

THE IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION AT BMT TAMAN INDAH, BAITUSSALAM DISTRICT, ACEH BESAR REGENCY

Nafisul Hibban

Ar-Raniry State Islamic University, Aceh
190602051@student.ar-raniry.ac.id

Dara Amanatillah*

Ar-Raniry State Islamic University, Aceh
dara.amanatillah@ar-raniry.ac.id

Ayumiati

Ar-Raniry State Islamic University, Aceh
ayumiati@ar-raniry.ac.id

Abstract

Service quality is an action and effort undertaken by businesses or companies to provide satisfaction to customers. Customer satisfaction or dissatisfaction is the customer's response to the evaluation of perceived discrepancies between prior expectations and the actual performance of the product perceived after its use. The satisfaction levels among consumers tend to differ from one another, and this occurs due to various factors such as age, occupation, income, education, gender, etc. Based on initial observations, the Islamic Cooperative (BMT) often experiences delays in providing services, such as fund disbursement or other transaction processes. This can make customers feel dissatisfied and unappreciated. The purpose of this research is to determine the extent of the influence of service quality on the level of customer satisfaction at BMT Taman Indah in the Baitussalam District. The research employed a field research approach with a quantitative method, distributing questionnaires to 93 respondents. The sample selection technique used the Slovin formula, and data analysis was performed using simple linear regression analysis. The results of this study indicate that in the t-test (partial), service quality has a positive and significant influence on customer satisfaction at BMT Taman Indah in the Baitussalam District.

Keywords: Service quality, customer satisfaction, BMT

Abstract

Kualitas layanan merupakan tindakan dan upaya yang dilakukan oleh pelaku usaha atau perusahaan untuk memberikan kepuasan kepada pelanggan. Kepuasan atau ketidakpuasan pelanggan merupakan respons pelanggan terhadap evaluasi atas ketidaksesuaian yang dirasakan antara harapan sebelumnya dengan kinerja aktual produk yang dirasakan setelah digunakan. Tingkat kepuasan konsumen cenderung berbeda-beda, dan hal ini terjadi karena berbagai faktor seperti usia, pekerjaan, pendapatan, pendidikan, jenis kelamin, dan sebagainya. Berdasarkan observasi awal, pada Baitul Maal Wat Tamwil (BMT) sering mengalami keterlambatan dalam memberikan pelayanan, seperti pencairan dana atau proses transaksi lainnya. Hal ini dapat membuat pelanggan merasa tidak puas dan kurang dihargai. Tujuan dari penelitian ini adalah untuk mengetahui sejauh mana pengaruh kualitas layanan terhadap tingkat kepuasan pelanggan di BMT Taman Indah, Kecamatan Baitussalam. Penelitian menggunakan pendekatan lapangan (field research) dengan metode kuantitatif, dengan menyebarkan kuesioner kepada 93 responden. Teknik pemilihan sampel menggunakan rumus Slovin, dan analisis data dilakukan dengan menggunakan analisis regresi linear sederhana. Hasil penelitian menunjukkan bahwa berdasarkan uji t (parsial), kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan di BMT Taman Indah, Kecamatan Baitussalam.

Kata kunci: Kualitas layanan, kepuasan pelanggan, BMT

INTRODUCTION

The role of financial institutions is significant in supporting the economic development of society. Financial institutions serve as a foundation for entrepreneurs to obtain additional funds through various financing mechanisms. Additionally, financial institutions act as investment platforms, facilitating the efficient allocation of economic resources among

the public (Amalia, 2010). According to Ramadhania et al. (2022), financial institutions must adopt appropriate strategies to effectively engage with customers, compete successfully, and enhance business performance. One critical aspect for financial institutions is maintaining loyal customers by continuously innovating and preserving their unique characteristics. In trade transactions, the focus is not only on the

products offered but also on customer satisfaction.

The growth of Islamic financial institutions must be accompanied by strong corporate governance systems, commonly known as good corporate governance. The corporate governance framework for Islamic financial institutions (LKS) is unique compared to conventional financial institutions. In addition to standard corporate governance principles, LKS must also ensure that all its products, instruments, operations, practices, and management adhere to Sharia principles (Rama, 2015).

In an increasingly competitive market, businesses must prioritize customer satisfaction. Customers are more likely to return if their expectations and needs are met. Service quality and appropriate pricing strategies are essential to achieving this goal (Gofur, 2019). According to Suryani (2017:91), service quality is the ability to provide products or services that meet customer expectations and desires.

Financial institutions face intense competition, requiring various strategies to attract and retain customers. Satisfied customers are likely to return and recommend the service to others. The primary challenge for cooperatives today is maintaining customer loyalty. High-quality products and services are necessary to ensure customer satisfaction, encouraging them to continue transactions in the future (Setiawan et al., 2016).

Successful businesses prioritize customer satisfaction. If products and services meet or exceed customer expectations, satisfaction follows naturally. Customer satisfaction fosters long-term relationships, repeat purchases, and customer loyalty, which ultimately benefit the business. The number of customers directly impacts a company's survival, as customers are the primary source of revenue. More customers

mean higher revenue, while fewer customers result in lower earnings (Risal, 2019).

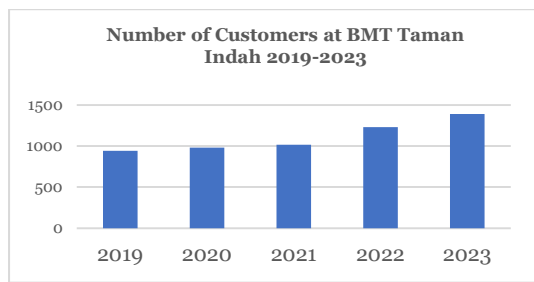
Customer satisfaction reflects an individual's pleasure or disappointment based on perceived service performance relative to expectations. Satisfaction is also defined as a consumer's perspective on whether a product or service meets their expectations (Ibrahim & Thawil, 2019). Factors influencing customer satisfaction include service quality, product quality, pricing, and individual or situational factors.

Quality service is essential for meeting customer needs, ensuring that products and services fulfill their expectations. If customers receive high-quality service, their response indicates satisfaction. Conversely, poor service can damage a company's reputation and reduce customer retention. Effective service management is crucial for maintaining service quality and meeting customer expectations (Setiadi & Manafe, 2021).

There are various types of Islamic financial institutions, one of which is Baitul Maal Wat Tamwil (BMT). BMT is one of the most prevalent Islamic financial institutions in Indonesia. It integrates the concepts of maal and tamwil into a single institution, where maal involves the collection and productive distribution of zakat, infaq, and sadaqah (ZIS), while tamwil focuses on business financing for micro and small enterprises (Nurma, 2017). BMT aims to accommodate the financial aspirations of the Muslim community by offering Sharia-compliant financial services while fostering economic empowerment for micro-enterprises.

Baitul Maal Wat Tamwil (BMT) Taman Indah operates in Aceh Besar Regency, particularly in the Baitussalam District. Over the years, BMT Taman Indah has experienced

significant growth, as evidenced by the increasing number of members.



Source: Primary data BMT (2024)

Figure 1.
Number of Customers at BMT

From the data graph above, it can be seen that the number of customers at BMT Taman Indah continues to increase and develop well continuously. In 2019, the number of customers at BMT Taman Indah reached 941 people, then in the following year, the number of customers increased to 980 people. In 2021, the number of BMT customers rose again to 1,015, and then increased further to 1,230 customers. We can see overall from 2019-2023. There was a significant increase, from 941 people to 1392 people. This happened because in that year, the Indonesian people experienced the COVID-19 pandemic, which caused many people to be in difficult situations and had to seek additional financing to support their businesses, leading to a significant increase in BMT Taman Indah's customers that year. This can prove that the presence of BMT Taman Indah within the community is considered very beneficial for the people, especially in Baitussalam, because the existence of this BMT makes it easier for the community to obtain business capital or other loans. This growth indicates the cooperative's positive reception among the local community. During the COVID-19 pandemic, the number of customers surged as many individuals sought additional financing to sustain their businesses.

However, initial interviews with customers revealed dissatisfaction with information dissemination. If transaction procedures and regulations are unclear, customers may

experience confusion and disappointment. Similarly, interviews with BMT employees (November 21, 2023) indicated that BMT Taman Indah had never conducted a customer satisfaction survey. Measuring customer satisfaction is essential for evaluating needs.

This study differs from previous research in its unit of analysis and research period. It specifically focuses on BMT Taman Indah in Baitussalam, examining its service quality and its impact on customer satisfaction. The objective is to analyze service quality at BMT Taman Indah and how it influences customer satisfaction.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Customer Satisfaction

Customer satisfaction refers to the pleasure or disappointment experienced by consumers when comparing actual service performance with their expectations. When expectations align with service delivery, satisfaction occurs, whereas discrepancies lead to dissatisfaction. Satisfaction also reflects a buyer's perception of whether a service meets their needs and desires (Zulkarnaen & Amin, 2018). In today's competitive business environment, customer satisfaction is crucial to business success. Satisfied customers are more likely to return and recommend services to others.

A person's feelings of pleasure or disappointment resulting from the performance of the service that they have the highest expectations for can also be expressed through satisfaction. According to Ibrahim & Thawil (2019), it may also be described as a buyer's perspective regarding their level of satisfaction or dissatisfaction.

As a result, the cycle of customer satisfaction has the potential to generate a mutually beneficial cycle. When the business can meet customer expectations in other areas and

deliver high-quality goods, reasonable rates, and excellent customer service, satisfaction can also be attained. Customers are therefore happy when their requirements are addressed. This could turn new clients into devoted ones, which would be advantageous for the business (Baetie, 2018).

Fikri et al. (2022) explains several indicators of consumer satisfaction as follows:

1. Feeling of satisfaction (satisfaction with products and services)
2. Interested in visiting again.
3. Recommend to others.

Service Quality

Businesses must provide high-quality services to remain competitive. Service quality is defined as the ability to deliver services that meet or exceed customer expectations. A well-managed service environment enhances customer satisfaction and fosters long-term customer relationships (Wijayanto, 2015). Various scholars have outlined key dimensions of service quality, including reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988).

There are six dimensions to measure the quality of services in financial institutions with sharia principles, by adding the element of "compliance" to the service quality dimension (Prijanto et al, 2021): Sharia compliance, Guarantee/ Certainty (Assurance), Responsiveness, Physical evidence (Tangible), Empathy, and Reliability

Baitul Maal Wat Tamwil (BMT)

Baitul Maal wat Tamwil (BMT) is one part of the Islamic financial institution that plays a role in the progress of the real sector. Islamic financial institutions were established with the aim of promoting and developing the application of Islamic principles, sharia, and traditions into financial and banking transactions and related businesses. Baitul Maal wat Tamwil (BMT)

consists of two terms, namely Baitul Maal and Baitul Tamwil. Baitul Maal is more directed at non-profit efforts to collect such as zakat, infaq, and shodaqoh and distribute funds to those entitled to overcome poverty. While Baitul Tamwil is a business of collecting and distributing commercial profit funds to create new added value and encourage economic growth (Welta, 2018).

In maintaining the existence and role of BMT in carrying out its activities, basic principles are needed as a guideline in its implementation, including the following (Rianto & Arif, 2012:190):

1. Faith and devotion to Allah SWT by adhering firmly to aspects of shari'ah and Islamic muamalah in real life.
2. Integration, namely spiritual and moral values and directing dynamic, proactive, progressive, fair and noble business ethics.
3. Family, namely prioritizing common interests over personal interests. All managers at every level of management and all lines and members are built a sense of family so that a sense of mutual protection and responsibility will grow.
4. Togetherness is the unity of mindset, attitude and ideals between all elements of BMT. Between managers and administrators must have one vision and together with members to improve economic and social conditions.
5. Independence means being independent above all political groups. Independence also means not relying on loan funds and aid but always being proactive in raising funds from the community as much as possible.
6. Professionalism is a high work spirit that is based on the foundation of faith. Work is not only oriented towards worldly life, but also spiritual and afterlife pleasure and

satisfaction. Hard and smart work that is based on sufficient knowledge, skills that are continuously improved and a strong spirit of charity. All of that is known as emotional, spiritual and intellectual intelligence. A professional attitude is built with a spirit to continue learning in order to achieve the highest level of work standards.

- Istiqomah means consistent, continuity or continuous without stopping and without ever giving up. After reaching a stage, then move on to the next stage and only to Allah SWT do we hope.

The Hypothesis Test

H_a: Service quality has positive relationship with customer satisfaction.

H_o: Service quality does not have positive relationship with customer satisfaction.

METHODOLOGY

This research used a field research which approaches with a quantitative method, distributing questionnaires to 93 respondents. The sample selection technique used the Slovin formula, and data analysis was performed using simple linear regression analysis. The research focused on analyzing the influence of service quality on customer satisfaction at BMT Taman Indah.

RESULT AND ANALYSIS

Validity Test

From the data Table 1, it can be revealed that the calculated R value for all indicators in the compilation of research variables is greater than the R table value, which reaches 0.1716. This indicates that all indicators in this study are valid and able to explain the variables. Therefore, the data in this study can be considered worthy of being tested in the next testing stage.

Table 1.
Validity Test

Variables	Statement	Pearson Correlation	R Table	Information
Quality of Service (X)	X1.1	0.614	0.171	Valid
	X1.2	0.567		Valid
	X1.3	0.548		Valid
	X1.4	0.484		Valid
	X1.5	0.565		Valid
	X1.6	0.381		Valid
	X1.7	0.239		Valid
	X1.8	0.300		Valid
	X1.9	0.384		Valid
	X1.10	0.258		Valid
	X1.11	0.324		Valid
	X1.12	0.201		Valid
	X1.13	0.258		Valid
	X1.14	0.201		Valid
	X1.15	0.258		Valid
	X1.16	0.194		Valid
	X1.17	0.186		Valid
	X1.18	0.199		Valid
	X1.19	0.207		Valid
	X1.20	0.217		Valid
	X1.21	0.255		Valid
	X1.22	0.241		Valid
	X1.23	0.262		Valid
	X1.24	0.185		Valid
Satisfaction (Y)	Y1.1	0.901	0.171	Valid
	Y1.2	0.794		Valid
	Y1.3	0.891		Valid
	Y1.4	0.899		Valid
	Y1.5	0.850		Valid
	Y1.6	0.825		Valid

Source: Primary data processed by SPSS (2024)

Reliability Test

Based on the table above, a reliability test was conducted on the question items that had been approved as valid. The results of the calculation of the reliability test using the Cronbach's Alpha method, were recorded in the Cronbach's Alpha column, with a value of 0.606 for variable (X) and 0.926 for variable (Y). Thus, both have a "Cronbach's alpha" value that exceeds 0.60, indicating that both instruments of variable (X) and variable (Y) can be considered reliable or qualified.

Table 2.
Reliability Test

Variables	Minimum Cronbach Alpha	Cronbach Alpha	Information
Quality of Service (X)	0.60	0.606	Reliable
Customer Satisfaction (Y)		0.926	Reliable

Source: Primary data processed by SPSS (2024)

Normality Test

From the table above, it can be seen that the significance value in the Kolmogorov-Smirnov section is 0.095, which is greater than 0.05 (0.095 > 0.05). Meanwhile, the Asymp. Sig (2-tailed) value in the table is 0.068. Based on the results of this normality test, it can be

concluded that the variable has a normal distribution because the significance value (Sig) is greater than 0.05. ($0.068 > 0.05$).

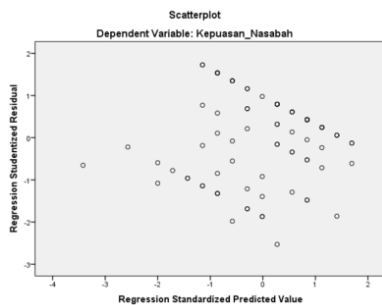
Table 3.
Normality Test

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		93
Normal	Mean	.0000000
Parameters	Std. Deviation	2.10665794
Most	Absolute	.095
Extreme	Positive	.054
Differences	Negative	-.095
Test Statistics		.095
Asymp. Sig. (2-tailed)		.068 ^c

Source: Primary data processed by SPSS (2024)

Heteroscedasticity Test

Based on Figure 2 above, it can be seen that in the scatterplot, there is a random distribution of data and does not form a particular pattern. Thus, it can be concluded that there is no heteroscedasticity, so that this regression model can be considered appropriate for analyzing the effect of service quality on customer satisfaction at BMT Taman Indah.



Source: Primary data processed by SPSS (2024)

Figure 2.
Heteroscedasticity Test

Simple Linear Regression Analysis

Based on Table 4, it can be seen that the relationship between the independent variables and the dependent variables is as follows:

1. The constant with a value of -11.809 shows that if there is no independent variable, namely service quality ($X=0$), then customer satisfaction at BMT Taman Indah is -11.809.
2. The Service Quality variable of 0.388 has a positive result; this indicates that every 1% increase in Service Quality will be followed by an increase in Customer Satisfaction at

BMT Taman Indah of 0.388. Assuming other variables outside the model is fixed.

Table 4.
Results of Simple Linear Regression Analysis

Model		Unstandardized Coefficient	Syd. Error	Standardized Coefficient	t	Sig
		B		Beta		
1	Constant	-11,809	5,466	0,544	-2,161	0,033
	Quality of Service (X)	0,388	0,063		6,183	0,000

Dependent variable: Customer Satisfaction (Y)
Source: Primary data processed by SPSS (2024)

Partial Test (t-test)

The t-test results show that the calculated t-value for service quality is 6.183, which is greater than the t-table value of 1.986. Additionally, the significance level is 0.000, which is less than 0.05. Then H_0 is rejected and H_a is accepted. This indicates that service quality has a significant positive effect on customer satisfaction at BMT Taman Indah.

Correlation Coefficient Test

Based on the Table 5, from the calculation results, a correlation coefficient value of 0.544 can be obtained. To determine how strong the relationship is between Service Quality (X) and Customer Satisfaction (Y), we refer to the correlation criteria which state that a value between 0.40 and 0.599 indicates a moderate correlation. With the positive value obtained, it suggests that an increase in service quality (X) corresponds to an increase in customer satisfaction (Y).

Table 5.
Correlation Coefficient

Correlations			
		Quality of Service	Customer Satisfaction
Quality of Service	Pearson Correlation	1	.544**
	Sig. (2-tailed)		.000
	N	93	93
Customer Satisfaction	Pearson Correlation	.544**	1
	Sig. (2-tailed)	.000	
	N	93	93

** Correlation is significant at the 0.01 level (2-tailed).

Source: Primary data processed by SPSS (2024)

The Influence of Service Quality on Customer Satisfaction at BMT Taman Indah

The analysis results indicate that service quality significantly impacts customer satisfaction, explaining 29.6% of the variations in customer satisfaction. The remaining 71.4% is influenced by other factors not included in this

study. The study confirms that factors such as compliance with Islamic law, physical evidence, empathy, responsiveness, reliability, and assurance play a crucial role in determining customer satisfaction.

Based on survey responses, the highest-rated indicator of service quality was Sharia Compliance, with the statement "Customers feel confident in BMT's adherence to Sharia principles" receiving the highest level of agreement (62 respondents strongly agreed). This suggests that customers trust BMT's commitment to Islamic financial principles, particularly in maintaining transparency and avoiding elements such as riba (usury).

Regarding Assurance, the statement "Complaints are handled well" received the highest positive response (72 strongly agreed). This highlights BMT's ability to address customer concerns effectively, reinforcing confidence and trust in its services.

For Responsiveness, the highest-rated statement was "BMT Taman Indah is responsive to customer needs and requests" (61 strongly agreed). This indicates that customers appreciate the prompt and efficient responses from BMT staff when addressing their concerns.

Regarding Tangibles, the highest-rated statement was "The cleanliness and neatness of BMT Taman Indah's facilities are well maintained" (64 strongly agreed). This reflects customer satisfaction with the physical environment of the institution, which contributes to a positive service experience.

For Empathy, the highest-rated statement was "BMT Taman Indah staff personally attend to and build friendly relationships with customers" (63 strongly agreed). This suggests that customers value the personalized attention and familiarity provided by staff, enhancing their overall service experience.

Finally, under Reliability, the highest-rated statement was "BMT Taman Indah staff are caring and friendly towards customers" (61 strongly agreed). This confirms that the professionalism and friendliness of BMT employees contribute significantly to customer satisfaction.

CONCLUSION

Based on the results of this research, it was concluded that service quality has a positive and significant effect on customer satisfaction at BMT Taman Indah. Improving service quality leads to increased customer satisfaction, reinforcing the importance of continuous service improvements. It is recommended that BMT Taman Indah further enhance their service standards, improve communication with customers, and maintain their commitment to Sharia principles.

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