

## Analysis of Service Quality at Islamic Banks in Bengkulu City (Study at BSI Bank KC S. Parman 1)

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**ABSTRACT.** The purpose of this study is to determine the quality of service of Bank Syariah Indonesia KC S. Parman 1 Bengkulu. This study is a field research using a qualitative descriptive approach. The data sources used in this study are primary data and secondary data. The data analysis technique used is by reducing data, presenting data and drawing conclusions. The results of this study indicate that the services available at Bank Syariah Indonesia KC S. Parman 1 Bengkulu provide services for customers. This is shown through 5 (five) dimensions of factors, namely: tangible (physical evidence), Reliability (reliability), Responsiveness (responsiveness), Assurance (guarantee) and Empathy (empathy). The results of this study indicate that the quality of service of Bank BSI KC S. Parman 1 is quite satisfactory for customers. However, there are still several factors that can be improved such as the mobile banking network which is often disrupted and the lack of ATM machine support. On the other hand, Bank BSI KC S. Parman 1 has carried out every year such as every year making improvements and increasing the facilities and services provided to customers.

**Keywords:** Analysis; Service Quality; Customer;

### INTRODUCTION

Bank Syariah Indonesia (BSI) is a merger of three Islamic banks: BRI Syariah, Bank Syariah Mandiri, and BNI Syariah. Bank Syariah Indonesia (BSI) was inaugurated on February 1, 2021, with the aim of improving the operational efficiency of the national Islamic banking system. The merger is expected to combine the strengths of these three Islamic banks to provide more comprehensive services, broader coverage, and stronger capitalization. Customers will undoubtedly experience differences in service, both in quantity and quality. Bank Syariah Indonesia has relocated branch offices, adjusted service facilities, and integrated organizational culture and personnel.

Quality focuses on satisfying customer needs and desires and delivering timely service to meet customer expectations. If the service received or experienced (perceived service) meets expectations, service quality is considered good and satisfactory. Service is the provision of convenience and ease of use in connection with the sale and purchase of goods and services. A more detailed definition of service is "an intangible activity or series of activities that occur as a result of interactions between consumers and employees or other resources provided by a service business entity to address and resolve consumer problems." Service quality, demonstrated through improved human resources, can be demonstrated through employee performance, the use of advanced technology, improvements to systems and procedures, and so on. This is a highly advantageous competitive factor for Corporate Banks in the service sector. This factor is crucial for achieving a high level of customer satisfaction, while continuously upholding the principles and principles of Islamic law.

Service quality is a form of assessment of the level of banking services provided to customers in

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meeting their needs and desires in accordance with their expectations. Service quality is an evaluation of the company's plans, activities, efforts, and endeavors to satisfy consumer desires, expectations, and needs, and to achieve a sense of happiness and satisfaction, enabling them to use the company's products and services.

A bank's competitive success also depends on how it provides service to its customers. Improving the quality of customer service is paramount in efforts to increase customer satisfaction. Customers play a crucial role because they contribute directly and indirectly to revenue, supporting the company's survival. Service quality is a measure of the difference between reality and customer expectations regarding the service they receive. In the banking world, a bank's competitive advantage is realized through various types of service quality, including facilities that support customer transactions and personalized service from bank staff, which include thoughtful interactions between staff and an understanding of customer needs. Kindness and courtesy in serving customers, as well as the prompt and thorough resolution of customer complaints, are crucial factors contributing to customer satisfaction.

The service quality of Islamic banks is a key factor that will become a major advantage in today's banking world. Subsequently, a widely used service quality measurement procedure, SERVQUAL, is commonly used to assess quality in the banking sector. The SERVQUAL approach is based on five dimensions: tangibles, reliability, responsiveness, assurance, and empathy, but these five service quality formats are general. The uniqueness of Islamic banks in terms of compliance lies in the fact that their operations comply with Islamic law and cannot be measured uniformly. Furthermore, maintaining high quality standards is crucial in product development and providing excellent service.

With the rapid development of Islamic banks today, service quality is a key factor that will become a competitive advantage. This occurs because banks, as service companies, are prone to imitation of products sold in the market. Therefore, Islamic banks naturally must be able to provide excellent service quality to gain a competitive advantage over other banks. The increasing number of Islamic banks has made competition between them very fierce, raising fundamental questions about the level of customer satisfaction in Islamic banks, what factors have the greatest influence on customer satisfaction, and how customers perceive it. Satisfaction in Islamic banking is currently increasing. Customers perceive significant differences, such as whether psychologically they will prefer Islamic banking brands or whether customers feel there is no difference. The relationship between Islamic banking services and those of other Islamic banks and Muslim-friendly products is crucial.

Service quality is crucial for the success of a business, not just in the banking sector or Islamic financial institutions, but across all business sectors. Trust is defined as the positive expectation that another party will not exploit an opportunity to harm another through words and actions. Trust is considered the most important pathway to developing and maintaining long-term customer relationships. Trust emerges from a long process until both parties gain mutual trust. Once trust is established, collaboration efforts will be easier and mutually beneficial. Building trust and credibility cannot happen overnight.

Based on preliminary research conducted during observations at an Indonesian Sharia Bank in Bengkulu City, one customer interviewed stated that the service provided by BSI Bank is less than customer-friendly and that ATMs are difficult to access due to the lack of them. However, many customers still make transactions at BSI Bank KC S. Parman 1 Bengkulu. Therefore, service quality is a crucial aspect that deserves attention. Therefore, it is interesting to examine the actual level of service quality for customers at a bank. So on this occasion the author tries to express it in a scientific work with the title: "Analysis of Service Quality at Sharia Banks in Bengkulu City (Case study at BSI Bank KC S. Parman 1)".

## **METOHHD**

The type of research used is field research using a qualitative descriptive approach. In this study, it was conducted directly where the objects to be studied were 2 people, namely customers and leaders at Bank Syariah Indonesia KC S. Parman 1 Bengkulu. Informants in this study numbered 8 people consisting of 1 BOMS (Branch Operations & Service Marger) and 7 customers. The data sources used in this study are primary data sources, namely primary data obtained directly at Bank BSI KC S. Parman 1 Bengkulu which the author met in the field, namely customers who will be interviewed. While secondary data sources are data obtained by researchers from various existing sources. Data collection techniques are observation, interviews and documentation.

## **RESULTS AND DISCUSSION**

Based on the research results, it was found that all customers were treated equally, regardless of education and professional qualifications, both young and old, whether driving a car or motorcycle. They remained polite and respectful of customers. Therefore, it can be concluded that the service provided at BSI Bank KC S. Parman 1 Bengkulu is quite good. The Wi-Fi facility, which customers use to relieve boredom while waiting in line, makes them feel comfortable. Customers are satisfied with the service at BSI Bank KC S. Parman 1 Bengkulu. However, there are several factors that need to be addressed immediately, such as frequent mobile banking network disruptions and a lack of ATM support. These factors are deeply ingrained in customers' minds, giving rise to negative perceptions of the service they receive when transacting at BSI Bank KC S. Parman 1. The author's field observations indicate that service at BSI Bank KC S. Parman 1 adheres to the company's standard operating procedures (SOPs) established by the head office. The Islamic spiritual atmosphere at BSI Bank KC S. Parman is strongly felt.

### **Service Format at Bank Syariah Indonesia S. Parman 1 Branch**

Based on observations, interviews, and documentation, we obtained a picture of providing the best quality service to customers using the ultimate service approach to deliver the best service to customers and exceed customer expectations by prioritizing digital services and unique services. Sharia banks improve service quality by providing convenience and trust, as well as increasing customer knowledge and insight into Bank Syariah Indonesia.

To develop or improve company services, one of the things the company must do is improve service quality through several methods, for example, ensuring that each employee has the skills or abilities that support their position. To this end, Bank Syariah Indonesia S. Parman 1 Branch, Bengkulu, provides regular training at least twice a week. This training is called role-playing. Role-playing is the simplest form of training available to employees from various backgrounds.

Role-playing is similar to group discussions, except that it involves role-playing exercises. In it, employees specifically act out or democratize something they consider part of their job within a predetermined scenario. This role-playing activity is highly effective for learning. The development of Islamic banking in Indonesia is experiencing significant growth. BSI Bank offers three services: online call center, branch office, and digital services through the mobile banking app. Call center 14040 connects to BSI customer service, either via landline or mobile phone. Report any complaints or issues you're experiencing, and wait for BSI customer service to provide instructions.

Branch services include visiting a BSI branch and informing the security guard of your purpose or complaint. If you prefer to go to a teller or customer service, take a queue number. Once your turn, meet with the designated officer and explain your purpose, and they will assist you. Mobile banking is a banking facility or service that utilizes mobile devices such as mobile phones. Digital services through the mobile banking app are easily accessible, eliminating the need for customers to visit a BSI branch office, as BSI Mobile can be activated via mobile phone.

## **Service Quality at Bank Syariah Indonesia, S. Parman 1 Branch**

This review examines the results of interviews with customers and the Branch Operational and Service Manager (BOSM) of Bank BSI, S. Parman 1 Branch, who served as informants in this study. The researchers interviewed seven customers, who generally had varying opinions and perceptions regarding the quality of service provided by the bank. These seven customers were FT, GA, VA, AS, ZA, FB, DI, and a bank representative. This was done so that the author could reveal and understand how Bank BSI, S. Parman Branch, improves the quality of service to customers.

In this era of globalization, where everything can be connected via the internet, it is crucial for banks to improve and enhance their product services by offering convenient transactions wherever we are, such as the mobile banking service launched by Bank Syariah Indonesia, S. Parman 1 Branch. The service quality of Bank BSI, S. Parman 1 Branch, remains far from perfect. Such as the lack of ATM machine facilities and frequent disruptions to mobile banking, these are some of the obstacles that make customers less satisfied with the facilities provided given by the bank.

### **CONCLUSION**

Based on the research results, it can be concluded that the services at Bank BSI KC S. Parman 1 Bengkulu provide comprehensive services, with a friendly, polite, and responsible attitude. They also provide information tailored to customer needs, resulting in high customer satisfaction. This excellent service is also supported by adequate facilities, such as the BSI Mobile service feature and the availability of Wi-Fi, which customers can use to alleviate the boredom of queuing at Bank BSI KC S. Parman 1 Bengkulu. However, several factors remain to be addressed by the bank, such as frequent disruptions to the mobile banking network and the limited number of ATM support machines. This undoubtedly hinders customer convenience.

The service model used at Bank Syariah Indonesia KC S. Parman 1 Bengkulu is to provide ultimate service to provide the best service to customers and exceed customer expectations. This improves the quality of customer service, providing comfort and trust, and enhancing customer knowledge and insight into Bank Syariah Indonesia. There are five dimensions of factors: tangible (physical evidence) in the form of office location and facilities, which are highly valued. Reliability, which is the ease of service delivery, such as fast and accurate banking transactions. Responsiveness is provided through responsive responses to customer needs, assisting customers experiencing difficulties, and directing customers to appropriate needs. Assurance consists of several components such as communication, credibility, security, competence, and courtesy. Empathy is providing attention by striving to understand the customer's desires.

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