

Determinant of service quality to islamic banking customer satisfaction during Covid-19

Fuad Hasyim^{1,*}, Achmad Noor Fauzi¹

¹ Universitas Islam Negeri Raden Mas Said Surakarta, Indonesia

^{*}) Korespondensi (e-mail: fuad.hasyim@iain-surakarta.ac.id)

Abstract

Customer satisfaction is the key, where the company will survive because there is customer loyalty. This study aims to evaluate the effect of service quality (SERVQUAL) in measuring customer satisfaction in Islamic banking. The respondents of this study are Islamic banking customers in Surakarta. The sampling technique using convenience random sampling was obtained as many as 121 respondents. Data analysis used multiple linear regression with additional modifications of dummy variables to see the effect of the covid-19 pandemic on customer satisfaction. The results show that tangible, reliability, and empathy have a significant effect on customer satisfaction. Meanwhile, responsiveness and assurance variables have no significant effect on customer satisfaction. Other results found that the pandemic had no significant effect, meaning that Islamic banking continued to try to provide excellent service, whether in a pandemic or not.

Keywords: Service quality, Customer satisfaction, covid-19

Abstrak

Kepuasan pelanggan adalah kuncinya, dimana perusahaan akan bertahan karena ada loyalitas pelanggan. Penelitian ini bertujuan untuk mengevaluasi pengaruh kualitas pelayanan (SERVQUAL) dalam mengukur kepuasan nasabah pada perbankan syariah. Responden penelitian ini adalah nasabah perbankan syariah di Surakarta. Teknik pengambilan sampel dengan menggunakan convenience random sampling diperoleh sebanyak 121 responden. Analisis data menggunakan regresi linier berganda dengan tambahan modifikasi variabel dummy untuk melihat pengaruh pandemi covid-19 terhadap kepuasan pelanggan. Hasil penelitian menunjukkan bahwa tangible, reliability, dan empati berpengaruh signifikan terhadap kepuasan pelanggan. Sedangkan variabel responsiveness dan assurance tidak berpengaruh signifikan terhadap kepuasan pelanggan. Hasil lain menemukan bahwa pandemi tidak berpengaruh signifikan, artinya perbankan syariah terus berupaya memberikan pelayanan prima, baik dalam kondisi pandemi maupun tidak.

Kata kunci: Kualitas pelayanan, Kepuasan pelanggan, covid-19

How to cite: Hasyim, F., & Fauzi, A. N. (2021). Determinant of service quality to Islamic banking customer satisfaction during Covid-19. *Journal of Management and Digital Business*, 1(2), 90-104. <https://doi.org/10.53088/jmdb.v1i2.97>

1. Introduction

In the current era of globalization, everything is growing very rapidly, including the fields of finance and banking. Globalization has also reached the development of the banking world in Indonesia which is very dynamic and modern, both in terms of product variety, service quality and technology. Banking dominates in the economic and business development of a country, not only in developed countries but also in developing

countries (Minibas-Poussard et al., 2017). The intense competition between banks has changed the business climate a lot. This change is due to the emergence of service requests from customers, changes in technology, and the emergence of competitors both between banks and from other non-bank financial companies that require banks to develop defense strategies to avoid losing customers (Özkan et al., 2020).

At this time, competition in the banking world is no longer based on products but rather on services. This is because there are many banking businesses, both conventional and sharia, where each bank packages their services in such a way as to attract consumers, even the services provided are not only limited to the initial function of banks as financial institutions that function to save and borrow money.

Based on the description above, it can be said that a banking business must be able to provide an excellent service. This excellent service can be used as an advantage compared to other banking businesses so that they are able to survive in a climate of intense competition. Companies that fail to satisfy their customers through service will face complex problems, one of which is that if customers are dissatisfied, they will convey their bad experiences to others and you can imagine how big the loss is from failing to satisfy customers. Therefore, every service company must plan, organize, implement, and control the quality system in such a way that the service can satisfy its customers.

The concept of service quality is an action or activity that can be offered by one party to another which is essentially intangible and does not result in any ownership (Parasuraman, 1990; Parasuraman et al., 1985; Tjiptono, 2008, 2015). Services are not only present as the main product but also in the form of complementary services in purchasing physical products, now each consumer is no longer just a physical product, but also all aspects of services or services attached to the product, starting from the pre-purchase stage to after-sales (Kotler, Philip & Armstrong, 2006; Kotler & Armstrong, 2012). Service quality is a capital that can describe the condition of customers by comparing the service they expect with what they receive in evaluating quality (Parasuraman et al., 1985). Therefore, a service quality can be said to be quality if the service can make customers feel satisfied, so that it can directly make consumers loyal and will remain loyal to the company (Sharma & Patterson, 1999).

Of all the activities carried out by the company will ultimately lead to the value that will be given by customers regarding perceived satisfaction, satisfaction is the level of feeling where someone states the results of a comparison of the product performance received and expected (Akhtar & Zaheer, 2014). Consumer satisfaction is the feeling of someone who is satisfied or vice versa after comparing the reality and expectations received from a product or service (Thaker et al., 2016) Consumer satisfaction and trust from consumers about something they expect will form a deep memory in a consumer (Pooya et al., 2020).

When a customer gets good service from a bank, the better the level of trust the customer has in the bank so that it can be concluded that the customer will maintain a good relationship with a bank. And from there there will be customers who are loyal to

the bank and will bring in new customers. This is because one of the behaviors of loyal customers is recommending companies or Islamic banks to others (Anderson, 2016). Therefore, a loyal customer will be a very valuable asset for a bank / financial company. Customer satisfaction is the key to creating customer loyalty, because if satisfied customers will tend to be loyal.

In the 1998 crisis, bank muamalat as a pioneer of Islamic banking has proven that Islamic banks have good fundamentals so that they are able to go through the storm of the crisis at that time (Antonio et al., 2012). And this time with maximum support from the government and regulators, Islamic banks can be confident that they will be able to get through the situation in the Covid-19 pandemic. It should be noted that there are some differences from the crisis situation in 1998 with the conditions of the covid-19 pandemic. In the 1998 crisis, conventional banks collapsed because there was no clear regulatory basis as currently exists. As we know, the financial services authority (OJK) swiftly issued five OJK regulations (POJK) which were a follow-up to Perpu No. 1 of 2020 concerning state financial policies and pandemic handling (POJK No. 14/POJK.05/2020 concerning Countercyclical Policies, impact of the Spread of covid-19. With this regulation, the situation faced by conventional and Islamic banks is currently equal. Due to the ongoing pandemic and resulting in the face of conditions on the verge of bankruptcy.

In the Covid-19 pandemic situation, Islamic banking is required to be good at customer retention. At least the SERVQUAL approach developed by Parasuraman can be used as an indicator to see customer satisfaction, so that the loyalty value becomes a reference for controlled customer retention. Therefore, this study seeks to evaluate whether the SERVQUAL dimensions consisting of tangibles, reliability, responsiveness, assurance, and empathy are still relevant benchmarks for customer satisfaction in the era of the covid-19 pandemic.

2. Literature Review

Customer Satisfaction

Customer satisfaction refers to how satisfied a customer is after comparing their perceived performance or results to their expectations (Oliver, 1997, 2014). Factors that influence customer perceptions and expectations are needs and desires, past experiences, experiences from peers, and communication through advertising. Meanwhile, Mowen defines "customer satisfaction as an overall attitude towards an item or service after its acquisition and use". It can be interpreted that the customer is a post-purchase evaluative assessment resulting from a specific selection (Todd Donavan et al., 2004).

Customer satisfaction has emerged as a key term in marketing theory and practice, as well as an important aspect in business operations. In the standard textbook Marketing Management, written by Kotler & Keller (2016) and widely used as a reference, it is emphasized that customer satisfaction is the level of one's feelings after comparing the performance he feels compared to his expectations. In addition, the

definition is based on the disconfirmation paradigm (Oliver, 1997), that customer satisfaction is formulated as a post-purchase evaluation. If the perception of performance can not meet expectations, there will be dissatisfaction.

Meanwhile, according to Craig-Less in Tjiptono (2008), the understanding of consumer behavior in the context of dissatisfaction is much deeper than in the context of customer satisfaction. This understanding comes from two main research areas, namely dissonance research and complaint behavior. According to Tjiptono (2008) post-purchase dissonance is different from dissatisfaction. Post-purchase dissonance experienced by consumers is related to indecision over the choices and purchasing decisions made. In this situation, the consumer is undecided whether he has chosen the right product or not. In addition, anxiety/anxiety factors are also a trigger for dissonance. Conversely, a situation of dissatisfaction occurs after using the product or experiencing the purchased service and feeling that the product's performance does not meet expectations.

Service Quality (SERVQUAL)

One approach to service quality that is widely used as a reference in marketing research is the SERVQUAL (Service Quality) model developed by Parasuraman et al., (1985). SERVQUAL is an empirical method that can be used by service companies to improve the quality of their services (services). SERVQUAL is built on the comparison of two main factors, namely the customer's perception of the service they receive (customer perceived) with the service that is expected or desired (customer expected).

With this approach, we can find out how big the gap is between customer perceptions and customer expectations of a service company (Tjiptono, 2011). If the reality exceeds expectations, the service is deemed to be of good quality; if the reality falls short of expectations, the service is said to be of poor quality. The service is satisfactory if the reality fits the expectations.

The SERVQUAL model's service quality component is based on a multi-item scale that assesses customer expectations and perceptions, as well as the gap between the two in service quality aspects. Initially Parasuraman et al. (1985) identified ten main dimensions with 22 variables related to services and then analyzed using factor analysis. It turns out that there are a number of factors that may be used to evaluate service quality. The tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, and access are among the ten potential dimensions that complement each other. Then, in a subsequent study, Parasuraman (1990) refined and reprocessed these dimensions until they were finally reduced to five dimensions, namely::

- Tangibles: this refers to physical premises, equipment, employees, and communication channels
- Reliability; this refers to the capacity to deliver the promised service on time, correctly, and adequately.
- Responsiveness; the staff's desire to assist clients and deliver prompt service.

- Assurance; this refers to the staff's knowledge, competency, courtesy, and trustworthiness, as well as the absence of danger, risk, or doubt.
- Empathy; this refers to the ease with which customers may form relationships, as well as good communication, personal attention, and an understanding of their needs.

Research Framework and Hypothesis Development

This study uses the SERVQUAL approach to identify customer satisfaction in Islamic banking. Therefore, each dimension developed by Parasuraman (1990) & Parasuraman et al. (1985) is used as an independent variable with consumer satisfaction as the dependent variable. Then on that basis, a dummy variable was developed to see the difference in satisfaction between before and after the covid-19 pandemic. The concepts are presented as follows:

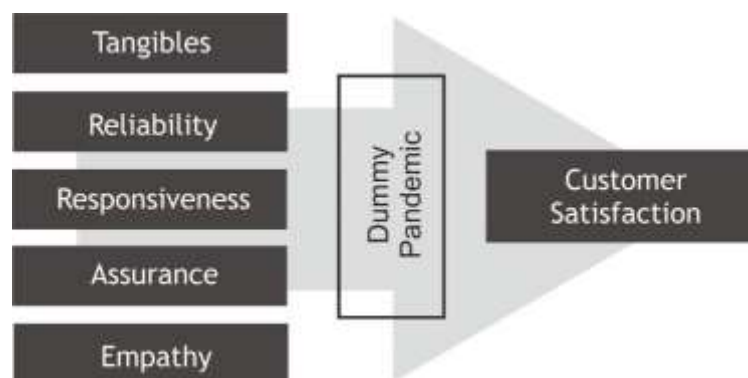


Figure 1. Theory Framework

The ability of a corporation to demonstrate its presence to third parties is tangible. This comprises physical facilities such as buildings, warehouses, and other similar structures, as well as the equipment and technology used, as well as the appearance of staff. The better a bank shows its physical qualities to attract the attention of customers, the hope is that customers will be satisfied in enjoying the facilities provided (Rehman, 2012; Abror et al., 2019).

H₁: Tangibles affect to customer satisfaction

Reliability refers to a company's ability to deliver on its promises accurately and consistently. Customer expectations must be met, which includes timeliness, providing the same service to all clients without errors, a sympathetic attitude, and high accuracy. The more accurate, clear and detailed the services provided by banks, the more customer satisfaction will increase (Rehman, 2012; Abror et al., 2019; Alam et al., 2020).

H₂: Reliability affect to customer satisfaction

Responsiveness, which is a policy to help and provide fast (responsive) and appropriate service to customers, with clear information delivery. Letting consumers wait for no apparent reason causes negative perceptions of service quality. The faster in responding to customer complaints and optimal service responses will trigger

customer satisfaction (Abror et al., 2019; Alam et al., 2020; Dapiah, 2021; Engkur, 2018).

H3: Responsiveness affect to customer satisfaction

Knowledge, civility, and the ability of firm staff to promote client faith in the company are all examples of assurance. Communication, credibility, security, competency, and civility are all factors to consider. The better the bank in providing performance, the more trust will increase and ultimately achieve satisfied and loyal customers (Rehman, 2012; Abror et al., 2019).

H4: Assurance affect to customer satisfaction

Empathy is defined as providing real and personalized or personal attention to clients while attempting to understand their needs. Where a corporation is expected to have a thorough awareness and knowledge of its clients, as well as a pleasant operating time for them. The more comfortable customers are, the satisfaction is fulfilled (Dapiah, 2021; Engkur, 2018).

H5: Empathy affect to customer satisfaction

3. Research Method

This research is a quantitative descriptive type with the data source in the form of primary data. The respondents are Islamic banking customers who are in the Surakarta area. The sampling technique used is convenience random sampling, which is taking samples based on the ease of collection. Primary data taken using an online questionnaire method via google-form with a Likert scale assessment. The number of respondents who managed to collect a total of 121 samples.

The analysis used was multiple linear regression and dummy modeling using SPSS. Regression analysis is a set of statistical methods used to estimate the relationship between the dependent variable and one or more independent variables (Ghozali, I., & Latan, 2015; Ghozali & Ratmono, 2017). Prior to the regression analysis, the data quality test was first tested with validity and reliability tests. Then to determine that the proper eating model must pass the classical assumption test consisting of normality, multicollinearity and heteroscedasticity. The regression estimation formulation is presented as follows:

$$\hat{y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

Note:

- \hat{y} : Customer Satisfaction
- α : Intercept
- β : Coefficient
- X_1 : Tangible
- X_2 : Reliability
- X_3 : Responsiveness
- X_4 : Assurance
- X_5 : Emphaty
- X_6 : Dummy Pandemic (0 for decrease, 1 for increase satisfaction during covid-19), e : error term

4. Results and Discussion

4.1. Results

Validity and Reliability

Validity test is used to measure the validity of an instrument and reliability test is used to determine the reliability of an instrument. The instrument is said to be valid if the product moment correlation value (r -table) at a significance level of 10% is greater than the r -table value of 0.1786, and the instrument is said to be reliable if the cronbach alpha value is > 0.60 (Ghozali, 2013).

Table 1. Reliability and Validity Test

Variable	Cronbach Alpha	Item	r-statistic	Variable	Cronbach Alpha	Item	r-statistic
Tangible	0.801	X1.1	0.547	Assurance	0.746	X4.1	0.536
		X1.2	0.673			X4.2	0.571
		X1.3	0.621			X4.3	0.602
		X1.4	0.460			X4.4	0.462
		X1.5	0.640				
Reliability	0.760	X2.1	0.401	Emphaty	0.736	X5.1	0.486
		X2.2	0.580			X5.2	0.303
		X2.3	0.533			X5.3	0.503
		X2.4	0.530			X5.4	0.601
		X2.5	0.618			X5.5	0.667
Responsi ve	0.806	X3.1	0.617	Customer Satisfaction	0.830	Y1	0.688
		X3.2	0.571			Y2	0.533
		X3.4	0.579			Y3	0.662
		X3.5	0.563			Y4	0.645
		X3.6	0.637			Y5	0.636

Based on the Table 1, the value of r -count $>$ r -table (0.1786), then all service quality instruments are declared valid. Then the Cronbach's Alpha value of all variables is greater than 0.60, then all variables are declared reliable.

Normality Test

Table 2. Normality Test- Sample Kolmogorov-Smirno

		Unstandardized Residual
N		110
Normal Parameters ^{a,b}	Mean	-.1584738
	Std. Deviation	.79168089
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.066
Test Statistic		.082
Asymp. Sig. (2-tailed)		.065 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Normality test serves to test whether in a regression model, the confounding variable (residual) has a normal distribution (Ghozali, 2013). In this study, the One Sample Kolmogorov-Smirnov test will be used using a significance level of 0.05. The data is declared normally distributed if the significance is greater than 0.05. Based on the results in the table below, it is known that the significance value is greater than 0.05 ($0.065 > 0.05$) so that the data is concluded to be normally distributed.

Multicollinierity Test

According to Ghozali (2013) multicollinearity test is used to determine whether or not there is a correlation between independent variables in the regression model. A good regression model is one that does not contain multicollinearity. Detecting multicollinearity can see the tolerance value and inflation factor variance (VIF) as a benchmark. If the tolerance value is 0.10 and the VIF value is 10, it can be concluded that in this study there is multicollinearity (Ghozali, 2013). Based on the test results below, it is found that all variables have a VIF value below 10, so it can be concluded that the data does not experience multicollinearity problems.

Table 3. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Tangible	.231	4.329
Reliability	.272	3.671
Responsiveness	.570	1.755
Assurance	.784	1.275
Emphaty	.450	2.222
Dummy	.967	1.035

a. Dependent Variable: Customer Satisfaction

Heteroscedasticity

Table 4. Heteroscedasticity Test

Model	t	Sig.
1 (Constant)	2.594	.011
Tangible	.761	.448
Reliability	-.423	.673
Responsiveness	-1.844	.068
Assurance	-.711	.479
Emphaty	.196	.845
Dummy	-.076	.939

a. Dependent Variable: resab

According to Ghozali (2013) the heteroscedasticity test is used to test whether in a regression there is an inequality of variance from the residuals from one observation to another observation. The prerequisite that must be met in the regression model is the absence of heteroscedasticity symptoms. In this study, a heteroscedasticity test will be carried out using the Glesjer test, which is to correlate the absolute value of the

residual with each variable. Result of the glejser test shows that there is no heteroscedasticity if from the SPSS calculation the significance probability value is above the 5% confidence level (Ghozali, 2013). Based on the test results below, it is found that all variables of significance are above 0.05, so it can be concluded that the data does not experience heteroscedasticity problems.

Adjusted R Square (R^2)

The value of Adjusted R Square (R^2) is the coefficient of determination in the endogenous construct. According to (Hair et al., 2014), the Adjusted R square value category is divided into three, namely strong (0.67), moderate (0.33) and weak (0.19). The table below shows a value of 0.790 so it can be concluded that 79% of the model can be explained by all variables. While the remaining 21% is explained by other variables outside the model.

Table 5. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895 ^a	.801	.790	1.11614

a. Predictors: (Constant), Dummy, Assurance, Emphaty, Responsiveness, Reliability, Tangible

b. Dependent Variable: Customer Satisfaction

Regression Result

Regression analysis in statistics is one of the methods to determine the causal relationship between one variable and another variable(s). In this study, the service quality dimension is an independent variable that is used as a predictor for customer satisfaction as the dependent variable. The results of the regression calculations for the simultaneous test (ui F) and partial test (t test) are as follows:

Table 6. Simultaneous Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	570.760	6	95.127	76.360	.000 ^b
	Residual	142.017	114	1.246		
	Total	712.777	120			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Dummy, Assurance, Emphaty, Responsiveness, Reliability, Tangible

Simultaneous effect testing (F test) can be seen in the table above by comparing the significance values. If the significance of the F test is less than 0.05 then simultaneously all independent variables affect the dependent variable. Based on the results above, it is known that the significance value is 0.000, so that it is less than 0.05, it can be concluded that simultaneously the service quality variables consisting of tangibles, reliability, responsiveness, assurance, empathy and pandemic dummy affect consumer satisfaction.

Table 7. Partially Test

Model	Coefficients	Std. Error	t	Sig.
(Constant)	.579	1.265	.458	.648
Tangible	.596	.086	6.914	.000
Reliability	.292	.090	3.231	.002
Responsiveness	-.049	.058	-.849	.397
Assurance	-.007	.065	-.105	.916
Emphaty	.137	.066	2.083	.040
Dummy	.206	.263	.783	.435

a. Dependent Variable: Customer Satisfaction

Subsequently, a partial test or t-test was performed on multiple linear regression. The analysis aims to determine whether the independent variable partially (individual/each variable) has a significant effect on the dependent variable. The criterion is that if the t-test significance of each variable is less than 0.05, then partially the independent variable affects the dependent variable. Based on the results above, information is obtained that the tangible, reliability and empathy variables partially affect customer satisfaction because the significance value is less than 0.05. Meanwhile, the responsiveness, assurance and pandemic dummy variables did not partially affect customer satisfaction because the significance value was above 0.05.

4.2. Discussion

The results of the research conducted indicate that Tangible has a positive and significant effect on customer satisfaction. The existence of this positive influence is because tangible is a customer need that focuses on physical evidence owned by the company that will affect customer expectations. Good physical evidence will make customer expectations higher which in turn will create customer satisfaction. This is in line with previous research which states that tangible has a positive and significant effect on customer satisfaction (Rehman, 2012; Abror et al., 2019; Alam et al., 2020; Hadi & Tarwan, 2019; Irma & Saputra, 2020). According to the results of the respondents' answers that show the tangible dimension as stated in the research question items, most of the respondents admit that the equipment, equipment, office settings, and office cleanliness and the environment are in conditions that support service quality. Question items given to respondents who asked about a pleasant and easy spatial layout, completeness of equipment, a service waiting room that fostered a sense of comfort, the existence of a service flow, and the ease of obtaining services were answered with very good answers. The results of testing this hypothesis are in line with the concepts of quality service and quality management as implied by the principles of excellent service. According to the concept of quality service, service quality can be formed by the completeness and quality of service supporting equipment. This is because the completeness and quality of supporting equipment can make it easier for employees to provide optimal services.

The regression results show that the reliability of the influence on customer satisfaction. The reliability dimension is improved by keeping promises to customers when entering into an agreement, being sympathetic to help customers if they have

problems. Islamic banking in Surakarta is reliable and trustworthy in serving its customers, and keeps records correctly and accurately. These results support previous research which states that the reliability variable has a positive and significant effect on customer satisfaction by improving service better (Abror et al., 2019; Alam et al., 2020; Dapiah, 2021; Engkur, 2018; Wiyanto, 2016). In addition, it is also proven by the results of the regression test which shows that there is a positive and significant influence between Empathy on customer satisfaction. The results of the frequency distribution of respondents' answers can be seen that the majority of respondents are satisfied with employees having the ability to communicate well with customers, especially in attention to customer problems so that it creates a sense of empathy. Customers believe that they will get easy service from employees, and employees will really pay attention to customer needs (Dapiah, 2021; Engkur, 2018).

As stated in the previous point that the responsiveness variable, assurance is related to the qualifications of human resources. The identification of responsiveness and assurance variables that have no effect on customer satisfaction can be explained through the question indicators of each variable. The factor in the responsiveness variable that is felt the lowest by customers is in terms of "attention from employees". The attention shown by employees is not felt by customers, where employees only carry out Company Operating Standards, things have the lowest ratings from consumers. While the factor of the assurance variable that is felt by the customer to be the least is "employees can provide services convincingly and confidently" here the customer is less convinced by the response given by the employees. According to Kotler and Keller (2009) in the holistic marketing of services, marketing is played not only by companies to customers, but also from employees to customers. Therefore, here employees play an important role to be able to provide customer satisfaction, if employees fail to provide good service, it is possible for there to be no influence between the dimensions of responsiveness and assurance on customer satisfaction (Alaan, 2016; Dapiah, 2021; Hadi & Tarwan, 2019).

The results of the pandemic dummy, which represent the presence of covid-19, do not have a significant effect on customer satisfaction. This means that during the pandemic, Islamic banking continues to try to provide the best service to its customers. due to the fact that there is no difference in the services provided either before or after the pandemic. Several policies related to relaxation of financing, office services with adequate health protocols are factors that Islamic banking has tried to protect customers from virus transmission and its effects. Some Islamic banking even inflame the spirit of digital transactions as an alternative to online services instead of having to come to the office. Therefore, several banks have begun to close branch offices due to the impact of optimizing digital services. Nevertheless, Islamic banking still considers customers as consumers who must be loyal (retentive) by providing excellent service.

5. Conclusion

At this time, competition in the banking world is no longer based on products but rather on services. This is because there are many banking businesses, both conventional and sharia, where each bank packages their services in such a way as to attract consumers, even the services provided are not only limited to the initial function of banks as financial institutions that function to save and borrow money.

One approach to service quality that is widely used as a reference in marketing research is the SERVQUAL (Service Quality). SERVQUAL is an empirical method that can be used by service companies to improve the quality of their services (services). SERVQUAL is built on the comparison of two main factors, namely the customer's perception of the service they receive (customer perceived) with the service that is expected or desired (customer expected). Initially SERVQUAL identified ten main dimensions with 2 variables related to services and then analyzed using factor analysis. It turns out that several criteria can be used to assess service quality. These criteria include potential dimensions that complement each other, namely tangibles, reliability, responsiveness, assurance and empathy.

The results of this research are in line with the concepts of quality service and quality management as implied by the principles of excellent service. According to the concept of quality service, service quality can be formed by the completeness and quality of service supporting equipment. This is because the completeness and quality of supporting equipment can make it easier for employees to provide optimal services.

The existence of this positive influence is because tangible is a customer need that focuses on physical evidence owned by the company that will affect customer expectations. Good physical evidence will make customer expectations higher which in turn will create customer satisfaction. Islamic banking in Surakarta is reliable and trustworthy in serving its customers, and keeps records correctly and accurately. The reliability dimension is improved by keeping promises to customers when entering into an agreement, being sympathetic to help customers if they have problems.

The identification of responsiveness and assurance variables that have no effect on customer satisfaction can be explained through the question indicators of each variable. Therefore, here employees play an important role to be able to provide customer satisfaction, if employees fail to provide good service, it is possible for there to be no influence between the dimensions of responsiveness and assurance on customer satisfaction.

The results of the pandemic dummy, which represent the presence of covid-19, do not have a significant effect on customer satisfaction. This means that during the pandemic, Islamic banking continues to try to provide the best service to its customers. due to the fact that there is no difference in the services provided either before or after the pandemic.

Acknowledgements

The author would like to thank all the academics of Universitas Islam Negeri Raden Mas Said Surakarta, who have supported completing this research.

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