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Analysis of Customer Satisfaction with Islamic Bank Products Using the Servqual Method

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Abstract: Assessment of customer satisfaction is an important indicator in measuring the quality of a bank's services, especially Islamic banks that prioritize Islamic principles and ethical values. This study aims to analyze the level of customer satisfaction with the products offered by Islamic banks using the SERVQUAL approach. The SERVQUAL method measures the gap between customer expectations and perceptions of five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Through a quantitative approach and descriptive analysis, the results of this study indicate that there are several dimensions that still need improvement, especially in the aspects of responsiveness and empathy. In general, the level of customer satisfaction is quite good, but there is still a gap between expectations and the reality of service. These findings are expected to be strategic input for Islamic banks in designing and improving service quality in order to maintain customer loyalty.

Keyword: Customer Satisfaction, Islamic Banks, Service Quality, SERVQUAL Method, Loyalty

INTRODUCTION

In the era of globalization marked by advances in technology and information, the banking world faces increasingly complex challenges. Competition between financial institutions is increasingly tight, encouraging each institution to improve the quality of service in order to maintain its existence in society. One sector that has grown significantly in the financial industry is Islamic banking. Islamic banks are present as an alternative for Muslims who want a banking system that is in accordance with Islamic principles, which upholds the values of justice, transparency, and blessings in every transaction. Along with the increasing public awareness of Islamic finance, customer expectations of the quality of Islamic banking services are also increasing. Islamic banks not only offer usury-free and sharia-compliant financial products, but are also required to provide professional, efficient, and satisfying services. In the modern business world, customer satisfaction is an important element that is a benchmark for a company's success. Customer satisfaction can determine loyalty, trust, and even the decision to recommend services to others. Therefore, measuring customer satisfaction is a strategic necessity for Islamic banks to ensure that the quality of service

provided is in accordance with customer expectations. Customer satisfaction is an emotional response to the experience of using a particular product or service. In the context of banking, customer satisfaction is closely related to their experience in making transactions, interacting with bank employees, using the facilities provided, and the comfort and security they feel. When all these aspects meet or exceed customer expectations, a sense of satisfaction will arise which forms the basis for loyalty. However, if the experience does not meet expectations, dissatisfaction will arise and has the potential to cause customers to move to another bank.

In order to measure customer satisfaction objectively and in a structured manner, various methods have been developed, one of the most popular being the SERVQUAL method. SERVQUAL stands for Service Quality, a model developed by Parasuraman, Zeithaml, and Berry to measure the gap between customer expectations and perceptions of the quality of service received. This method uses five main dimensions, namely: tangibles, reliability, responsiveness, assurance, and empathy. By using this approach, organizations can identify which aspects need to be improved in order to meet customer expectations. In the context of Islamic banking, the application of the SERVQUAL method is very relevant considering that Islamic banks compete not only ideologically but also functionally with conventional banks. Despite having advantages in terms of spirituality and ethics, Islamic banks must still be able to provide professional, fast, and satisfying services. It is not enough to just offer products that are free of usury, but must also be able to answer customer needs and expectations holistically. Therefore, measuring the quality of service and customer satisfaction is crucial in efforts to increase the competitiveness of Islamic banks. Indonesia as a country with a Muslim majority population has great potential in the development of the Islamic financial industry. The government through the Financial Services Authority (OJK) has also provided support for the growth of Islamic banks. However, in practice, various problems are still found that hinder the increase in customer satisfaction, such as slow service, lack of employee understanding of the product, and the lack of digital-based facilities that are comfortable to use. These complaints show that there is still a gap between customer expectations and the services provided. Various previous studies have shown that the dimensions of reliability and responsiveness are two factors that are often weak points in Islamic banking services. Reliability relates to the bank's ability to provide services accurately and reliably, while responsiveness refers to the alertness in responding to customer needs. In today's fast-paced world, customers highly value services that are not only accurate, but also fast and responsive. Delays in handling transactions or slow product submission processes can reduce satisfaction levels and impact the overall image of the institution.

On the other hand, the assurance and empathy dimensions also play an important role in shaping customer perceptions. Assurance relates to the sense of security created by the ability and knowledge of bank employees, as well as their polite attitude in interacting with customers. Meanwhile, empathy reflects the ability of employees to provide personal attention to customers, understand their specific needs, and treat them with care. In the context of Islamic banks that uphold the values of justice and humanity, the empathy dimension should be a strength that distinguishes Islamic banks from conventional banks. No less important is the tangibles dimension, which relates to physical evidence such as office facilities, equipment, and personnel appearance. A neat appearance, comfortable waiting room, and the availability of modern facilities such as mobile banking and internet banking will give a professional impression and increase customer comfort. In an increasingly digital world, adequate physical and technological facilities are an added value in increasing customer satisfaction. Based on this background, it can be concluded that service quality is the main factor that determines the level of customer satisfaction in Islamic banks. Therefore, analysis of service quality using the SERVQUAL method is a strategic step to identify dimensions that need to be improved or enhanced. Through this approach, bank management can obtain a

clearer picture of customer perceptions of the services provided, and can design the right strategy to improve service quality as a whole.

METHOD

This study uses a quantitative approach with a survey method to understand and analyze the level of customer satisfaction with the services and products provided by Islamic banks. This approach was chosen because it is able to provide an objective picture based on numerical data collected from respondents systematically. Through this approach, the study focused on measuring the gap between customer expectations and perceptions of the services received using the SERVQUAL method. The SERVQUAL model is considered the most appropriate because it is specifically designed to measure service quality through five main dimensions, namely: tangibles, reliability, responsiveness, assurance, and empathy. The study was conducted at one of the Islamic banks in Indonesia, which was selected purposively based on considerations of high transaction activity and the diversity of Islamic services offered. The study was conducted for two months, namely from April to May 2025. The research location was chosen to reflect the diverse characteristics of customers, both in terms of demographics and the types of services used. The population in this study were all active customers of Islamic banks who had used the services for at least the last six months. This is intended so that respondents have adequate experience in assessing the quality of services provided. The sampling technique was carried out using purposive sampling, namely the selection of samples based on certain criteria that are relevant to the research objectives. From the total population, 100 customers were used as research samples. This number is considered representative enough to carry out quantitative data analysis and provide results that can be generalized to a limited extent to a similar population.

The data collection technique in this study was carried out using an instrument in the form of a closed questionnaire. This questionnaire consists of two main parts. The first part contains respondent identity data including age, gender, occupation, length of time as a customer, and type of service used. The second part contains 22 statement items that represent the five dimensions of SERVQUAL. Each statement is given twice, namely to measure customer expectations and perceptions of Islamic banking services. The assessment is carried out using a 5-point Likert scale, with a score of 1 for "strongly disagree" to a score of 5 for "strongly agree". In detail, the tangibles dimension consists of 4 questions that assess physical aspects such as the appearance of office facilities, equipment, and comfort of the service room. The reliability dimension includes 5 questions that assess the bank's ability to provide accurate and reliable services. Meanwhile, responsiveness consists of 4 questions that measure the extent to which bank employees are responsive and quick in responding to customer needs. The assurance dimension consists of 4 items that assess aspects of guarantee, security, and employee ability to build trust. Finally, empathy consists of 5 items that measure the bank's attention and concern for individual customer needs. After the data is collected, the analysis is carried out using a gap analysis approach, namely comparing the average values of perception and expectation in each dimension. The formula used in this analysis is:

$$\text{Gap} = \text{Perception} - \text{Expectation}$$

A positive gap value indicates that customer perceptions of the service exceed their expectations, which means that the service is very satisfying. Conversely, a negative gap value indicates that customer perceptions are lower than their expectations, thus indicating dissatisfaction. A gap value of zero indicates that the service provided is in accordance with customer expectations. The questionnaire data were then analyzed using statistical applications, such as SPSS. Before further analysis, a validity and reliability test was first carried out on the questionnaire instrument. The validity test was carried out to ensure that each statement item in the questionnaire was able to measure what should be measured. This

test was carried out using the Pearson Product Moment correlation technique, where the instrument is considered valid if the calculated r-value is greater than the r-table at a significance level of 5%. Meanwhile, the reliability test was used to measure the consistency of the instrument. This test uses the Cronbach's Alpha technique, and the instrument is declared reliable if the α value is greater than 0.6. The results of the gap analysis of the five SERVQUAL dimensions will provide an overview of which dimensions have not yet met customer expectations, and which dimensions have exceeded their expectations. This information is very important as evaluation material and a basis for formulating a strategy for improving the quality of Islamic banking services as a whole. By using a quantitative approach and SERVQUAL instruments, this study is expected to be able to provide a significant contribution to understanding the quality of Islamic banking services from the customer's perspective. The results of this method are also expected to be the basis for improving the quality of services that are more oriented towards customer needs and satisfaction in a sustainable manner.

RESULTS AND DISCUSSION

After collecting data through questionnaires to 100 respondents, data was obtained regarding the assessment of customer expectations and perceptions of the quality of Islamic banking services based on the five dimensions of SERVQUAL. The analysis was carried out by calculating the average score of each dimension for both expectations and perceptions, then calculating the gap value (Perception - Expectations) to determine the extent to which the services provided are in accordance with customer expectations.

1) Tangibles Dimension (Physical Evidence)

This dimension includes aspects such as the physical appearance of bank facilities, equipment, and cleanliness and comfort of the environment. Based on the results of the analysis, the average score of customer expectations for this dimension was 4.6, while the perceived perception was 4.2, resulting in a gap value of -0.4. Although the gap is not too large, this shows that there is still a mismatch between expectations and reality in the field. Several customers complained about the uncomfortable waiting room facilities, as well as the long queues during peak hours. In addition, there are still Islamic bank branches that have not maximized digital technology in their services. Therefore, improvements are needed in the physical quality of facilities, including improvements in faster and more modern digital-based services.

2) Reliability Dimension

Reliability is the bank's ability to provide promised services accurately and reliably. The average expectation score on this dimension is 4.8, while the perception is only 4.4, resulting in a gap value of -0.4. This gap indicates that some customers feel that the service is not fully consistent or according to promise. For example, there are customers who feel disappointed because the processing time for financing applications is longer than promised. Several respondents also stated that the information provided by officers sometimes differs between branches. Therefore, there needs to be standardization of service procedures and HR training so that the services provided are consistent and according to customer expectations.

3. Responsiveness Dimension.

This dimension assesses the extent to which bank employees are willing to help and provide services quickly. The average customer expectation is at 4.7, while their perception only reaches 4.0, resulting in a gap of -0.7, which is the largest gap value among all dimensions. This shows that the responsiveness aspect is the most significant weak point in Islamic banking services. Customers feel dissatisfied with the speed of officers in handling complaints and requests, both directly and through call center services and digital applications. The speed in providing information and solutions to customer problems is also still considered

inadequate. Improvements in this dimension are urgently needed, for example by providing a faster digital-based complaint system, 24-hour service chatbots, and frontline training in dealing with complaints professionally.

3) Assurance Dimension

The assurance dimension relates to the ability and politeness of employees in providing a sense of security, as well as customer trust in the bank. The expectation score was recorded at 4.5, while the perception was at 4.3, so the gap was only -0.2, which is the smallest gap in this study. This value shows that in general customers feel quite confident and trust the professionalism and attitude of bank officers. This is most likely influenced by sharia values that uphold honesty and fairness, as well as the politeness of officers who are generally satisfactory. However, further training is still needed so that the quality of this guarantee is maintained and improves over time.

4) Empathy Dimension

Empathy refers to the bank's personal attention and concern for the needs of each customer. The expectation score was at 4.6, while the perception was only 4.1, so the gap was -0.5. This gap shows that although Islamic banks have tried to build good relationships with customers, they still feel lacking in terms of emotional closeness and more personal communication. Several customers said that officers tended to rush when serving, or did not provide solutions that were appropriate to the conditions of each customer. To fix this, Islamic banks can adopt a CRM (Customer Relationship Management) strategy with a more humanistic approach and not just transactional. An approach based on the values of brotherhood and justice can be a unique strength of Islamic banks compared to conventional banks.

CONCLUSION

This study aimed to analyze customer satisfaction toward Islamic banking products using the SERVQUAL method, which focuses on five dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. The findings indicate that all five dimensions showed a negative gap between customers' expectations and their actual perceptions, meaning that the services provided by the Islamic bank have not fully met customer expectations. The largest gap was identified in the responsiveness dimension, indicating a lack of promptness and proactive behavior in serving customers. Meanwhile, the smallest gap was found in the assurance dimension, reflecting that customers still have a considerable level of trust in the bank's staff and services. The tangibles and empathy dimensions also showed notable gaps, suggesting the need for improved facilities and more personalized, empathetic service. Overall, although Islamic banks have succeeded in establishing a foundation based on Sharia principles, continuous improvement in service quality is essential. Meeting customer expectations is not only crucial for increasing satisfaction but also for building long-term loyalty and enhancing competitiveness in the Islamic banking industry.

Suggestions

Based on the results of this study, several recommendations are proposed:

1) Improve Responsiveness:

Islamic banks should focus on enhancing their responsiveness by providing training to employees on customer service, improving the efficiency of service processes, and developing a faster response system—especially in handling complaints.

2) Upgrade Tangible Facilities and Digital Services:

To reduce the gap in the tangibles dimension, banks must modernize physical infrastructure and improve their digital banking services, such as mobile apps and online platforms.

3) Strengthen Employee Reliability:

Standard operating procedures (SOPs) should be refined and uniformly applied across branches to ensure consistency and reliability in service delivery.

4) Enhance Empathy Through Customer-Centric Approaches:

Personalized service can be improved by understanding individual customer needs and applying relationship-based strategies. Customer Relationship Management (CRM) tools can assist in offering more tailored services.

5) Maintain and Expand Assurance Factors:

Continuous training, certifications, and ethical reinforcement for bank staff can help maintain and increase the trust level that customers place in Islamic banking personnel.

By focusing on these areas, Islamic banks can bridge the service quality gap and align their services more closely with the values of Shariah, while also increasing customer satisfaction and loyalty.

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