

# Service Quality Analysis of Customers in Choosing Islamic Bank in North Sumatra, Indonesia

Asmuni<sup>1</sup>, Saparuddin Siregar<sup>2</sup>, Muhammad Nasrullah<sup>3\*</sup>

<sup>1,2,3</sup> Postgraduate of Universitas Islam Negeri Sumatera Utara

Email: <sup>1</sup>[asmuni@uinsu.ac.id](mailto:asmuni@uinsu.ac.id), <sup>2</sup>[saparuddin@uinsu.ac.id](mailto:saparuddin@uinsu.ac.id), <sup>3</sup>[\\*mhdnash73@gmail.com](mailto:mhdnash73@gmail.com)

## Abstract

Improving service quality will maintain the competitiveness and attractiveness of Islamic banking. In this era of intense competition, Islamic banks must realize that quality has become the principal strategic value in every sector. Thus, Islamic banks need to reconsider their current and future strategies regarding service quality and the bank's financial position to survive. The context of service quality refers to the comparison of expectations with performance. This measures how well the customer's expectations are with the services the bank provides. This study examines the dimensions of perceived service level quality (perceived service level quality). Service Quality consists of tangibles, reliability, responsiveness, assurance, and empathy for customer satisfaction choosing Islamic banks in North Sumatra. This study also examines the level of service quality gap consisting of Tangibles, Reliability, Responsiveness, Assurance, and Empathy on customer satisfaction in choosing Islamic banks in North Sumatra. The research method used in this research is field research using a quantitative approach with a sample of 100 respondents of Islamic Bank customers in North Sumatra. The results are 1) Based on the five service quality dimensions, the most dominant dimension in service improvement is the tangible variable (direct evidence). 2) The level of service quality gap at Islamic banks in North Sumatra based on the Cartesian diagram shows quadrant A, which explains that all dimensions of service quality handling need to be prioritized by Islamic banks because factors from each dimension of service quality are considered important and affect customer satisfaction.

**Keywords:** Service Quality, Islamic Bank, North Sumatra.

## 1. Introduction

The phenomena in the current operations of Islamic banks are illustrated by data from the Financial Services Authority in 2019, which shows progress and setbacks in services, income, and an increase in the number of customers in Islamic banking. One of the phenomena is the relationship between debtors and income in banking, namely an increase in the number of debtors in line with an increase in income, then the increase in the number of debtors is not accompanied by an increase in income; there is even a decrease in income while debtors increase. Based on this phenomenon, one of the factors

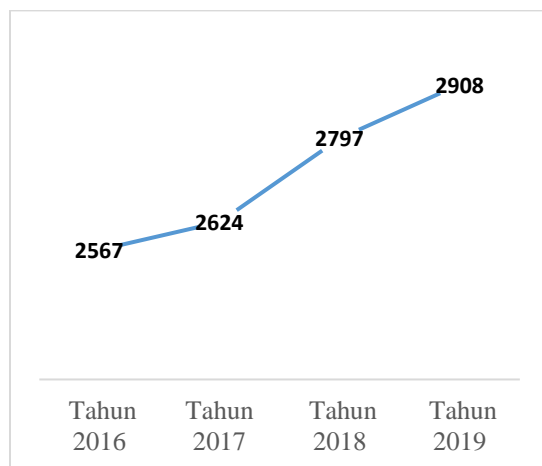
that can affect the increase and decrease in the number of debtors is the influence of service quality.

Managing quality service begins with understanding customer expectations because service quality is a concept related to perception. Companies need to measure how they offer quality services that meet and exceed customer expectations. In addition, the main perspective on service quality is that it has a positive relationship with satisfaction, leading to repeated purchases or use of services and strengthening loyalty.

Simultaneously, the problem of service quality

is also growing in the field of Islamic banking, which is a very young industry (Pahlevan Sharif & Mirzaee, 2010). The emergence of service quality management requires examination and reflection from an Islamic perspective. The rapid growth of Islamic banking and finance and its global reach, which includes both Western and developed markets, necessitates examining supply and demand conditions beyond religiosity as a determining factor for bank selection.

Figure 1 Growth of Sharia Service Offices and Units from 2016 to 2019



Source: OJK, 2020.

In 2019, the growth in the number of sharia service offices and sharia business units grew by 2908 offices and units. Islamic banks have advantages and advantages over commercial banks. Almost all transactions carried out at financial institutions can use sharia contracts if they can eliminate the element of usury or interest, which in Islamic teachings is forbidden (Anshori, 2018). With the increase in product selection, significant growth has been seen in new Islamic banks and the Islamic window in conventional global financial institutions. Increasing competition makes service quality an important factor in achieving competitiveness as the advantageous position for each Islamic bank. In line with the demand for services and products, requirements have also grown for information on service quality and performance in the Islamic banking sector. Islamic banks are part of the product of the Islamic economic system, where Islam has offered various aspects of life in developing the economic system. Islamic banks offer products and services to consumers with the target of a large mass market center and become the focus of market segmentation built by Islamic banks. Signs for Islamic banks to offer various types of products

and services to consumers are strengthened by the issuance of Law Number 21 of 2008 as a form of government support for developing Indonesia's Islamic banking financial system. Service quality is becoming more important for Islamic banks in maintaining their market share.

Improving service quality will maintain the competitiveness and attractiveness of Islamic banking. In this era of intense competition, Islamic banks must realize that quality has become the principal strategic value in every sector (Sadalia et al., 2018). Thus, to survive, Islamic banks need to reconsider their current and future strategies in terms of service quality and their financial position. Considering that competition in domestic and foreign markets has become a reality for Islamic banks, quality services can provide a competitive advantage for them to develop their business.

The context of service quality refers to the comparison of expectations with performance (Pohan et al., 2018). It measures how well customer expectations match the services provided by the company or organization (Sheth et al., 2014) Companies can increase their customer satisfaction and loyalty by improving service quality, which has been associated with success in organizations, especially service provider organizations. One of the important organizations that provide services to customers is a bank.

Rules in Islam, especially the financial sector, are very important for Muslims; therefore, for the Islamic world in Indonesia, which has a large Muslim population, the emergence of Islamic banking is very important. In this country, Islamic banking has a vital role in building the

economy and encouraging economic growth. Islamic banking has become a substantial and fastest-growing industry over the last four decades. It has spread throughout the universe and received wide acceptance by both Muslims and non-Muslims (Iqbal & Molyneux, 2004).

This study will analyze the success of using the perceived quality of service level or Service Quality (ServQual) of Islamic banking, using a five-dimensional approach, namely physical evidence (tangible), accuracy (reliability), responsiveness, assurance, and the last is empathy.

Islamic banking is very different from conventional banking because Islamic law prohibits transactions related to interest rates. This research will also provide benefits for theory development, especially in the field of service quality development in Islamic banking, as well as providing practical benefits for the banking world in North Sumatra in carrying out management functions ranging from planning, organizing, implementing, and controlling and evaluating in implementing quality sharia services in the eyes of Muslim and non-Muslim consumers. The importance of this research is Customer Servqual Analysis in Choosing Islamic Banks, which analyzes the factors that influence customers or customers in choosing Islamic banks in North Sumatra (Wahyoedi, 2019). Therefore, Islamic banking must at least have a program in service quality to keep its customers from moving to conventional banking.

A previous study by Fitriana entitled "Analysis of the Effect of Service Quality and Customer Satisfaction on Customer Loyalty" is quantitative with two variables: the independent variable (quality of sharia services) and the dependent variable (customer satisfaction). In this study, service quality indicators that positively and significantly affect customer satisfaction are assurance, reliability, tangible, and empathy. Service quality indicators that do not have a positive and significant effect on customer satisfaction are compliance and responsiveness (Fitriana, 2017).

Another previous research study is "Measuring the Perceive Service Quality in The Islamic

Banking System in Malaysia." The research suggests measuring the service quality perceived by customers by using the difference between expectations and customer perceptions in the context of the Islamic banking system in Malaysia.

This study aims to explore and test the perceptions of customers or customers of Islamic banking, especially in North Sumatra, with the offices of Islamic commercial banks and their business units regarding customer SERVQUAL analysis in choosing Islamic banks more comparatively, namely examining the dimensions of perceived service level quality. Service Quality consists of tangibles, reliability, responsiveness, assurance, and empathy for customer satisfaction in choosing a Sharia Bank in North Sumatra. Moreover, assessing the level of service quality gap consisting of Tangibles, Reliability, Responsiveness, Assurance, and Empathy to customer satisfaction in choosing a Sharia Bank in North Sumatra. The novelty of this research compared to the previous one is by increasing the perception of service level quality. The service level gives the percentage of the goal to be achieved.

## 2. Literature Review

Parasuraman, Zeithml, and Berry define service quality as an attitude but not the same as satisfaction as a result of comparing expectations with performance (Reeves, C. A., & Bednar, 1994). According to Kotler and Keller, service quality is the totality of features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs (Kotler, 2007). Meanwhile, according to the American Society for Quality, service quality is the overall characteristics and characteristics of a product/service in terms of the ability to meet predetermined or latent needs; in other words, the quality of a product/service is the extent to which products/services meet their specifications (Ratnasari & Aksa, 2011).

From some of the definitions above, it can be said that Islamic service quality is the overall features and characteristics of a product or

service that depend on its ability to satisfy stated or implied needs and under Islamic values.

Service has three meanings: how or how to serve, efforts to serve the needs of others by obtaining monetary rewards, and facilities provided in connection with the sale of goods or services. The definition of service is an activity or benefit offered by one party to another and is inherently non-existent and does not result in ownership, and the production process may not be related to physical production (Haron & Nursofiza Wan Azmi, 2008). Services are non-existent, temporary, and experienced or experienced products. This means that a service is a product that does not exist or is in a form that cannot be owned and is temporary or durable but is experienced and experienced by the service provider. Etymologically, service comes from the word service, which helps to prepare or take care of whatever someone needs, and then service can be interpreted as about or a way of serving (Hardiansyah, 2018).

In connection with the sale of goods or services from that description, service can be interpreted as an activity provided to assist, prepare and manage the form of goods or services from one party to another. Service is an invisible (intangible) product involving human effort and equipment use. While a more detailed definition) is: "service is an activity or series of activities that are not visible (intangible) that occur as a result of interactions between consumers and employees or other things. - provided by service companies intended to solve consumer or customer problems (Winarsih, 2008). Based on some of the things above, it can be concluded that services are activities or activities that are invisible (intangible) that involve human efforts and the use of equipment, and occur as a result of interactions to help, prepare and maintain them in the form of goods or services from one party to another—other parties.

Searches for a general definition of quality have yielded inconsistent results. Such a universal definition does not exist; On the other hand, different definitions of quality are suitable for different situations (Reeves, C. A., & Bednar, 1994). Quality has been continuously

emphasized for decades due to competitive advantage in the business industry and is an influential topic of interest (Muda et al., 2017). According to Japanese philosophy, quality is "zero defect"; in other words, getting it right the first time. Quality is often defined as "conformance to specifications" (Berry et al., 1985). A company can observe improvement in achieving its quality goals by measuring how well it conforms to established specifications. However, the definition of conformance to quality specifications may not be appropriate for the service, especially when a high level of human contact is involved (Reeves, C. A., & Bednar, 1994) Berry et al. argue that this phrase may be misleading in terms of its failure to address the unique characteristics of the service. Consequently, they define quality as "conformance to customer specifications; it is the definition of customer quality, not management, that matters." The conceptual definition of service quality developed by Parasuraman et al. has been widely used (Norizan Mohd Kassim & Jamil Bojei, 2002). Service quality is also referred to as "the difference between service expectations and performance." It is also basically defined from the customer's point of view as an assessment of the service that person receives compared to his/her expectations.

Service quality, as perceived by customers, is derived from a comparison of what they feel the service organization should offer with their perception of the performance of the organization providing this service. In line with this, only one definition of quality is judged appropriate by service scholars, and that definition is controlled by the extent to which a service meets customer expectations.

Therefore, focusing on customers is the key to adopting and providing quality management services. Customers perceive a higher risk in purchasing services because of the intangible nature of these services. In addition, quality services are more difficult for customers to evaluate than quality goods. That is because the criteria they use to evaluate service quality may be more difficult for marketers to understand. In

addition, customers do not evaluate service quality solely on service outcomes; they also think about the service delivery process. Determining and measuring customer expectations is complicated because customers do not know their expectations, especially with products or services that are rarely purchased. Therefore, researchers must recognize that different customers value the service attributes they receive. Therefore, the only important criterion in evaluating service quality is described by the customer, if a company can constantly determine or guide customer expectations, and meeting this expectation, its competitive advantage will be hard to beat. Although the majority have accepted the definition of quality that conforms to specifications.

The collaboration of three service quality experts, Parasuraman et al., describes in detail five service quality gaps that can potentially be a source of service quality problems. The Service Quality model was developed to assist managers in analyzing the sources of quality problems and understanding ways to improve service quality (Rusydi, 2017). Service Quality is a multi-item scale that measures customer perceptions of service quality, covering five dimensions. There are five dimensions of the Service Quality model developed by Parasuraman in Lupoyadi, namely as follows: (Lupiyoadi, 2018)

1. Tangible is the company's ability to show its existence to external parties. The appearance and ability of the company's physical facilities and infrastructure that can be relied on by the surrounding environment is tangible evidence of the services provided by the service provider. Examples include physical facilities (e.g., buildings, warehouses, etc.), equipment and equipment used (technology), and employees' appearance.
2. Reliability is the company's ability to provide services as promised accurately and reliably. Performance must be following customer expectations which means timeliness, equal service for all customers without errors, a sympathetic attitude, and high accuracy.

3. Responsiveness is a policy to help and provide fast (responsive) and appropriate service to customers, with clear information delivery. Leaving customers waiting creates a negative perception of service quality.
4. Assurance is the knowledge, courtesy, and ability of company employees to foster customer trust in the company. Examples include several components, including communication, credibility, security, competence, and courtesy.
5. Empathy is giving sincere and individual or personal attention to customers by understanding customer desires. Empathy expects that a company understands and knows customers, understands specific customer needs, and has a comfortable operating time for customers.

### 3. Research Methods

The type used in this research is field research using a quantitative approach through descriptive methods. Descriptive research examines the status of a group of people, an object, a set of conditions, a system of thought, or a class of events in the present (Nazir, 2003). This study was designed to describe the relationship between the processes of user quality levels seen based on the user approach, namely, an approach that states that high-quality products/services are products that satisfy customer expectations.

Therefore, the SERVQUAL model, whose use is specifically designed for the service industry and views service quality as a function of the gap between customer expectations and perceptions, is seen as a model that is quite appropriate to analyze and measure the level of quality of a service provider, in this case, Islamic banking. In comparison, the Importance Performance Analysis model shows that two main attributes determine user satisfaction: expectation and perceived performance. The expectation is the user's expectation of the desired product. Meanwhile, perceived performance is the customer's perception.

Table 1 Comparison of the Average Value of

## Expectations and Perceived Quality (Tangible Dimension)

Tangible Dimension										
Items	Public facilities such as worship rooms, ablution rooms, waiting rooms, vehicle parking, and other public service facilities used by customers		Facilities and infrastructure provided for customers for services, such as telephone customer complaints, websites, and other suggestions		Clarity of information available to customer needs, such as Sharia Savings, Sharia Deposits, Sharia Current Accounts, Sharia Financing, and other sharia product information.		The sufficient number of staff in serving customers in Islamic banks		Completeness of staff equipment and supplies when serving customers	
Bank	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Perc. mean	Perc. mean
BRI Syariah	4.25	2.49	4.35	2.30	4.05	2.55	4.20	2.35	4.30	2.10
Sharia Mandiri	3.97	2.78	3.94	2.50	3.82	2.70	3.97	2.56	3.88	2.64
BNI Syariah	4.03	2.64	3.94	2.47	4.00	2.77	4.12	2.35	4.05	2.17
North Sumatra Sharia	3.89	2.50	4.91	2.40	4.01	2.32	3.83	2.21	4.20	2.45
BCA Syariah	3.84	2.40	3.30	2.40	4.00	2.47	3.89	2.12	4.56	2.30
Sharia Trading	3.97	2.60	3.50	2.45	4.02	2.70	3.94	2.50	4.39	2.22
Muamalat	4.10	2.79	4.78	2.39	4.07	2.78	3.90	2.70	4.10	2.45
Mega Syariah	4.05	2.90	4.50	2.55	3.80	2.73	4.01	2.89	4.13	2.61
BTN Syariah	4.02	2.30	4.42	2.55	3.50	2.90	4.02	2.73	4.14	2.11
<b>Total/ Mean</b>	<b>4.</b>	<b>2.60</b>	<b>4.18</b>	<b>2.45</b>	<b>3.92</b>	<b>2.66</b>	<b>3.99</b>	<b>2.49</b>	<b>4.19</b>	<b>2.34</b>

The sample is 100 respondents, with the provisions of the respondents being people who use or people who have used the services of Islamic banks in North Sumatra.

#### 4. Results and Discussion

##### 4.1 Comparative Analysis of Sharia Banking Service Quality

In addition, the meaning of expectations and perceptions of service quality for the dimensions of each sample in the bank is presented. This is expected to offer a comparative understanding of service quality performance in Islamic banking in North Sumatra. The comparative comparison uses the average (mean) of each service that is expected (expectation) and the average (mean) of each service that is perceived (perception). The table 1 presents the average value of expectations and perceptions of bank service quality in tangible dimensions, showing that most of the average expectations are higher than perceptions. There are five items under the tangible dimension. Public facilities such as worship rooms, ablution rooms, waiting rooms, vehicle parking, and other public service facilities used by customers of Bank Niaga Syariah have a score almost close to their average expectations and average perceptions. In other words, customer perceptions of public facilities such as prayer rooms, ablution rooms, waiting rooms, vehicle parking, and other public service facilities used by customers are almost in line with expectations, with an average score of 3.97 expectations and 2.60 reality.

As for the items (Facilities and infrastructure provided to customers for services, such as telephone customer complaints, websites and other suggestions), 4 of the 9 samples of Islamic banks in North Sumatra Province have the same or higher score on the average perception with an average hope. These banks are Mandiri Syariah, BNI Syariah, BCA Syariah, and Niaga Syariah. The study results indicate that customers agree

#### Performance

This section presents a comparison of the averages for all dimension items. In addition, it presents the meaning of expectations and perceptions of service quality for the dimensions of each Islamic bank in North Sumatra Province and presents a comparison of the averages for all dimension items.

that the facilities and infrastructure provided for services, such as telephone customer complaints, websites and other facilities, are almost as expected.

For items (Clarity of information available to customer needs, such as sharia savings, sharia deposits, sharia demand deposits, sharia financing, and other sharia product information.), Bank Mega Syariah has a score that is not too far from the average expectation and average perceptions are 3.80 and 2.73, while other banks have an average perception score that is lower than expectations.

A next tangible item is the sufficient number of staff that serve customers in Islamic banks. For this item, Bank Muamalat is a bank that has a score that is close to the mean expectation and means perception. This indicates that the bank's customers believe that the number of staff is sufficient to serve as they expect from employees. On the other hand, other banks have higher scores on their average expectations compared to their perceived averages.

For items (equipment of equipment and staff equipment when serving customers), Bank Mandiri Syariah has a score close to the average customer perception and expectation. In other words, when serving customers, the customer fully agrees that the equipment and staff equipment is completeness. Other banks score is lower on their perceived average than their average customer expectations.

Table 2 Comparison of the Average Value of Expectations and Perceptions of the Dimensions of Reability

Dimensions of Reliability										
Items	Ability to keep promises for work and services following the time set		Accuracy and accuracy of customer data and finance		Staff readiness at all times in responding to customer needs		Seriousness and sincerity in providing services, able to provide the best solutions to customers		The professional ability of the staff in solving problems experienced by customers	
Bank	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Perc. mean	Perc. mean
BRI Syariah	3.80	2.65	4.30	2.10	4.12	2.05	4.40	2.20	4.50	2.90
Sharia Mandiri	3.76	2.64	4.14	2.56	4.00	2.05	4.08	2.17	4.05	2.17
BNI Syariah	3.40	2.33	3.80	3.20	3.89	3.00	4.20	2.19	4.00	2.67
North Sumatra Sharia	3.30	2.70	4.20	2.20	4.13	2.30	4.18	3.01	4.29	2.90
BCA Syariah	3.20	2.40	4.04	2.10	4.12	2.79	3.89	3.22	4.30	2.56
Sharia Trading	3.50	2.40	3.60	2.40	3.90	2.99	3.99	2.89	3.99	2.32
Muamalat	3.64	3.40	4.10	2.30	4.12	2.31	4.01	2.01	4.01	2.20
Mega Syariah	4.10	2.30	4.09	2.33	4.10	2.10	3.70	2.14	4.11	2.12
BTN Syariah	3.50	2.40	4.23	2.41	4.03	2.00	4.12	2.12	3.78	2.00
<b>Total/ Mean</b>	<b>3.58</b>	<b>2.58</b>	<b>4.06</b>	<b>2.40</b>	<b>4.05</b>	<b>2.40</b>	<b>4.06</b>	<b>2.44</b>	<b>4.11</b>	<b>2.43</b>



Source: Research Results, 2022 (Processed Data)

There are five items on the Reliability dimension as listed in Table 4.28. On the item (Ability to keep promises for work and services according to the time specified), Bank Mega Syariah has a low average perception (4.10) compared to the average expectation (2.30). In this case, the customer believes in the ability to keep promises for work and services by the time specified in all studied Islamic banks except for Bank Mega Syariah. However, all banks score better on their average expectations than on average customer perceptions.

As for the next item (Accuracy and accuracy of customer data and finance), almost all Islamic banks have a higher score on the average perception compared to their average expectation.

the customer's point of view of each bank studied. For the item (Professional ability of staff in solving problem problems experienced by customers), Niaga Syariah has a score close to the average customer expectations and

For items (staff readiness at any time in responding to customer needs), BNI Syariah has an average perception score almost the same as the average customer expectation, namely 3.89 and 3.00. The results show that customers agree that BNI Syariah employees have staff ready to respond to customer needs.

As for the next item (seriousness and sincerity in providing services, providing the best solutions to customers), BCA Syariah has a better score for the average customer perceptions and expectations of 3.89 and 3.99. As for the other research banks' average perception score is higher than the average expectation. In other words, these banks consider seriousness and sincerity in providing services and can provide the best solutions to customers, but differ from perceptions. In this case, the bank's customers assume that its employees will immediately resolve their problems. The other banks scored lower on their perceived average than their expected average.

Table 3 Comparison of the Average Value of Expectations and Perceptions of Responsive Dimensions

Responsive Dimension										
Items	Speed in serving in the new customer registration		The speed and willingness of the staff in serving so that customers do not have to wait long		The willingness of staff to help solve problems with customers related to service		Staff speed in serving customer account deposits and withdrawals		Staff response to any customer inquiries related to services and other information	
	Bank	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Perc. mean
BRI Syariah	4.70	2.04	4.30	2.01	4.55	2.15	3.97	2.75	4.15	4.01
Sharia Mandiri	4.02	3.00	4.10	2.17	3.82	2.64	3.94	2.64	3.82	2.17
BNI Syariah	4.30	2.03	4.40	2.12	4.44	2.30	3.89	2.79	3.90	2.30
North Sumatra Sharia	4.55	2.01	4.56	2.31	4.12	2.60	4.10	2.40	4.19	2.89
BCA Syariah	4.50	2.01	4.30	2.22	4.01	2.38	3.99	2.90	4.22	2.40
Sharia Trading	4.12	2.12	4.11	2.12	3.95	2.77	3.89	3.60	4.20	2.48

Muamalat	3.88	2.12	4.01	2.15	3.70	2.20	3.94	2.04	4.01	2.70
Mega Syariah	3.90	2.01	4.12	2.30	4.20	2.11	3.91	3.00	3.99	2.40
BTN Syariah	3.89	2.00	3.90	2.50	4.34	2.12	3.89	2.03	4.03	2.70
<b>Total / Mean</b>	<b>4.21</b>	<b>2.15</b>	<b>4.20</b>	<b>2.21</b>	<b>4.13</b>	<b>2.36</b>	<b>3.95</b>	<b>2.68</b>	<b>4.06</b>	<b>2.67</b>

Source: Research Results, 2022 (Processed Data)

There are five items in the Responsive dimension, as shown in the table. For the item (Speed in serving in the registration of new customers), Bank Mandiri Syariah has an average perception that is almost in line with the average customer expectations, namely 4.02 and 3.00.

This shows that Mandiri Syariah customers consider bank employees to provide speed in serving the registration of new customers. As for other banks' average expectation score is higher than the average customer perception. For items (speed and willingness of staff to serve, so customers do not have to wait long),

BTN Syariah has a score close to the average customer perception and expectation. In other words, these BTN Syariah customers fully agree that they have the staff's speed and willingness to serve so that customers do not have to wait long at the bank. The other banks scored lower on their perceived average than their expected average.

As for the item (staff's willingness to help solve

customer problems related to services), Niaga Syariah's average perception is almost close to the average customer expectation, namely 3.95 and 2.77.

As for the item (Staff speed in serving deposits and withdrawals of customer accounts), almost all Islamic banks have scores close to the average customer perceptions and expectations. The customers of these banks judged the staff's speed in serving deposits and withdrawals of their customers' accounts. Only North Sumatra Syariah had a lower perception average score than their average expectation for this item.

For the item (Staff's response to each customer's questions related to services and other information), BRI Syariah has the same score for the average customer expectations and perceptions, 4.15 and 4.01. In this case, the bank's customer considers the staff's response to every customer's questions related to services and other information to be well received by the bank's customers. The other banks scored lower on their perceived average than their expected average.

Table 4 Comparison of the Average Value of Expectations and Perceptions of the Assurance Dimension

Dimension Assurance										
Items	Guarantee of customer data security		Guaranteed accuracy on each customer's financial transaction value		Guarantees to solve problems faced by customers (related to Islamic bank products)		Guarantee to provide services to customers		Assurance of staff honesty towards customers	
	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Perc. mean	Perc. mean
BRI Syariah	4.05	2.04	4.45	2.15	4.50	2.75	4.65	2.12	4.55	2.08
Sharia Mandiri	4.01	2.67	4.21	2.00	4.23	2.05	4.23	2.05	4.10	2.17

BNI Syariah	4.40	2.10	4.22	2.03	4.20	4.20	4.44	2.15	4.30	2.40
North Sumatra Sharia	4.40	2.12	3.90	2.00	4.21	2.12	4.50	3.44	4.44	3.10
BCA Syariah	4.52	3.10	3.90	2.12	4.30	2.20	4.30	2.19	4.70	2.67
Sharia Trading	4.30	2.01	3.77	2.04	4.11	2.20	4.44	2.22	4.09	2.14
Muamalat	4.55	2.12	3.89	2.07	4.10	2.18	3.99	2.01	3.89	2.01
Mega Syariah	4.57	2.09	4.01	2.02	3.99	2.79	4.01	2.11	3.77	2.06
BTN Syariah	4.67	2.04	4.33	2.09	4.12	2.89	3.87	2.05	4.35	2.13
<b>Total / Mean</b>	<b>4.39</b>	<b>2.25</b>	<b>4.08</b>	<b>2.06</b>	<b>4.20</b>	<b>2.60</b>	<b>4.27</b>	<b>2.26</b>	<b>4.24</b>	<b>2.31</b>

Source: Research Results, 2022 (Processed Data)

The Assurance dimension has 5 question items as listed in the previous table. For the item (Guarantee on customer data security), the average perception of BCA Syariah has an average expectation. This shows that their customers feel safe about customer data. As for the item (Assurance of accuracy for each customer's financial transaction value), BCA Syariah and Sumut Syariah have the same score for their customers' average perceptions and expectations. In other words, customers of these banks agree that customers see guaranteed accuracy in each value of customer financial transactions. Other banks have lower scores on their perception averages than average customer expectations.

For items (guarantees to solve problems faced by customers (related to Islamic bank products)), BNI Syariah has an average perception that is by

the average customer expectations, which is 4.20. The bank's customers consider that their employees guarantee to solve the problems faced by customers (related to Islamic bank products). As for the item (Guarantee providing services to customers), Bank Sumut Syariah has an average perception score that is better than the average expectation of its customers. The findings show that this bank's customers agree that it guarantees service to its customers. Other banks have lower scores on their average perceptions than the average customer expectations.

As for the item (Assurance of staff honesty to customers), Bank Muamalat has a better average customer perception and expectation score. The bank's customers considered that there was a guarantee of staff honesty with their customers. The other banks scored lower on their perceived average than their expected average.

Table 5 Comparison of the Average Value of Expectations and Perceptions of the Empathy Dimension

Dimension of Empathy										
Items	Responsiveness and concentration of staff in serving customer inquiries		Treat staff fairly toward every customer		Appearance, courtesy, and friendliness of staff and officers to customers)		Prioritizing the interests of customers in carrying out services		Service operating hours are following the provisions in the sharia bank area	
Bank	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Exp. mean	Perc. mean	Perc. mean	Perc. mean
BRI Syariah	4.50	4.10	4.20	2.50	4.25	2.65	4.15	2.05	4.10	2.55
Sharia Mandiri	3.97	2.11	4.30	4.22	4.20	2.34	4.12	2.20	4.15	2.22
BNI Syariah	4.21	2.12	3.99	2.30	3.89	4.00	3.89	2.13	4.10	4.00
North Sumatra Sharia	3.89	2.01	4.40	2.20	3.94	2.90	3.90	2.02	3.89	2.01
BCA Syariah	4.14	2.22	3.94	2.43	4.01	2.34	4.01	2.09	3.99	2.31
Sharia Trading	4.35	2.04	3.89	2.12	4.03	2.43	4.11	2.11	4.40	2.53
Muamalat	4.55	2.01	4.21	2.30	4.30	2.22	4.12	3.59	3.94	2.34
Mega Syariah	4.21	2.12	3.89	2.22	4.09	2.30	4.08	2.01	4.01	3.10
BTN Syariah	4.11	2.20	4.02	2.46	4.02	2.13	4.23	2.00	3.80	2.67
<b>Total / Mean</b>	<b>4.21</b>	<b>2.33</b>	<b>4.09</b>	<b>2.53</b>	<b>4.08</b>	<b>2.59</b>	<b>4.07</b>	<b>2.24</b>	<b>4.04</b>	<b>2.64</b>

Source: Research Results, 2022 (Processed Data)

Dimension Four has five items, as shown in the previous table. For items (responsiveness and staff concentration in serving customer questions), BRI Syariah has almost the same score for the average customer expectations and perceptions, namely 4.50 and 4.10. The customers of this bank believe in the bank's responsiveness and concentration of staff in serving their customers' questions.

As for the item (fair treatment of staff towards each customer), Bank Mandiri Syariah has a good score for the average customer expectations and perceptions. In this case, the customers of this bank agree that the bank treats the staff fairly towards each of its customers. Other banks have lower scores on their perception averages than their average expectations.

On items (Appearance, politeness, and

friendliness of staff and officers to customers), BNI Syariah has a higher average perception than the average customer expectations, namely 3.89 and 4.00. In other words, customers assume that bank employees understand staff and officers' appearance, courtesy, and friendliness towards their customers. As for the item (Prioritizing customer interests in providing services), Bank Muamalat has a good score for its customers' average expectations and perceptions.

Furthermore, the item (hours of service operation by the provisions in the sharia bank area), BNI Syariah has a better score on their average perception compared to their average expectation. The results of the study indicate that customers agree that these banks have service operating hours per the provisions in the Islamic banking area. Other banks score is lower

on their perception average than the average of their customers' or customers' expectations.

#### 4.2 GAP Analysis & Cartesian Diagram

With the Cartesian Diagram, the average of the assessment of interests/expectations, which are the dimensions of ServQual, and the

performance/perception of each variable or attribute is calculated. Then look for the total average of the assessment of expectations and expectations using the Microsoft Office Excel program. After that, the data is presented in a chart with four quadrants, namely:

Table 6 Four Quadrants

Quadrant A	The performance of a variable is lower than consumer desires. Customers consider the level of importance of service attributes important, so organizational performance must be improved to be optimal.
Quadrant B	Performance and consumer desires on a variable are at a high and appropriate level, the level of importance of service attributes is considered high by customers and the fact that customers feel is also high so that the organization is sufficient to maintain the performance of these variables.
Quadrant C	Performance and consumer desires on a variable are at a low level, the level of service is considered less important by customers and the quality of service that is perceived as ordinary, so that the organization does not need to make improvements.
Quadrant D	Organizational performance is at a high level but the consumer's desire for the performance of these variables is only low; the level of attributes is considered less important by customers, but in fact, the perceived service is high, so the organization needs to reduce the results achieved in order to streamline organizational resources.

Based on the data processing, the results of the gap between the expected service and those felt by Islamic banking customers can be seen in the Appendix, and descriptive results as presented in the Table 7.

The table 7 shows that the Total Gap Value or

(Gap) Average in this study is -1.67, the Minimum Gap Value is -2.14 and the Maximum Gap Value is -1.25. These values indicate that the service is viewed from the ServQual dimension provided by Islamic Banking to customers in throughout North Sumatra; there are still gaps.

Table 7 Recapitulation of Customer Satisfaction GAP

Items	Expected service	Service is felt	GAP
Average	4.0998	2.4226	-1.6772
Minimum	3.8471	2.0588	-2.1412
Maximum	4.3882	2.6824	-1.2588

Source: Research Results, 2022 (Processed Data)

Table 8 Recap Priority GAP

No	Item	Pelayanan Yg diharapkan	Pelayanan Yg dirasakan	GAP
1	Fasilitas umum seperti ruang ibadah, ruang wudhu, ruang tunggu, parkir kendaraan, dan fasilitas pelayanan publik lainnya yang dipergunakan oleh pelanggan	4.99	2.88	-2.11
2	Sarana dan prasarana yang disediakan untuk nasabah terhadap pelayanan, seperti telepon keluhan pelanggan, website dan sarana lainnya	5.01	2.74	-2.27
3	Kejelasan informasi yang tersedia terhadap kebutuhan nasabah, seperti Tabungan Syariah, Deposito Syariah, Giro Syariah, Pembiayaan Syariah, dan informasi produk syariah lainnya.	4.92	2.87	-2.05
4	Jumlah staf yang cukup dalam melayani nasabah di bank syariah	4.91	2.56	-2.34
5	Kelengkapan peralatan dan perlengkapan staf, saat melayani nasabah	5.01	2.40	-2.61
6	Kemampuan dalam menepati janji terhadap pekerjaan dan pelayanan sesuai dengan waktu yang ditetapkan	4.86	2.82	-2.04
7	Akurasi dan ketelitian terhadap data dan keuangan nasabah	4.98	2.59	-2.39
8	Kesiapan nasabah setiap saat dalam merespon kebutuhan nasabah	4.85	2.39	-2.46
9	Keseriusan dan kesungguhan dalam memberikan pelayanan, mampu memberikan solusi terbaik terhadap nasabah	4.92	2.65	-2.27
10	Kemampuan profesional staf dalam menyelesaikan gangguan masalah yang dialami nasabah	5.13	2.54	-2.59
11	Kecepatan dalam melayani dalam pendaftaran nasabah baru	4.78	2.47	-2.31
12	Kecepatan dan kemauan staf dalam melayani agar pelanggan tidak lama menunggu	4.74	2.51	-2.24
13	Kemauan staf dalam membantu memecahkan masalah terhadap nasabah terkait dengan pelayanan	4.76	2.82	-1.94
14	Kecepatan staf dalam melayani setoran dan penarikan rekening nasabah	4.75	3.12	-1.64
15	Ketanggapan staf terhadap setiap pertanyaan nasabah yang berkaitan dengan pelayanan dan informasi lainnya	4.73	3.12	-1.61
16	Jaminan terhadap keamanan data nasabah	4.91	3.12	-1.79
17	Jaminan keakuratan pada setiap nilai transaksi keuangan nasabah	5.15	2.73	-2.42
18	Jaminan menuntaskan masalah yang dihadapi nasabah (terkait produk bank syariah)	5.24	2.39	-2.85
19	Jaminan memberikan pelayanan terhadap nasabah	5.20	2.39	-2.81
20	Jaminan terhadap kejujuran staf terhadap nasabah	5.19	2.45	-2.74
21	Daya tanggap dan konsentrasi staf dalam melayani pertanyaan nasabah	5.18	2.34	-2.84
22	Perlakuan yang adil staf terhadap setiap nasabah	5.04	2.81	-2.22
23	Penampilan, kesopanan, dan keramahan staf dan petugas terhadap nasabah	4.86	2.84	-2.02
24	Mengutamakan kepentingan nasabah dalam melaksanakan pelayanan	5.01	2.44	-2.58
25	Jam operasi pelayanan yang sesuai dengan ketentuan di kawasan bank syariah	4.98	3.02	-1.95

Source: Research Results, 2022 (Processed Data)

It can be noted that the highest Gap or Gap that occurs is in the Guarantee variable for customer data security with a Gap Value of -2.14. The lowest Gap or Gap is in the Clarity of information

available to customer needs, such as Sharia Savings, Sharia Deposits, Sharia Current Accounts, Financing Sharia, and other sharia product information with a Gap value of -1.26.

Table 9 Cartesian Recap

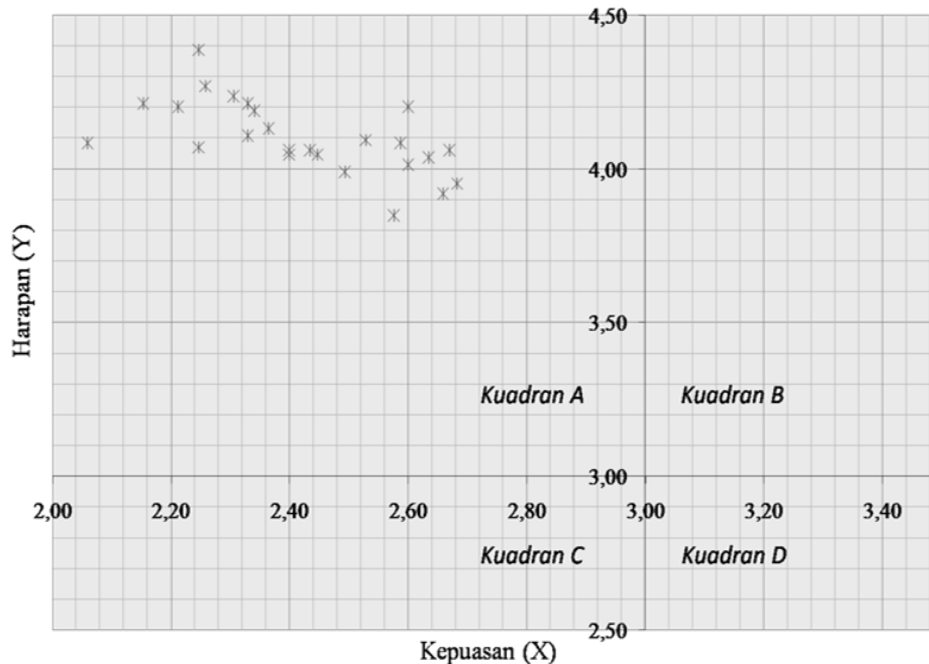
Dimensi	No	Item	Pelayanan Yg diharapkan	Pelayanan Yg dirasakan	GAP
Tangible	1	Fasilitas umum seperti ruang ibadah, ruang wudhu, ruang tunggu, parkir kendaraan, dan fasilitas pelayanan publik lainnya yang dipergunakan oleh	4.99	2.88	-2.11
	2	Sarana dan prasarana yang disediakan untuk nasabah terhadap pelayanan, seperti telepon keluhan pelanggan, website dan sarana lainnya	5.01	2.74	-2.27
	3	Kejelasan informasi yang tersedia terhadap kebutuhan nasabah, seperti Tabungan Syariah, Deposito Syariah, Giro Syariah, Pembiayaan Syariah, dan informasi	4.92	2.87	-2.05
	4	Jumlah staf yang cukup dalam melayani nasabah di bank syariah	4.91	2.56	-2.34
	5	Kelengkapan peralatan dan perlengkapan staf, saat melayani nasabah	5.01	2.40	-2.61
Reliability	6	Kemampuan dalam menepati janji terhadap pekerjaan dan pelayanan sesuai dengan waktu yang ditetapkan	4.86	2.82	-2.04
	7	Akurasi dan ketelitian terhadap data dan keuangan nasabah	4.98	2.59	-2.39
	8	Kesiapan nasabah setiap saat dalam merespon kebutuhan nasabah	4.85	2.39	-2.46
	9	Keseriusan dan kesungguhan dalam memberikan pelayanan, mampu memberikan solusi terbaik terhadap nasabah	4.92	2.65	-2.27
	10	Kemampuan profesional staf dalam menyelesaikan gangguan masalah yang dialami nasabah	5.13	2.54	-2.59
Responsiveness	11	Kecepatan dalam melayani dalam pendaftaran nasabah baru	4.78	2.47	-2.31
	12	Kecepatan dan kemauan staf dalam melayani agar pelanggan tidak lama menunggu	4.74	2.51	-2.24
	13	Kemauan staf dalam membantu memecahkan masalah terhadap nasabah terkait dengan pelayanan	4.76	2.82	-1.94
	14	Kecepatan staf dalam melayani setoran dan penarikan rekening nasabah	4.75	3.12	-1.64
	15	Ketanggapan staf terhadap setiap pertanyaan nasabah yang berkaitan dengan pelayanan dan informasi lainnya	4.73	3.12	-1.61
Assurance	16	Jaminan terhadap keamanan data nasabah	4.91	3.12	-1.79
	17	Jaminan keakuratan pada setiap nilai transaksi keuangan nasabah	5.15	2.73	-2.42
	18	Jaminan menuntaskan masalah yang dihadapi nasabah (terkait produk bank syariah)	5.24	2.39	-2.85
	19	Jaminan memberikan pelayanan terhadap nasabah	5.20	2.39	-2.81
	20	Jaminan terhadap kejujuran staf terhadap nasabah	5.19	2.45	-2.74
Empathy	21	Daya tanggap dan konsentrasi staf dalam melayani pertanyaan nasabah	5.18	2.34	-2.84
	22	Perlakuan yang adil staf terhadap setiap nasabah	5.04	2.81	-2.22
	23	Penampilan, kesopanan, dan keramahan staf dan petugas terhadap nasabah	4.86	2.84	-2.02
	24	Mengutamakan kepentingan nasabah dalam melaksanakan pelayanan	5.01	2.44	-2.58
	25	Jam operasi pelayanan yang sesuai dengan ketentuan di kawasan bank syariah	4.98	3.02	-1.95
Total Rata-Rata			4.9628	2.6800	-2.2828
Minimum			4.7294	2.3412	-2.8471
Maksimum			5.2353	3.1176	-1.6118
Standar Deviasi			0.1543	0.2531	0.3552

Source: Research Results, 2022 (Processed Data)

Based on the recap table of the Cartesian determination, the Expectation Level and Satisfaction Level of each variable used and become the basis for determining the coordinates on the Cartesian Diagram or Quadrant Analysis, can be seen in the Figure 2. Based on the Cartesian diagram, the location of the variable implementing elements that affect commercial customer satisfaction for the services provided by

Islamic banks is divided into four parts or quadrants. As for the interpretation of the quadrant contained in the Cartesian diagram as a whole, it is in quadrant A, indicating that all variables that affect customer satisfaction in all aspects of services provided by Islamic banking are in this quadrant whose handling needs to be prioritized.

Figure 2 Cartesian Diagram of Customer Service Quality Analysis



Source: Research Results, 2022 (Processed Data)

The performance of all tangible variables, reliability, responsiveness, assurance, and empathy to the satisfaction level of North Sumatran sharia banking customers that were examined, namely BRI Syariah, Mandiri Syariah, BNI Syariah, North Sumatra Syariah, BCA Syariah, Niaga Syariah, Muamalat, and BTN Syariah are lower than the customer's wishes. Customers consider all variables of the level of service attributes important, while the level of performance given by Islamic banking in North Sumatra has not been satisfactory to customers.

## 5. Conclusion

Dimensions of perception of service level quality at Islamic banks in North Sumatra Cartesian diagram that the influence of service quality consisting of tangible, reliability, responsiveness, assurance, and empathy to the level of Customer satisfaction at the Islamic banks studied in North Sumatra, namely BRI Syariah, Mandiri Syariah, BNI Syariah, North Sumatra Syariah, BCA Syariah, Niaga Syariah, Muamalat, and BTN Syariah is categorized as sufficient. From the five service quality dimensions, the most dominant variable in service improvement is the tangible

variable (direct evidence).

The level of service quality gap at Islamic banks in North Sumatra based on the Cartesian diagram shows the factors that affect customer satisfaction at Islamic banks in North Sumatra which are examined, namely in quadrant A, which shows all dimensions of service quality handling need to be prioritized by the bank. Islamic banks (BRI Syariah, Mandiri Syariah, BNI Syariah, North Sumatra Syariah, BCA Syariah, Niaga Syariah, Muamalat, and BTN Syariah), due to the existence of factors from each dimension of service quality such as tangible, reliability, responsiveness, assurance, and empathy are considered important and affect customer or customer satisfaction

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