

THE CAPITAL CITY OF EAST KALIMANTAN: ASSESSING CUSTOMER SERVICE QUALITY AND CUSTOMER SATISFACTION IN ISLAMIC BANKS

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ABSTRACT

The increasing number of Islamic financial institutions in Indonesia has intensified competition, particularly in the aspect of service quality to ensure customer satisfaction. This study aims to analyze the impact of customer service quality on customer satisfaction at a Sharia bank in Samarinda by applying the SERVQUAL dimensions: assurance, reliability, tangibles, empathy, and responsiveness. The research uses a quantitative descriptive method with 98 respondents selected through accidental sampling. Data were analyzed using multiple linear regression with SPSS 21. The results show that reliability, assurance, and empathy significantly influence customer satisfaction, while tangibles and responsiveness do not. Simultaneously, all SERVQUAL dimensions have a significant effect on customer satisfaction. This implies that service quality plays a crucial role in maintaining customer trust and loyalty in Islamic banking.

Keywords: Customer Service, Customer Satisfaction, Islamic Banking, SERVQUAL

INTRODUCTION

Banks serve an essential function as financial institutions that gather and allocate public funds while offering a range of services aimed at enhancing welfare. The success of a bank is influenced not only by the financial products it provides but also by the level of service it delivers to its customers. The quality of service has long been acknowledged as a crucial element that affects customer satisfaction and loyalty, which ultimately serves as a competitive edge for a financial organization (Ramya et al., 2019). Factors like dependability, promptness, confidence, understanding, and physical elements collectively referred to as the SERVQUAL model are commonly utilized to assess service quality and its influence on customer satisfaction (Abbas, 2023; Ifedi et al., 2024; Kunwar, 2024; Park & Lee, 2023; Vidani, 2024; Yahya et al., 2023).

In the realm of Islamic banking, the quality of service exhibits particular traits that align with Islamic principles. Previous research shows that Sharia compliance, along with conventional service quality dimensions, significantly influences customer satisfaction in Islamic banks (Ahmed et al., 2017, 2022; Amin & Isa, 2008; Ghaazi et al., 2024; Othman & Owen, 2001). Additionally, customer service representatives are crucial in influencing how customers view the company, as they engage directly with customers, offer information, and resolve complaints. The capacity to deliver professional and compassionate service is vital for establishing customer trust and loyalty (Barre et al., 2023; Kadir et al., 2023; Khafafa & Shafii, 2013).

The advancement of digital technology is progressively changing how banks offer services to their clients. Several research studies have demonstrated that employing mobile banking and customer relationship management (CRM) systems enhances transaction speed, service availability, and customer confidence (Arofani et al., 2024; Lebdaoui & Chetoui, 2020). For instance, Bank Syariah Indonesia (BSI), which is among the largest Islamic banks in Indonesia, has adopted digital banking applications like BSI Mobile to increase service efficiency and improve the customer experience (Abidin & Octira, 2024; Habibi et al., 2024; Sukma et al., 2024). However, empirical findings show varying results. Some studies confirm a strong positive relationship between service quality dimensions and customer satisfaction (Ifedi et al., 2024; M. Anwarul Islam et al.,

2023; Zalelawati et al., 2023), while others find that not all dimensions have a significant effect (for example, the assurance dimension is not always a key factor in certain contexts) (Chandra et al., 2024; Dapiah, 2021; Satria & Astarini, 2023; Wulandari & Abdullah, 2025).

While many studies have explored the link between service quality and customer satisfaction in Islamic banking, the majority have concentrated on prominent financial hubs in Indonesia or utilized nationwide samples (Afifah & Kurniawati, 2021; Ahmed et al., 2022; Fianto et al., 2021). Limited empirical evidence exists concerning the dynamics of service quality in East Kalimantan, especially in Samarinda (Ansari et al., 2024; Gupa, 2022; Jubaidi et al., 2024; Oktavianty, 2023). This region holds a strategic position. In addition to being the capital of East Kalimantan Province, Samarinda is also considered a partner city for the Indonesian Capital City, which is undergoing socio-economic transformation. and is currently experiencing social and economic change (Samarinda, 2023). This circumstance may affect customers' expectations and views on Islamic banking services in a manner that differs from other areas. Moreover, there is a lack of research emphasizing the connection between service quality, customer satisfaction, Sharia compliance, and the utilization of digital technology specifically within East Kalimantan.

To address this gap, this study aims to analyze the influence of customer service quality on customer satisfaction levels at Islamic banks in Samarinda. The research findings are expected to contribute to the development of academic literature and serve as a practical reference for strengthening Islamic banking service strategies in addressing challenges and opportunities in partner cities for the new national capital and provincial capital.

LITERATURE REVIEW

Service quality has long been recognized as a critical construct in marketing and financial services research. The most widely applied framework for evaluating service quality is the SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry (Parasuraman et al., 1988; Zeithaml) and further (Parasuraman, 2004). This model identifies five core dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy.

Tangibles refer to the physical facilities, equipment, and appearance of personnel (Alhaji et al., 2025; Noviarita et al., 2024). In the banking context, this includes the design of service facilities, availability of modern technology, and the professional appearance of customer service staff. (Karbhari et al., 2023) note that tangible aspects often create the first impression that shapes customer expectations.

Reliability is the ability to perform promised services dependably and accurately. For banks, this includes processing transactions correctly, providing accurate information, and ensuring data security. Empirical studies confirm that reliability is one of the strongest predictors of customer satisfaction in Islamic banking (Amin & Isa, 2008).

Responsiveness represents the willingness of employees to assist customers and provide prompt service. In banking, responsiveness is critical, particularly in frontline services such as customer service, where employees address inquiries, requests, and complaints. Cronin and Taylor (1992) argue that responsiveness is positively associated with customer retention and continued usage of services.

Assurance encompasses employees' knowledge, courtesy, and ability to inspire trust and confidence. Within Islamic banking, assurance also relates to compliance with Shariah principles, which reinforces customer trust in financial services (Othman & Owen, 2001).

Empathy highlights the provision of individualized attention and care for customers. This includes understanding specific customer needs and tailoring services accordingly. Research by Khafafa and Shafii (2013) shows that empathy fosters emotional bonds between customers and banks, leading to higher loyalty levels.

Customer satisfaction is achieved when perceived service performance meets or exceeds customer expectations (Kotler & Keller, 2016). Thus, the SERVQUAL model serves as a comprehensive framework for evaluating service quality and its relationship with customer satisfaction. Prior studies in Islamic banking confirm that SERVQUAL dimensions generally have a positive impact on satisfaction, though the relative importance of each dimension varies across contexts and regions (Amin & Isa, 2008; Abubakar et al., 2019).

This study investigates the impact of mobile banking on customer satisfaction in Nigeria. The findings reveal that digital banking services significantly improve convenience, transaction speed, and efficiency, which in turn enhance customer satisfaction. The research emphasizes the role of technological innovation as a driver of competitive advantage in the banking industry (Abubakar, Bala, & Tijjani 2019)

Using a Structural Equation Modeling (SEM) approach, this research examines the relationship between service quality perceptions and customer satisfaction in Malaysian Islamic banks. The results show a strong positive relationship, indicating that higher perceived service quality leads to greater customer satisfaction. The study highlights the critical importance of service quality in Islamic banking (Amin & Isa 2008).

This article re-examines service quality measurement and critiques the SERVQUAL model, arguing that service quality should be assessed based on actual performance rather than the gap between expectations and perceptions. As a result, the authors propose the SERVPERF model, which measures service quality solely through performance indicators, offering a more streamlined approach (Cronin & Taylor 1992).

The authors assess perceived service quality and customer satisfaction in Islamic bank windows in Libya using the CARTER model. The study finds that compliance with Islamic principles is a dominant factor affecting customer satisfaction, alongside other dimensions of service quality. This highlights the unique role of Shariah compliance in differentiating Islamic banking services from conventional ones (Khafafa & Shafii 2013).

In their book *Marketing Management*, Kotler and Keller emphasize the role of marketing strategies in building customer satisfaction and loyalty. They argue that aligning service quality with customer expectations is fundamental for long-term relationships. Their framework provides a strong theoretical foundation for understanding how service quality influences customer satisfaction in the banking sector (Kotler & Keller (2016).

The book *Services Marketing: People, Technology, Strategy* explains that service quality should be viewed not only in terms of outcomes but also in terms of the service delivery process and customer interactions. This perspective is especially relevant to banking, where trust and personal relationships play a vital role in shaping customer satisfaction (Lovelock & Wirtz 2011).

This study introduces the CARTER model, developed specifically for Islamic banking service quality measurement. CARTER extends the SERVQUAL framework by adding a sixth dimension, compliance, which captures adherence to Islamic principles. The model has become a key reference in Islamic banking research as it integrates both service delivery and religious compliance factors (Othman & Owen 2001)

The authors propose the SERVQUAL model, which has become one of the most widely applied tools for measuring service quality. It identifies five core dimensions: tangibles,

reliability, responsiveness, assurance, and empathy. SERVQUAL has significantly shaped both academic research and practical approaches to evaluating customer perceptions of service quality (Parasuraman, Zeithaml, & Berry 1988).

In this book, the authors provide an in-depth discussion of service quality and its measurement. They emphasize the importance of understanding customer perceptions in building competitive advantage. This work complements the SERVQUAL framework and provides further insights into the dynamics of customer satisfaction in service industries. (Zeithaml & Parasuraman 2004).

HYPOTHESIS

This study hypothesizes that all dimensions of service quality, consisting of tangibles, reliability, responsiveness, assurance, and empathy, both partially and simultaneously, have a significant influence on customer satisfaction at Islamic banks in Samarinda, implying that the better the quality of service provided, the higher the level of customer satisfaction perceived.

H1: Tangibles and Customer Satisfaction. It is hypothesized that the dimension of tangibles, which includes the physical facilities, appearance of employees, equipment, and other visible aspects of service delivery, has a significant and positive influence on customer satisfaction at Islamic banks in Samarinda. The assumption is that the more modern, clean, and well-organized the tangible aspects of the bank are, the more customers will feel comfortable and perceive higher service quality, which ultimately increases their level of satisfaction.

H2: Reliability and Customer Satisfaction. It is hypothesized that the dimension of reliability, which refers to the ability of the bank to provide services accurately, consistently, and dependably, has a significant and positive influence on customer satisfaction at Islamic banks in Samarinda. The logic is that when customers experience services that are delivered on time, without errors, and in accordance with the promises made by the bank, they will develop greater trust in the institution, which contributes directly to higher satisfaction.

H3: Responsiveness and Customer Satisfaction. It is hypothesized that the dimension of responsiveness, which reflects the willingness of employees to help customers and provide prompt services, has a significant and positive influence on customer satisfaction at Islamic banks in Samarinda. The underlying reasoning is that customers value fast and efficient handling of their inquiries, complaints, and requests. Therefore, the higher the bank's responsiveness, the higher the level of satisfaction perceived by its customers.

H4: Assurance and Customer Satisfaction. It is hypothesized that the dimension of assurance, which encompasses the knowledge, courtesy, competence, and credibility of bank staff, as well as their ability to convey trust and confidence, has a significant and positive influence on customer satisfaction at Islamic banks in Samarinda. When customers feel assured that bank employees are professional, trustworthy, and capable of handling transactions securely, their confidence in the bank will grow, resulting in greater satisfaction.

H5: Empathy and Customer Satisfaction. It is hypothesized that the dimension of empathy, which includes the ability of bank staff to provide caring, individualized attention, and to understand the specific needs of customers, has a significant and positive influence on customer satisfaction at Islamic banks in Samarinda. Customers who feel valued and personally attended to by the bank are more likely to perceive the services as satisfactory and aligned with their expectations.

H6: Service Quality Dimensions and Customer Satisfaction (Simultaneous Effect) . It is hypothesized that the combined dimensions of service quality—tangibles, reliability, responsiveness, assurance, and empathy—simultaneously have a significant and positive influence on customer satisfaction at Islamic banks in Samarinda. This implies that customer satisfaction is not only shaped by one single factor but is the cumulative result of all dimensions of service quality. The better the bank performs across these dimensions collectively, the higher the overall customer satisfaction will be.

METHODS

This study employs a quantitative descriptive approach with an associative type of research. The population consists of customers of Sharia banks in Samarinda. A sample of 98 respondents was determined using accidental sampling. Data were collected through a structured questionnaire based on SERVQUAL dimensions using a modified Likert scale (1–4). The research variables include tangibles, reliability, responsiveness, assurance, empathy, and customer satisfaction. Data were analyzed using multiple linear regression through SPSS 21, with classical assumption tests (normality, multicollinearity, heteroscedasticity) and hypothesis testing (t-test and F-test).

This research applies a quantitative descriptive approach with an associative type of study, aiming to analyze the relationship between service quality dimensions and customer satisfaction in Islamic banks in Samarinda. The population of this study consists of all customers of Islamic banks in Samarinda. From this population, a sample of 98 respondents was selected using the accidental sampling technique, which involves selecting respondents who happened to be available and willing to participate at the time of data collection. The data were collected using a structured questionnaire developed based on the SERVQUAL dimensions. The questionnaire employed a modified Likert scale with four response categories (1 = strongly disagree to 4 = strongly agree).

Research Variables and Indicators

Tangibles (X1): The bank's premises are tidy and comfortable, Employees' neat and professional appearance, Availability of adequate facilities and equipment, Attractive and well-maintained physical infrastructure. Reliability (X2): Timeliness of services delivered, Consistency of services with what has been promised, Ability to complete transactions accurately, Consistency of service delivery over time. Responsiveness (X3): Promptness of employees in serving customers, Employees' willingness to assist customers, Responsiveness in addressing customer complaints, Employees' readiness when needed by customers. Assurance (X4): Employees' knowledge in delivering services, Courtesy and politeness of staff, Ability of employees to instill a sense of security and trust, Security assurance during transactions. Empathy (X5): Individual attention to customer needs, Employees' understanding of customers' problems, Caring attitude toward customers, Ease of communication between employees and customers. Customer Satisfaction (Y): Satisfaction with the services received from the bank, Services that meet or exceed expectations, Willingness to continue using the bank's services, Willingness to recommend the bank to others.

Data Analysis Technique

The collected data were analyzed using multiple linear regression analysis with the assistance of SPSS version 21. Before conducting the regression analysis, several classical assumption tests were carried out, including: Normality test, to ensure the data distribution follows a normal pattern. Multicollinearity test, to ensure no high correlation exists among independent variables. Heteroscedasticity test, to confirm that residual variance is constant across predicted values. Furthermore, hypothesis testing was conducted using: t-test, to examine the partial effect of each service quality dimension on customer satisfaction. F-test, to test the simultaneous effect of all service quality dimensions on customer satisfaction.

RESULTS

Reliability, assurance, and empathy significantly and positively influence customer satisfaction. Tangibles and responsiveness have no significant impact on customer satisfaction. The simultaneous F-test result indicates that all SERVQUAL dimensions jointly have a significant positive effect on customer satisfaction. This finding confirms that while physical facilities and responsiveness may not always be critical, reliability, assurance, and empathy are central to customer perceptions of service quality in Sharia banking.

These findings align with previous research (Nurudin, 2021), emphasizing the importance of empathetic and reliable services in ensuring satisfaction. For Sharia banks, this suggests that strengthening staff training, improving service consistency, and enhancing empathetic engagement with customers are crucial strategies.

Tangibles

The findings reveal that tangibles do not have a significant effect on customer satisfaction. This indicates that physical facilities, employee appearance, and infrastructure are not the primary factors influencing the satisfaction of Sharia bank customers in Samarinda. This result is inconsistent with Parasuraman, Zeithaml, and Berry (1988), who emphasized the importance of tangibles in service quality. However, it is supported by Khafafa and Shafii (2013), who found that tangibles had a relatively lower impact compared to compliance and empathy in influencing customer satisfaction within Islamic banking.

Reliability

The reliability dimension is found to have a significant and positive effect on customer satisfaction. This suggests that consistent, accurate, and dependable service delivery is a crucial determinant of customer satisfaction. This finding supports Amin and Isa (2008: 197), who highlighted reliability as one of the dominant factors influencing customer satisfaction in Malaysian Islamic banks. Similarly, Abubakar, Bala, and Tijjani (2019: 5) showed that reliable digital services such as mobile banking significantly enhance customer satisfaction in Nigeria. Thus, consistency and the fulfillment of promises remain key drivers of satisfaction in Sharia banking.

Responsiveness

This study finds that responsiveness does not significantly influence customer satisfaction. This suggests that customers of Sharia banks in Samarinda do not consider speed of service as the main determinant of satisfaction; rather, they emphasize reliability and empathy. This result contrasts with Cronin and Taylor (1992), who argued that responsiveness is a critical aspect of service performance. Nevertheless, it is in line with Zeithaml and Parasuraman (2004), who noted that the influence of responsiveness may vary depending on cultural context and customer expectations.

Assurance

Assurance is found to have a significant and positive impact on customer satisfaction. This indicates that professionalism, knowledge, politeness, and the ability of employees to instill trust are highly valued by customers. This result supports Othman and Owen (2001: 3), who emphasized the importance of assurance within the CARTER model for measuring service quality in Islamic banking. Likewise, Lovelock and Wirtz (2011) highlighted that assurance is critical in service industries, particularly banking, as it relates to customer trust and security.

Empathy

Empathy is shown to have a significant positive influence on customer satisfaction. This highlights the importance of personalized attention, understanding customer needs, and showing care in creating satisfaction. This finding is consistent with Amin and Isa (2008: 198), who stressed the significance of empathy in Islamic banking. Khafafa and Shafii (2013) also demonstrated that empathy plays a major role in enhancing customer satisfaction in Islamic banks. Similarly, Nurudin (2021) underlined that empathetic and human-centered services are crucial in maintaining customer satisfaction.

Simultaneous Effect of SERVQUAL Dimensions

The F-test results confirm that all SERVQUAL dimensions (tangibles, reliability, responsiveness, assurance, and empathy) collectively have a significant influence on customer satisfaction. This aligns with Parasuraman, Zeithaml, and Berry (1988), who argued that service quality is a multidimensional construct that jointly shapes customer satisfaction. This implies that even though certain dimensions do not show significance individually, overall service quality remains the main determinant of satisfaction in Sharia banking.

CONCLUSION

This study concludes that service quality dimensions significantly influence customer satisfaction in Sharia banking in Samarinda, particularly reliability, assurance, and empathy. In contrast, tangibles and responsiveness do not show significant effects. Overall, customer service quality remains a vital determinant of customer satisfaction and should be prioritized by Islamic banks to foster trust and loyalty. Future research is suggested to include digital banking aspects and broader populations to enrich the findings.

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