

Analysis of Service Strategy in Increasing Customer Satisfaction at Indonesia Islamic Bank

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Article Info

Article history:

Received May 24, 2023
Revised Juni 17, 2023
Accepted October 18, 2023

Keywords:

Customer Satisfaction
Indonesia Islamic Bank
Service Strategy

ABSTRACT

In recent years, Islamic banking in Indonesia has shown positive developments as shown by the increasing number of Islamic banks in Indonesia. To increase its market share, Islamic banking needs to analyze what factors influence the public to be willing to become customers at Islamic banks, one of which is through service quality. This study aims to examine the effect of service quality on customer satisfaction at Bank Syariah Indonesia. The research method used in this study is using data collection methods. The data collection method used is library research, library research. Methods of data collection in the library, reading, recording and managing research materials. The type of data used is qualitative data.

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INTRODUCTION

This economic activity has existed since the first era of the Prophet Muhammad. Because there are many pros and cons, then Islamic thinkers began to think about how to change the art of economics for an economy like that recently. This economy continues to develop as human civilization should. Now There are many types of Islamic banking with many Islamic developments. Economists predict that in the coming years the Islamic economy will develop more rapidly than the conventional economy. Banking at this time, especially commercial banks, is a financial system in every country. Banks are collecting funds from parties with excess funds to then channel these funds to the public. The presence and functions of banks in Indonesia both for the community, large, medium and low-income industries have a very important role It is hoped that Muslims will be able to understand the development of Islamic banks, and as managers of Islamic banks need to carefully identify and identify all existing and potential working partners for the development of Islamic banks. (Hamzah and Purwati 2019).

Sharia Banking is a banking system that is run based on Islamic law and principles by referring to the Qur'an and al-Sunnah. In practice, Islamic banking prohibits bank interest and prohibits investment in illegitimate businesses. Islamic banks operationally have a National Sharia Council where this board supervises Islamic banks in Indonesia through fatwas that must be obeyed by all Islamic banks in Indonesia. Where the fatwa covers the types of activities, products and sharia financial services, as well as oversees the implementation of the fatwa. In recent years, Islamic banking in Indonesia has shown positive developments as shown by the increasing number of Islamic banks in Indonesia. The growth of Islamic banks in Indonesia

through data from Bank Indonesia in December 2014 shows that in 2013 there were 11 Islamic Commercial Banks (BUS), 23 Islamic Business Units (UUS), 399 BPRS. The rapid growth of Islamic banking in Indonesia is strongly supported by the number of Indonesian people who are predominantly Muslim where through these Islamic banks the potential for the Indonesian market is still very large because they pay attention to moral and religious values. Two fairly recent reports published by the World Bank and IMF investigate the comparative effectiveness and efficiency of Islamic banking and conventional banking globally. The rapid growth of Islamic banking in Indonesia is strongly supported by the number of Indonesian people who are predominantly Muslim where through these Islamic banks the potential for the Indonesian market is still very large because they pay attention to moral and religious values. Two fairly recent reports published by the World Bank and IMF investigate the comparative effectiveness and efficiency of Islamic banking and conventional banking globally. The rapid growth of Islamic banking in Indonesia is strongly supported by the number of Indonesian people who are predominantly Muslim where through these Islamic banks the potential for the Indonesian market is still very large because they pay attention to moral and religious values. Two fairly recent reports published by the World Bank and IMF investigate the comparative effectiveness and efficiency of Islamic banking and conventional banking globally.

The service strategy is the process of planning the main assistance in goodness that is beneficial and mutually producing one another which is also comprehensive and integrated, containing long-term goals and programs formulated based on excellence and. Service strategy is an activity in the regulatory process in implementing a company strategy so that complaints can be resolved and can meet the quality standards expected by the company. In this case the bank must continue to improve the bank's operational compliance with sharia principles. So customer service must be able to pay attention to the services provided in accordance with bank operations. Providing good service or services to customers will provide satisfaction to customers which ultimately creates loyalty to the employees concerned.

Customer satisfaction is the result that buyers feel from the company's performance that meets their expectations, satisfied customers will be loyal longer and buy more and make customers at that place. Less sensitive to prices and gives good comments about companies.⁴ Banking activity in Islam is seen as a vehicle for people to mutually at-ta'awun (helping and cooperating between community members for good) with the principle of avoiding al-Iktinaz (holding back, letting funds are idle and are not rotated for more useful transactions).³ The Islamic banking system is a subsystem of an economic system that has a broader scope. Therefore, Islamic banking is not only required to generate profit commercially, but is also required to realize sharia values.

In 2020, the market share for Islamic banking in Indonesia is 6.24% and the rest is still controlled by conventional banks. Statistical data compiled by the OJK in 2020, it is recorded that the total assets obtained by Islamic banking, namely Islamic Commercial Banks (BUS), Islamic Business Units (UUS) amounted to 593.95 trillion rupiah in 2020. This amount has increased compared to the previous 4 years, namely in 2016 the total assets obtained were 356.50 trillion rupiahs, in 2017 they were 424.19 trillion rupiahs, in 2018 they were 477.33 trillion rupiahs, and in 2019 they were 524.56 trillion rupiahs. This increase in sharia banking assets was also followed by an increase in murabaha income during the 2016 – 2020 period. (Setiawan 2016).

METHOD

The data collection method used is literature review, research bibliography is research that is carried out only based on written works. Including the results of both research that has been and has not been published. Research with study literature is research that has the same preparation as other research but the sources and methods of data collection are by taking data from the library, reading, taking notes and other methods.

data collection by collecting data in the library, reading, taking notes, and processing research materials. Thus research with literature studies is also research and can be categorized as a scientific work because data collection is carried out with a strategy in the form of a research methodology. (Irfani, Furqani, and Hasnita 2020).

The data taken comes from books, journals, and several other scientific articles that are electronic in nature. What is meant by the source of data in research is the subject where the data can be obtained. If research uses documentation, then scientific documents or records are the source of data. The data used uses qualitative data, namely data that is not in the form of numbers or can be calculated, but can be obtained from the results of reading scientific works (library) through books, journals, and scientific articles or electronic documents. Qualitative research is research that is oriented towards direct phenomena. Qualitative research is natural so that it can only be carried out and observed directly in the field. (Lestari, Fitriasia, and Ofianto 2022) The case study research used is a commercial group (organization) or Islamic bank in this case the Aceh Syariah Bank which is then analyzed so that it can produce a theory of the phenomenon. (Tarmizi and Kamal 2020).

RESULTS

Customer satisfaction is the most important thing that should not be ignored for companies engaged in banking services because customer satisfaction is an important aspect of maintaining the company's image in the eyes of the wider community, therefore, the quality of service to customers must be improved. Improving the quality of customer service is one of the important things to increase customer satisfaction. This is very important because the role of the customer is very concerned because the role of the customer is very concerned. Most of the turnover is directly or indirectly indirectly to guarantee the existence of the company (bank).

There are five measurable service quality dimensions, namely Tangibility, Reliability, Responsiveness, Safety and Empathy. Through this servqual, the gap between consumer expectations and perceptions indicating the condition of the service quality provided by the company will be known. However, the servqual service quality method is inadequate for companies operating with sharia principles. The development of Usman and Owen's research changed the Servqual dimension to the CARTER Dimension agreed to measure the quality of Islamic banking services. The CARTER dimensions consist of compliance, security, reliability, concreteness, empathy and responsiveness. Compliance which means the ability to comply with Islamic law and operate in accordance with the principles of Islamic banking and economics. Security is the knowledge and courtesy of employees and their ability to convey truth and confidentiality, this is related to verbal and written communication between customers and bank employees. Reliability is the ability to provide the promised service consistently and accurately. Concrete is physical facilities, equipment, personnel and communication materials. Empathy is the ability to give sincere and individual attention to be given to customers. Responsiveness or responsiveness is the ability to serve customers and provide fast service from the Bank. Concrete is physical facilities, equipment, personnel and communication materials. Empathy is the ability to give sincere and individual attention to be given to customers. Responsiveness or responsiveness is the ability to serve customers and provide fast service from the Bank. Concrete is physical facilities, equipment, personnel and communication materials. Empathy is the ability to give sincere and individual attention to be given to customers. Responsiveness or responsiveness is the ability to serve customers and provide fast service from the Bank.

1) There are four methods to measure customer satisfaction, namely:

a. Complaint and suggestion system

Customer-oriented organization (customer). Oriented must provide opportunities and access to communicate easily and comfortably to their customers' suggestions, criticisms, opinions, and complaints.

b. Stealth spending

Another way to get an idea of client satisfaction is to hire some ghost shopping to take on the role of a potential customer and you will be asked to interact with the service provider's staff. They should then report their results in terms of the strengths and weaknesses of the Product, observe and evaluate how the service is processed processing customer-specific requests, and answering questions regarding complaints.

c. Lost customer analysis (Lost Customer Analysis)

The company will contact the customer. Customers buy or exchange, this must be done, it can be said that the bank's efforts failed to satisfy their customers.

d. Customer satisfaction survey

The company receives responses through surveys and direct feedback from customers and to convey positive messages from the company concerning their customers or in the form of words, and secondary (quantitative) data which is data in the form of numbers.

2) There are five main factors that must be considered by the company in determining the level of customer satisfaction, namely:

a. Product quality

Customers will be satisfied if the evaluation results show that the product they use is of high quality. In this case, good product quality will provide added value in the minds of customers.

b. Service quality

Service quality, especially in the field of services, customers will be satisfied if they get good service or what is expected. Satisfied customers will show the possibility to buy the same product again. Satisfied customers tend to give perceptions of the company's products.

c. Emotional

Customers will feel proud and gain confidence that other people will be amazed by them when using products with certain brands that tend to have a higher level of satisfaction. Satisfaction is obtained not because of product quality, but from social values that make customers satisfied with certain brands.

- a. Price

Products that have the same quality but set relatively low prices will provide higher value to their customers.
 - b. Cost

Customers do not need to incur additional costs or do not need to waste time to get a product or service, they tend to be satisfied with the product or service. Customer expectations can be shaped by past experiences, comments from relatives and promises and information from marketers and competitors. Satisfied customers will be loyal longer, and give good comments about the company.
- 3) The influence of CARTER on customer satisfaction, namely:
- a. Effect of Compliance on Customer Satisfaction

Compliance (compliance) is the ability to comply with Islamic law and oriented to the principles of Islamic banking and economics. Compliance with Islam includes products offered and company (Bank) services. The better the implementation of compliance, the higher the effect on customer satisfaction.
 - b. The Effect of Assurance on Customer Satisfaction

Assurance (guarantee) is the knowledge and courtesy of employees, and the Bank's ability to foster customer trust in the Bank. In serving customers, the bank must be able to pay attention to the ethics of communication, so as not to manipulate and offer products and talk lies. So that the Bank is trusted by customers.
 - c. The Effect of Reliability on Customer Satisfaction

Reliability is the ability to provide services or services to customers as promised accurately and reliably. The reliability dimension has a positive and significant influence on high and low customer satisfaction in improving good service.
 - d. The Effect of Empathy on Customer Satisfaction

Empathy (caring) is the ability of employees or employees of the Bank to care and give personal attention to customers. Empathy variable has a positive and significant effect on customer satisfaction.
 - e. The Effect of Responsiveness on Customer Satisfaction

Responsiveness is the desire to help customers and provide prompt service. The higher the responsiveness of employees in serving customers, the higher customer satisfaction.
- 4) The indicators of customer satisfaction are as follows:
- a. Overall Customer Satisfaction (overall customer service) An indicator that shows the level of customer satisfaction with service providers as a whole.
 - b. Dimensions of customer satisfaction Customers assess the company's products/services based on items such as speed of service, service facilities, or friendliness of customer service staff.
 - c. Confirmation of expectation An indicator that shows the conformity of the product or service offered with the customer's expectations as perceived by the customer (expectation).
 - d. Purchase value of money (repurchase intention) Perceived experience of the services provided and interest in shopping or using bank services
 - e. Willingness to recommend (willingness to recommend) An indicator that shows the willingness of customers to promote/recommend to others based on past experience.
 - f. Customer dissatisfaction (customer dissatisfaction) Indicators that show the relationship during a relationship with the company, between satisfied or dissatisfied with the company.

CONCLUSION

An advanced company is a company that always provides good service quality for the goods and services it sells. Quality is one of the main capital for companies in marketing their products to the public. From several sources of articles obtained it shows that the service strategy carried out by Indonesian Islamic banks has a direct effect on customer satisfaction in using the services of Indonesian Islamic banks. This can happen because customer satisfaction is the result that buyers feel from company performance that meets their expectations, satisfied customers will be loyal longer and buy more and make customers at that place.

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