specifically in the Polewali Mandar Branch. The method used in this study involves data analysis using IBM SPSS version 29., with a significance value of 0.074, which is higher than the threshold of 0.01.. Additionally, the calculated t shows that only 6.5% of the variation in Customer Satisfaction is explained by the Service Quality variable. Although Service Quality has an influence, the questionnaire results indicate that various other factors also affect Customer Satisfaction, requiring further research to understand this dynamic more deeply. These findings are expected to provide valuable insights for the management of Bank Syariah Indonesia in enhancing customer satisfaction more holistically and strategically*

Keywords : *SDLC, Archives, Letters, Information Systems*

INTRODUCTION

Banking institutions play a vital role in supporting a nation's economic development. Their existence makes a substantial contribution to societal welfare, given their presence across various social strata. (Apriani et al., 2024). With the massive development of the Islamic banking sector in Indonesia and other Muslim-majority countries, Islamic banks, as financial entities based on Islamic sharia principles, are not only expected to provide products and services that align with Islamic law but also to ensure that all operational activities are carried out with the highest standards of fairness and transparency.

Islamic banks, also often known as Islamic banking, have a fundamental distinction from conventional banking, namely their independence from the practice of riba (usury), or the use of interest(Rhomadoni & Khairan, 2022). Speculation (maysir) and uncertainty (gharar) are also avoided in their operations. Within this framework, the term "bank" refers to financial institutions that act as facilitators between entities with surplus funds and those requiring capital.

"Although Islamic banking continues to expand, there are a number of challenges that need to be overcome, including in the realm of customer service. One measure of a bank's success can be achieved if it has a large number of customers, because those who use its funds are customers. Currently, banks strive to meet customer needs and desires by offering a variety of products. All of this is a crucial part of encouraging each bank to prioritize customer satisfaction as its primary goal. Banks are increasingly convinced that the key to success in winning the competition lies in their ability to provide Total Customer Value that satisfies customers through the services provided by the bank(Jayengsari et al., 2021).

Islamic law is a codification of norms derived from Divine revelation and the Sunnah of the Prophet, which regulates the behavior of individual mukallaf (believers). These norms are recognized and believed to be binding for all Muslims(Muin, 2021). The banking sector is required to demonstrate increasingly better performance and service. Therefore, banking services are supported by technological advances that enhance human life. Assuming customer satisfaction is achieved, it is expected that company revenues will increase, and in the long term, the company can grow in line with customer trust. In banking services, customer service is crucial. Customer Service is The frontline of every bank(Marlius & Putriani, 2020). Customer service is the person a customer encounters when deciding to engage with the bank, providing services such as opening an account and printing a passbook. This service ensures customer satisfaction and meets their needs and expectations(Imelda, 2017).

Customer service plays a crucial role in influencing overall service quality. As the first line of contact between customers and the bank, customer service is at the forefront of providing satisfactory service. The level of reliability, friendliness, and capability in handling every customer complaint and need significantly impacts their satisfaction level. Therefore, customer service must always be ready to provide the best so that customers feel valued and satisfied.

Customer satisfaction is a primary focus in banking management. Customers expect quality, responsive service, and service that meets the standards set by the bank. Therefore, efficient customer service management is crucial to ensure that every customer receives service that aligns with their expectations(Alifandi & Fasa, 2025). Service quality, reflected in friendliness, responsiveness, and competence in handling customer issues, will contribute to increased customer satisfaction and strengthen their loyalty. Based on these considerations, researchers are interested in conducting a study on the influence of customer service quality at Bank Syariah Indonesia, Polewali Mandar Branch, on customer satisfaction levels.

Quality Quality is a comprehensive and dynamic concept, encompassing a variety of interacting elements, such as products, services, human resources, processes, and the environment(Abaimuhtar & Yasin, 2024). Essentially, quality can be defined as the capacity to meet or even exceed customer expectations. In the service context, service quality plays a crucial role that must be considered, especially in running a customer-centric business. Service quality not only focuses on the final result, but also encompasses all interactions that occur during the service process.

Service quality is based on public perception of the service they receive. This perception is highly subjective, meaning it can vary significantly from one individual to another. One individual may be satisfied with the service they receive, while another may have the opposite view(Zalelawati et al., 2023). This is greatly influenced by their expectations prior to receiving the service. Ideally, these expectations are based on expectations formed from previous experiences, recommendations, or company communications regarding the service offered.

Service quality is also influenced by various elements, including employee expertise, facilities, and operational processes. A well-trained and knowledgeable service team will be better able to provide a positive experience. Furthermore, adequate facilities also contribute significantly to the customer experience. For example, ambiance, cleanliness, and the availability of supporting facilities such as clean restrooms can enhance service quality.

Efficient operational processes are also important factors. This process encompasses the steps from start to finish. Clear and efficient processes tend to increase customer satisfaction. Conversely, confusion or slow service can reduce service quality.

The environment also plays a crucial role. The environment encompasses the physical setting where the service is delivered and the atmosphere created by the interaction. A pleasant experience in the physical environment can make customers feel more comfortable and satisfied. For example, good lighting, appropriate background music, and attractive decor can improve customer perceptions of service quality.

Additionally, external factors such as market conditions, competition, and changing customer needs also influence service quality. In the digital age, customers have quick and easy access to information and can compare services from various providers. Therefore, companies must constantly update themselves and adapt to changing customer demands and expectations to remain relevant.

To maintain high service quality, companies must actively collect customer feedback through surveys, interviews, or face-to-face discussions. By understanding customer likes and dislikes, companies can make necessary improvements. Effectively handling complaints and issues is also key to improving service quality.

Implementing service quality standards is also crucial. Companies need to set clear and measurable standards for every aspect of the service they offer, including expected wait times, employee skill levels, and the overall customer experience.

Employee training is also crucial in maintaining service quality. Regular training will ensure that employees maintain the latest knowledge and skills to provide superior service, including how to interact with customers, understand their expectations, and respond appropriately.

Service standards are established benchmarks for service providers in providing excellent service. These standards also include service quality standards that serve as guidelines for the service process. Quality itself is a dynamic condition related to products, services, people, processes, and the environment, all of which can meet the expectations of those in need. A service is considered high-quality if it meets principles such as friendliness, fairness, accuracy, and speed. Implementing good ethics in the service process is crucial to optimally meet the needs and satisfaction of service recipients.

According to Passe, service quality encompasses all activities undertaken by a company to meet consumer expectations. This level of service quality can be measured by comparing the service itself with consumer perceptions of that service. Meanwhile, Barata, in his book "The Basics of Excellent Service," states that service quality depends not only on the provider but also from the perspective of each individual being served. Measurement of service quality should be based on expectations related to the satisfaction they desire through the service.

RESEARCH METHODS

This research uses a quantitative approach. Quantitative data, which is information that is measurable and can be directly calculated and presented in numerical form, is used to facilitate more precise analysis and interpretation. Quantitative methodology is based on the philosophy of positivism and focuses on the study of specific populations or samples. Data collection is carried out using research instruments, while data analysis is conducted statistically to describe and test previously formulated hypotheses.

RESULT AND DISCUSSION

PT Bank Syariah Indonesia Tbk. (BSI) established itself as a new entity in the Indonesian banking industry on February 1, 2021, coinciding with the 19th of Jumadil Akhir 1442 H. The inauguration of this largest Islamic bank in Indonesia was conducted directly by President Joko Widodo at the State Palace. BSI is the result of a merger between

PT Bank BRIsyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah, which was officially approved by the Financial Services Authority (OJK) through Decree No. 04/KDK.03/2021 on January 27, 2021. Through this merger, BSI combines the strengths of these three Islamic banks to offer more comprehensive services, broader reach, and stronger capital capacity.

BSI is expected to become the Islamic bank the people are proud of, a new source of energy for national economic development, and contribute to community welfare. BSI's presence reflects the modern and universal face of Islamic banking in Indonesia, which benefits all of nature (Rahmatan Lil 'Aalamiin). BSI has great potential to continue growing and become part of a leading group of Islamic banks globally, supported by positive performance growth, government support for the development of the halal industry ecosystem and a large and strong national Islamic bank, as well as the world's largest Muslim population. BSI plays a crucial role as a facilitator of all economic activities within the halal industry ecosystem and as an effort to realize the nation's hopes.

This research uses a descriptive quantitative approach. The author collected data through a questionnaire distributed to Bank Syariah Indonesia customers regarding the influence of customer service quality on customer satisfaction in 2025. Because the number of customers was unknown and relatively large, the researcher used a purposive sampling method to determine the sample. A total of 30 customers were selected based on the criteria of having more than one year of experience and active transactions. This method was chosen to ensure that respondents had sufficient experience with Bank Syariah Indonesia's customer service, so that the information obtained could provide an accurate picture of customer satisfaction.

After the number of respondents was determined, the researcher developed a questionnaire to collect data from Bank Syariah Indonesia customers. This questionnaire was based on indicators for each variable that generated positive and negative statements.

The questionnaire was validated by two validators: Rahmah Muin, S.E., M.Si., and Nuraimah Suharto, S.Pd., M.Pd. The validation results indicated that the questionnaire related to customer service quality (X) and customer satisfaction (Y) was considered suitable without revision (LTR), or in the good category. After receiving the expert opinions, the researcher continued the research by obtaining a research permit from the relevant institution.

After the number of research subjects or respondents was determined, the researcher distributed questionnaires offline (face-to-face) to all respondents from June 1, 2025, to June 10, 2025.

After the questionnaires were distributed and responses collected, the researcher prepared an interview guide as a data collection tool from research subjects representing customers. This guide was structured based on indicators that generated questions covering various aspects of the service.

The interview guide was validated by two validators: Ms. Rahmah Muin, S.E., M.Si., and Nuraimah Suharto, S.Pd., M.Pd., with the results being that the interview guide was considered suitable without revision (LTR), or in the good category.

The interview guide was validated by two validators: Ms. Rahmah Muin, S.E., M.Si., and Nuraimah Suharto, S.Pd., M.Pd., with the result that the interview guide was considered suitable without revision (LTR) or good.

Interview subjects were randomly selected based on the following criteria: 2 very satisfied customers, 2 customers who were indifferent, and 2 customers who were less satisfied. Additionally, a customer service officer from Bank Syariah Indonesia was interviewed.

The interviews were conducted simultaneously with the questionnaire distribution, while selecting appropriate subjects based on the criteria. Interviews were conducted offline or face-to-face.

In this study, researchers obtained information from 30 respondents through a directly distributed questionnaire. The data collected aimed to determine the effect of the independent variable, Service Quality, on the dependent variable, Customer Satisfaction.

The R-square value for the coefficient of determination (R^2) was 0.065, or 6.5%. This indicates that the Service Quality variable has a 6.5% influence on Customer Satisfaction, while the remaining 93.5% is influenced by other factors not examined.

Based on the individual parameter test (t-test), the Service Quality variable does not have a significant effect on Customer Satisfaction. The results of the hypothesis test indicate that the significance value for the effect of Service Quality (X) on Customer Satisfaction (Y) is 0.074, which is greater than 0.01. Furthermore, the calculated t-value of -1.825 is below the t-table value. From this analysis, it can be concluded that Service Quality does not contribute significantly to Customer Satisfaction.

CONCLUSION

This study aims to determine whether Customer Service Quality influences Customer Satisfaction at Bank Syariah Indonesia. Based on data processing using IBM SPSS version 29, the results show that the Service Quality variable has no significant effect on Customer Satisfaction. The results of the hypothesis test indicate a significance value for the effect of Service Quality (X) on Customer Satisfaction (Y) of 0.074, which is greater than 0.01, indicating that variable (X) is not significant against (Y). The calculated t-value is -1.825, which is smaller than the t-value in the table, so it can be concluded that H1 is rejected and H0 is accepted. This indicates that Service Quality does not have a significant effect on Customer Satisfaction.

The R-square value for the coefficient of determination (R^2) is 0.065 or 6.5%, indicating that the effect of Service Quality on Customer Satisfaction is only 6.5%. The results of the questionnaire distributed to respondents indicate that although Service Quality plays a role, there are many other factors contributing to Customer Satisfaction that were not examined in this study.

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