



## The Importance of Improving Service Quality for Customer Satisfaction: A Case Study of Bank Muamalat in Bogor City

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**ABSTRACT:** The development of the banking world in Indonesia is marked by one of them is the establishment of Islamic banks. Islamic banks are banks that operate by not relying on bank interest. With a population that is 80% Muslim, Islamic banks are predicted to have very good prospects in the future. However, the current fact is that there are still many customer complaints related to the quality of service at Islamic banks. This study aims to answer the questions on how the service quality of Bank Muamalat Bogor and how the customer satisfaction is perceived by customers of Bank Muamalat Bogor. The data collection technique was carried out by participant observation and semi-structured interviews since this type of interview is more flexible in which questions can be adapted and changed depending on the answers of the informants. For this study, researchers interviewed 15 bank customers. The results of this study indicate that of the 5 dimensions of service quality, 3 of them received negative responses from customers, namely reliability, assurance and tangible. However, apart from the negative responses, Bank Muamalat with a sharia basis also received a positive assessment for the dimensions of responsiveness and empathy in which customers are satisfied with the services provided by friendly and patient staff who have a high sense of empathy. However, the friendliness and kindness of the staff only is not sufficient. To be able to compete with other commercial banks, Bank Muamalat must be able to improve the quality of its services from all the 5 dimensions of service quality.

**Keywords:** Service quality, customer satisfaction, syaria bank



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## INTRODUCTION

Islamic banks are known as Islamic Banking, which the word "Islamic" means that it is carried out in line with moral values and Islamic sharia principles ([Salman & Nawaz, 2018](#)). In the form of services in Islamic banks, it is also very important to provide satisfaction to its customers ([Miah et al., 2020](#)). Service is a benchmark for customers to meet customer satisfaction and loyalty because banks must be able to provide the best for their customers ([Mensi et al., 2020](#)). Banks must also be able to provide services that customers want ([Šeho et al., 2020](#)).

Islamic banks are banks that operate without relying on "interest". This Islamic bank is a bank that abandons the problems of usury ([Sobarsyah et al., 2020](#)). Thus, avoiding bank interest which is considered usury is one of the challenges faced in the Islamic world. Islamic banking was founded on both philosophical and practical grounds ([Azmat et al., 2021](#)). Philosophically, because it is forbidden to take usury in financial and non-financial transactions. Practically the interest-based or conventional banking system contains weaknesses ([Wilardjo, 2005](#)). With the number of Islamic bank offices that have been established, the public will be faced with many choices for the products offered by Islamic banks ([Buchari et al., 2015](#)). For customers, quality service is very important ([Kontot et al., 2016](#)). Service quality is the main component because the main bank products, namely credit, are an offer that is no different and bank services are also easy to imitate ([Suryani et al., 2001](#)).

One of the Islamic banks in Indonesia today is Bank Muamalat. PT Bank Muamalat Indonesia Tbk (Bank Muamalat Indonesia) started its business journey as the first Islamic bank in Indonesia on November 1, 1991 or 24 Rabi'us Tsani 1412. The establishment of Bank Muamalat Indonesia was initiated by the Indonesian Ulema Council (MUI). The Association of Indonesian Muslim Intellectuals (ICMI) and Muslim entrepreneurs who later received support from the government of the Republic of Indonesia. Since officially operating on May 1, 1992 or 27 Syawal 1412 H. Bank Muamalat Indonesia continues to innovate and issue financial products such as Sharia Insurance (Takaful Insurance), Muamalat Financial Institution Pension Fund (DPLK Muamalat) and Sharia Multifinance (Al-Ijarah Indonesia Finance). which all became a breakthrough in Indonesia. In addition, the Bank's product, Shar-e, which was launched in 2004, is also the first instant savings account in Indonesia ([Hamdani, 2016](#); [Maftuhah, 2021](#)).

However, there are various kinds of problems faced by the banking world in carrying out its main activities and in offering services from its products ([Maghyereh & Yamani, 2022](#); [Tseng et al., 2021](#); [Zhang et al., 2021](#)). In addition to considerations regarding the high and low interest rates of each bank in providing loan capital, there are also problems regarding the availability of existing products from each bank, because not all banks can provide the same products that guarantee an increase in people's living standards ([Azmi et al., 2019](#); [Ciunova-Shuleska et al., 2022](#); [Loaba, 2021](#)). There are also problems regarding public facilities in a building of these banks. There are even problems that arise from the banking sector itself regarding Human Resources (HR) who are less competent in service to customers ([Fadilla & Asih, 2022](#)).

To maintain and increase its customers, banks need to maintain a positive image in the eyes of the public ([Kahreah et al., 2014](#)). In maintaining this image, it can be built through product quality, service quality, and security order ([Hosseini et al., 2022](#)). To improve the image of banking, it is

necessary to prepare employees who are able to handle the needs of their customers ([Mosaddegh et al., 2021](#)). The services provided by the bank must reflect the complete approach of a bank employee to the customer ([Casper Ferm & Thaichon, 2021](#)).

This study aims to answer the questions on how the service quality of Bank Muamalat Bogor and how the customer satisfaction perceived by customers with services provided by the officers of Bank Muamalat located on Jalan Pajajaran Bogor.

#### Service quality

Quality is defined as a consumer's assessment of the superiority or privilege of a product or service as a whole ([Zeithaml et al., 2018](#)). Service quality is the expected level of excellence and control over the level of excellence to meet consumer desires ([Tjiptono, 2014](#); [Wyckoff, 1984](#)).

The quality of service or services must start from customer needs and end with customer satisfaction ([Kotler & Keller, 2016](#); [Tjiptono, 2016](#)). Service quality is a measure of how well the level of service provided can be realized according to customer expectations ([Lewis & Booms, 1983](#); [Tjiptono, 2014](#)). The quality of service itself is determined by the company's ability to meet customer needs and desires in accordance with customer expectations ([Lewis & Booms, 1983](#); [Tjiptono, 2014](#)).

There are factors that affect the quality of a service, namely expected service and perceived service. If the service received is in accordance with what is expected, then the service is said to be good or positive ([Parasuraman et al., 1991](#); [Tjiptono, 2014](#)). If the perceived service exceeds the expected service, then the service quality is perceived as an ideal quality. On the other hand, if the perceived service is worse than the expected service, then the service quality is perceived to be negative or bad. Therefore, whether or not the quality of service is good depends on the ability of the company and its staff to consistently meet customer expectations.

Indicators of service or service quality include:

a) Responsiveness

Responsiveness relates to the willingness and ability of employees to help customers and respond to their requests, as well as inform when services will be provided and then provide services quickly, where the company must demonstrate its ability to provide prompt and appropriate service assistance to customers if customers are in need intended service.

b) Reliability

This relates to the company's ability to provide accurate service from the first time without making any mistakes and delivering its services in accordance with the agreed time. Reliability concerns two main things, namely work consistency (performance) and the ability to be trusted (dependability) or carry out the promised services convincingly and accurately.

c) Assurance

Assurance, namely the behavior of employees is able to foster customer trust in the company and the company can create a sense of security for its customers. Assurance also means that employees are always courteous and possess the knowledge and skills required to handle any customer inquiries and concerns/complaints.

- d) Empathy  
Empathy means that the company understands the problems of its customers and acts in the interests of customers, and gives personal attention to customers and has comfortable operating hours.
- e) Tangibles  
Physical evidence relates to the attractiveness of the physical facilities, equipment, and materials used by the company, as well as the appearance of the employees. One important note for the perpetrators of Islamic financial institutions is that in carrying out their company operations, they must pay attention to the physical appearance of the managers and employees in terms of dressing politely and ethically ([Parasuraman et al., 1991](#); [Tjiptono, 2014](#)).

#### Customer satisfaction

Customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing his perception or impression of performance that is below expectations, customers are not satisfied. However, if the performance exceeds expectations, the customer is very satisfied and happy. If the perceived performance is below expectations, the customer will feel disappointed, if the performance meets customer expectations, the customer will feel satisfied, whereas if the performance exceeds expectations, the customer will feel very satisfied. This satisfaction will certainly be felt after the customer concerned consumes the product. ([Parasuraman et al., 1991](#); [Tjiptono, 2014](#))

Customers feel satisfied if their expectations are met or will be very satisfied if customer expectations are exceeded. There are five main dimensions of customer satisfaction, namely:

- a. Price. For sensitive customers, usually low prices are an important source of satisfaction because they will get high value for money. This price component is relatively unimportant for those who are not price sensitive.
- b. Service Quality. Service quality is highly dependent on three things, namely systems, technology and people. Customer satisfaction with service quality is usually difficult to imitate because the formation of attitudes and behavior that is in line with the company's wishes is not an easy job. Improvements must be made starting from the recruitment process, training and work culture.
- c. Product Quality. Customers feel satisfied after buying and using the product if the product quality is good.
- d. Emotional Factor. Emotional Factor is shown by consumers for the satisfaction they get in using a product/service that creates a sense of pride and self-confidence.
- e. Efficiency. Ease of obtaining the product or service and ease of payment can make customers more satisfied if it is relatively easy, comfortable and efficient to get a product or service.

Satisfaction is the level of feeling in which a person states the results of the comparison between the work products/services received and what is expected ([Kotler & Keller, 2016](#)). The measurement of customer satisfaction can be done through four means, namely:

- a. Complaint and suggestion system

The company asks for complaints and suggestions from customers by opening a suggestion box either by mail, toll-free telephone, customer hot line, comment card, suggestion box and various other complaints.

b. Customer satisfaction surveys

The company conducts a survey to detect customer comments, it is hoped that this survey will get positive feedback from consumers. This survey can be done by post, telephone, or personal interview or the customer is asked to fill out a questionnaire.

c. Ghost shopping

The company places certain people, both other people and from its own management level, as buyers to other companies or to their own companies. This shadow buyer will provide a report on the strengths and weaknesses of the waiter who serves him. Also reported everything that is useful for decision-making by management. This is an effort to find solutions from the consumer's point of view.

d. Lost customer analysis

Lost customers will be contacted, then asked for reasons to disclose why they left, moved to another company, if there was a problem that could not be resolved or was resolved too late. Suppose there is a customer and asks the reason for closing and if there is a problem or dissatisfaction with the bank's services, a solution must be found so that no more customers move or close their accounts.

Other studies have shown that consumer satisfaction can lead to increased loyalty and create positive word of mouth ([Matzler et al., 2006](#)). Studies also show that there is a relationship between consumer satisfaction and repurchase intentions ([Gountas & Gountas, 2007](#); [Staus & Becker, 2012](#); [Vázquez-Casielles et al., 2007](#); [Yu, 2007](#); [Zboja & Voorhees, 2006](#)).

## **METHOD**

Case Studies come from the translation in English "A Case Study" or "Case Studies". The word "Case" is taken from the word "Case" which according to the Oxford Advanced Learner's Dictionary of Current English (1995), is defined as 1). "instance or example of the occurrence of sth., 2). "actual state of affairs; situations", and 3). "circumstances or special conditions relating to a person or thing". Sequentially the meaning is 1). an example of something happening, 2). the actual condition of the state or situation, and 3). certain environment or condition about a person or thing ([Creswell, 2017](#); [Yin, 2012](#)).

It is not enough if the Case Study questions only ask "what", (what), but also "how" (how) and "why" (why). The question "what" is intended to obtain descriptive knowledge, "how" (how) to obtain explanative knowledge (explanative knowledge), and "why" (why) to obtain explorative knowledge (explorative knowledge). The use of "how" and "why" questions, because these two questions are considered very appropriate to gain in-depth knowledge of the phenomenon being studied. In addition, the form of the question will determine the strategy used to obtain data ([Yin, 2012](#)).

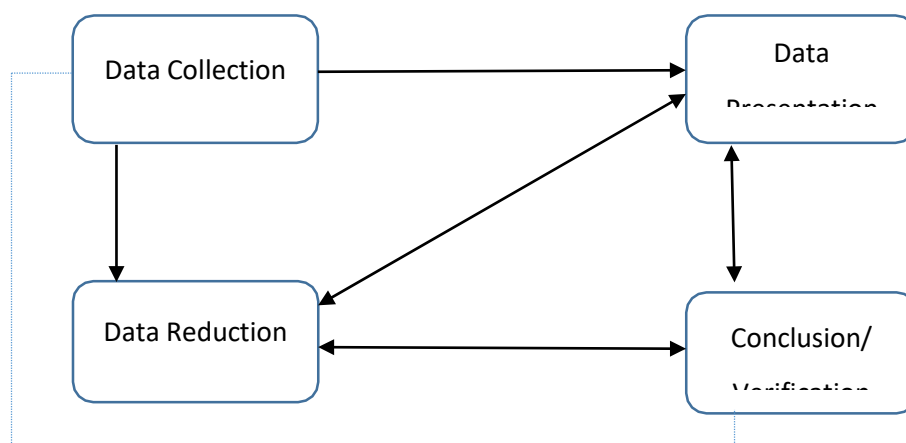
In this study, researchers used observations and interviews for data collection. The observations carried out were non-participant observations where the researcher made observations by only

performing one function, namely making observations without being involved in the activities of the informants (Moleong, 2018). Meanwhile, the interviews conducted were semi-structured interviews, namely interview techniques carried out by the researcher first asking questions that had been structured so that they were then deepened one by one by digging further information about the research topic he wanted to study (Arikunto, 2013).

In this study, researchers interviewed 15 informants consisting of customers of Bank Muamalat Bogor. This interview is intended to explore data on how the services applied by Bank Muamalat Bogor to its customers. In addition, this interview is also intended to obtain data whether customers are satisfied from the services provided by Bank Muamalat.

The data analysis technique used is the analysis technique are data reduction, data display and conclusion drawing/verification data (Miles & Huberman, 1994), as illustrated in the following figure.

Figure 1  
Data Analysis Techniques according to Miles and Huberman (1992)



Source; Miles and Huberman (1992)

1. Data Reduction

Reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and patterns. Thus the data that has been reduced will provide a clearer picture and make it easier for researchers to conduct further data collection, and look for it when needed.

2. Data Presentation

In qualitative research data presentation can be done in the form of brief descriptions, charts, relationships between categories, flowcharts and the like. In this case, most often used to present data in qualitative research with narrative texts.

3. Drawing Conclusion



The final step in qualitative data analysis is drawing conclusions and verification. The initial conclusions put forward are still tentative, and will change if no strong evidence is found to support the next stage of data collection. However, if the conclusions raised at an early stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions put forward are credible conclusions

## **RESULTS AND DISCUSSION**

The results of the analysis of the study are presented in the following table

Table 1

Service Quality and Customer Satisfaction

<b>No</b>	<b>Aspect</b>	<b>Responses</b>	<b>Customer Satisfaction</b>
<b>A</b>	Reliability	<ol style="list-style-type: none"><li>1. Loss of passbook, the customer must first report to the police station, then it will be replaced with a new passbook.</li><li>2. Loss of an ATM card, the customer must first report it to the police station, then it will be replaced with a new one.</li><li>3. Printing a bank statement must queue at customer service.</li><li>4. Not satisfied with the regulations regarding the procedure</li></ol>	<b>Not satisfied</b>
<b>B</b>	Responsiveness	<ol style="list-style-type: none"><li>1. Customer service and tellers are quite responsive at work</li><li>2. Customer service is quite responsive in responding to customer complaints.</li><li>3. The staff is very friendly</li><li>4. Very satisfied with the service of the officers</li></ol>	<b>Satisfied</b>
<b>C</b>	Assurance	<ol style="list-style-type: none"><li>1. Very long service. One customer can take almost 1 hour to be served at the customer service desk.</li><li>2. The number of staff is very less</li><li>3. There are 4 customer service tables, often only 2 people.</li><li>4. The number of counter tellers is available for 4 people, but often there are only 2 or even 1 teller, thus increasing the queue length.</li><li>5. The regulations must be corrected</li></ol>	<b>Not satisfied</b>

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<b>D</b>	Empathy	<ol style="list-style-type: none"> <li>1. The staff are very good at paying attention to customers who come.</li> <li>2. The staff are very knowledgeable about providing special services for people with special needs, senior citizens, and pregnant women.</li> <li>3. Very satisfied with the friendliness of the officers.</li> </ol>	<b>Satisfied</b>
<b>E</b>	<b>Tangibles</b>	<ol style="list-style-type: none"> <li>1. Still lacking in technology.</li> <li>2. M-Banking service is very limited only for checking balances and transfers.</li> <li>3. Can't open an online account.</li> <li>4. Unstable internet connection</li> <li>5. Changing the card still has to go to customerservice while in other banks for replacing cards</li> <li>6. Not satisfied with lagging technology</li> </ol>	<b>Not satisfied</b>

From the interview, the results obtained as written in the table above, namely in terms of reliability, the procedures set by the officers at Bank Muamalat are very convoluted. In the current technological era where private banks have competed to provide speed in service, Bank Muamalat is felt very far behind by its customers, as stated in the interview.

“I came to Bank Muamalat only to replace my passbook which was stolen somewhere. But I was asked to go to the police station first and asked for a missing report. If I come back to the bank with a letter from the police, then I will be served. Wow, I'm really surprised. In today's technological era, where banks are competing to provide fast service, Bank Muamalat still uses traditional methods. It's a shame, how can Islamic banks want to get so many customers if the procedure is complicated.” (EV- housewife).

From the answers of the informants above, we can see that the services provided by Bank Muamalat have not paid attention to the reliability element as promised, namely being responsive to customer needs. Though this is an important element in the quality of service. Customers will feel that the bank is only a hassle and does not want to improve the system so that it is easier for customers. In terms of responsiveness, data obtained that the officers are quite responsive, and skillful in responding to customer complaints.

“I came to this bank to complain about the problem with deducting the balance from my account. When I conveyed this, the service officer was quite friendly, and explained to me in great detail that this was an amount of money that was blocked and used if the customer had not paid his mortgage. The staff was friendly enough, and always answered my questions patiently. I am quite satisfied with the service.” (RI- private employee)



This is in accordance with the statement of Zeithaml, et al. (in Hardiyansyah, 2011: 47) that responsiveness is a willingness to help consumers take responsibility for the quality of services provided. The next aspect is assurance, which is related to the professionalism of officers in providing their services, namely in knowledge, communication and aspects that make customers trust the bank. This is not only related to the individual officers themselves but also to the procedures and systems developed by the bank. From the answers of the informants, it was found that the bank did not pay attention to the assurance aspect in its services to its customers.

"I became a customer at Bank Muamalat actually because this bank is a sharia bank that is different from other banks. Islamic banks are banks that have an Islamic system and management. But unfortunately, after I became a customer, I felt the service was very long. Of the 4 customer service seats, it turns out that there is only one officer and must serve dozens of customers. So you can imagine how long the waiting queue is. This is detrimental to the customer. It doesn't live up to the promises in the ad." (DW-Teacher).

However, from the empathy dimension, the interview results show that bank officers have shown empathy. They can feel what the customer is feeling. Officers give priority to persons with disabilities, pregnant women and the elderly. But unfortunately, if there is only 1 customer service, then with the arrival of these special citizens, other customers will have to wait even longer.

"I have been a customer of Bank Muamalat since 5 years ago. I opened an account here because my salary payment from the office was transferred to this account, so I had no choice. But I'm happy because the officers here are very empathetic to people with disabilities like me. I didn't have to wait in long lines to talk to customer service. Usually security has directly directed it to customer service." (EK- housewife).

Regarding tangibles, this bank is still far behind in terms of technology when compared to other banks that can provide all-digital services such as opening online accounts and opening online deposits.

"I hope Islamic banks can also advance in technology to match other commercial banks. I have been a customer of Bank Muamalat for a long time because this is a bank that conforms to my principles. So I hope this bank can immediately improve the quality of its services, including in technology, becoming digital banking, so that its customers don't leave it behind, because in terms of the quality of its human resources, all staff are very friendly, very helpful, but being friendly is not enough, it must be balanced with quality. its products are not lagging behind in technology compared to other commercial banks." (UP- Student)

This is in line with ([Puspitadewi, 2019](#)) statements that the characteristics of digital banking are that customers can obtain information, register, open accounts, transactions and close accounts independently without involving bank officers, including customers obtaining information and conducting transactions outside of banking products such as advisory services, financial investment, innovation, e-commerce transactions, and various other needs

of the intended customer by only using one channel through electronic or digital bank facilities ([Puspitadewi, 2019](#)).

## CONCLUSION

The results of this study indicate that of the five dimensions of service quality, namely the dimensions of reliability, responsiveness, assurance, empathy and tangibles, three dimensions, namely the dimensions of reliability, assurance, and tangibles, show negative results. The unreliability and reassurance of the service is evidenced by a convoluted procedure to the point that you have to go to the police station and ask for a certificate of loss just to request a replacement for a lost ATM card or passbook. While in other commercial banks, if we experience such problem, we just need to come to the bank and the staff will immediately help us to get a new card or passbook. Meanwhile, the lack of assurance is indicated by the long queue of customers waiting and this is due to the bank's policy that only provides 1 customer service person even though there are 4 desks. Beside that the absence of regulation on how long a customer should be served at the customer service desk, making the quality of service worse. Meanwhile, from the tangible dimension, this bank is far behind in terms of technology when compared to other commercial banks. This shows customer dissatisfaction from the three dimensions mentioned above. However, apart from the negative results for these 3 dimensions, Bank Muamalat with a sharia basis also received a positive assessment for the dimensions of responsiveness and empathy where customers are satisfied with the services provided by friendly, patient, and a high sense of empathy. However, the friendliness and kindness of the staff is not sufficient. To be able to compete with other commercial banks, Bank Muamalat must be able to improve the quality of its services from all the 5 dimensions of service quality. For further research, the researchers suggest that the future research be carried out related to the policies taken by Bank Muamalat in improving the quality of its services with a different approach.

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