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Measurement of Service Quality at BSI KCP Banjar Using CARTERD

ABSTRACT

The current digitalization of the banking sector continues to experience massive and innovative developments because to be able to compete with other competitors, a bank is required to have an advantage with the technology used in addition to efficiency operational. So that customers get a memorable experience. The purpose of this study is to determine the dimensions and attributes used to measure the quality of service at Bank Syariah Indonesia (BSI) Branch Office Banjar, and how the quality of service at BSI. The method used is by distributing questionnaires to 101 BSI customers as respondents using SERVQUAL method and CARTERD dimensions, (Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness and Digitalization), the data declared were valid using validity tests person-correlation product-moment, Cronbach's Alpha reliability tests value on perceived is 0.960 and expectation is 0.922, which means reliable. The 5 attributes that have the biggest gap are vehicle parking facilities, no loan interest, no savings interest, the management team has extensive knowledge, and pleasant service (fast service time). Based on the IPA graph, the attributes included in quadrant 1 should receive special attention, namely, the attributes of 3 Islamic banks should provide Islamic products and services, attributes of 4 Islamic banks should provide interest-free loan provisions, attributes of 19 service office locations. This research shows that the compliance dimension must be a major concern because it is a core competency of Islamic banks, management would be better improve compliance in line with improvement investments in digitalization development.

INTRODUCTION

Intense competition in the banking industry requires Islamic banks to be able to provide quality services for their customers. Service quality is one of the critical points for the banking industry engaged in the service sector. Good service quality will create customer satisfaction and encourage customer loyalty. (Wijaya, Beik, and Sartono 2017). Customer satisfaction affects customer loyalty that will then affect profitability. (Hallowell 1996) Loyalty creates increased profits through increased revenue, reduced costs to find customers, customer sensitivity to low prices, and reduced costs to serve customers who are familiar with the company's service system. (Sari and Hatane 2013)

Sharia Bank is a company engaged in services in the banking sector. The digitalization of Islamic banking is currently was developing and urgently requires deeper market penetration. Islamic banks need to work together with campuses to make a profiling study of the current typology of society. It is possible to map the community and their transaction needs. This can be the basis for developing digital banking. In addition, it is necessary to conduct a satisfaction survey on the use of existing digital banking regularly as input for the continuous improvement process. (Puspaningtyas and Yolandra 2021)

Banking relies heavily on IT to provide convenient, reliable, and discreet services and retain demanding and intelligent bank customers. Banks have increased investment in Internet services, thereby reducing automated teller machines (ATMs) and branch offices. (Lee and Lee 2020)

Further research needs to conduct, whether the ability of IT in BRI Syariah can deliver products and services that are truly a breakthrough and can be a differentiator from its competitors. It is also necessary to research to analyze the readiness of IT of other banks, especially Islamic banks in facing this industry 4.0 era. Research on Islamic banks themselves is interesting because, until 2019, the market share of Islamic banks in the most populous Muslim countries in the world is still below 6%. (Widharto et al. 2020)

Due to the rapid development of digitalization and the need for deeper market penetration, a company must continue to improve service quality, measuring service quality at banks can be conducted by customer satisfaction surveys regularly.

This study has the following objectives: a) Determine what attributes are necessary to measure the service quality at BSI. b) Analyzing differences in customer

perceived and expectations of the quality of existing services (customer satisfaction level).

CONTEXT

Measurement

Measurement is a set of operations having the object of determining a value of a quantity. (JCGM 2008) Although providing a meaningful measurement tool is essential for service quality management, it is often hard to measure the quality of service due to certain inherent characteristics including heterogeneity, intangibility, perishability, and inseparability (Hoffman and Bateson 2008).

Service Quality

The Quality definition was in many different ways. When viewed from a consumer's perspective, it means meeting or exceeding customer expectations (Goetsch and Davis 2014). Services as a group of useful benefits, both explicitly and implicitly, for the convenience of obtaining goods and services. Definition Product and service quality according to (Wijaya 2011) as the overall combination of product and service characteristics resulting from marketing, engineering, production, and maintenance that makes these products and services usable to meet customer or consumer expectations.

Service Characteristics

To distinguish between the characteristics of products and services, below are some of the characteristics of services according to (Yamit 2002):

1. Cannot be touched or (intangibility). A service is something that often cannot be touched. This is often found in services in the banking or financial sector.
2. 2 Cannot be stored or (inability to inventory). One of the special characteristics of services is that they cannot be stored. For example, when a customer is going to process a transaction to save money to a teller, the service process will be carried out on the same day.
3. Production and consumption together. Service is something that is done together with production.

4. Entering it is easier. Setting up a business in the service sector requires less investment, finding locations is easier and more readily available, and does not require high technology
5. Strongly influenced by external factors. services are strongly influenced by external factors such as technology, government regulations, and rising energy prices. the financial services sector is an example of the most heavily influenced by government regulations and legislation and computer technology with the case of millennials in the 21st century.

BANK

In-Law Number 10 of (1998) concerning Banking, Banks are mentioned as business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms to improve people's living standards. The commercial bank is a bank that carries out business activities conventionally and or based on Sharia principles, which in its activities provides services in payment traffic.

Islamic Bank

Sharia banks are banks that carry out all their business activities using Islamic principles and Sharia. This system is based on the prohibition in Islam to lend or collect credit by charging interest on the loan (riba), as well as the prohibition of investing in business (haram). This prohibition is contained in the Holy Quran (QS Al - Baqarah: 275).

Sharia principles are the rules of agreements based on Islamic law between banks and other parties to save funds and or finance business activities, or other activities that are declared following Sharia, including financing based on the principle of profit-sharing (mudharabah), financing based on the principle of equity participation (musharakah). the principle of buying and selling goods with a profit (Murabaha), or financing of capital goods based on the principle of a pure lease without a choice (ijarah), or with the option of transferring ownership of the goods leased from the bank by another party (ijarah-wa-iqtina). Financing based on Sharia Principles is the provision of money or an equivalent claim based on an agreement or agreement between the bank and another party that requires the party being financed to return the

money or claim after a certain period in exchange for profit sharing. (UNDANG UNDANG RI 1998).

Digital Bank and Bank With Digital Services.

In the digital banking market, retail banks can no longer compete solely based on products that have become commoditized, rather they must compete based on service differentiation. (Megargel, Shankararaman, and Reddy 2018)

Digital Banking. A digital bank uses a broad range of technology-centric capabilities that enable new methods of interaction and service delivery to augment the customer experience and potentially transform the business. These capabilities are supported by a robust, dynamic, and accessible digital infrastructure and open banking system that transform the analog environment (Furlonger 2013).

(Jatmiko 2021) Digital banks only have one office, namely the head office, to carry out their business activities digitally. This business model is widely chosen to be developed because it tends to have low operational costs due to no allocation of physical service procurement (branch offices) and is shifted to digital infrastructure development. Digital Banks generally target a more mass customer segment and prioritize ease of transactions. Example Digital Bank in Indonesia: Neo-Bank, Tomorrow Bank. Meanwhile, banks with digital banking services are Conventional/Sharia Banks that are equipped with digital banking capabilities such as internet/mobile banking, starting from customer onboarding (account creation) to transactions that manage investment through digital channels, but still have physical service channels such as ATMs. and Branches/Cash Offices to meet more diverse and complex customer needs. Banks with Digital Services Commercial/conventional banks with digital service capacity generally have a wider customer segmentation ranging from payroll, mass, emerging affluent, premiere, and even private with different needs and characteristics for each segment. Ex Bank with digital banking services: BCA, BRI, MANDIRI, BSI

SERVQUAL

SERVQUAL Concept

Service customer satisfaction is determined by the level of consumer expectations before using the service and the results of consumer perceiveds of the service after consumers feel the performance of the service. (Wijaya 2011) One of the factors that

determine customer satisfaction is service quality which consists of seven service dimensions, the gap is a mismatch of service perceived and expected services. Primary data required include:

1. Customer's Perceived Value Data on the quality of Islamic Bank services it receives.
2. Customer Expected Value data on the desired service quality of Islamic Banks.

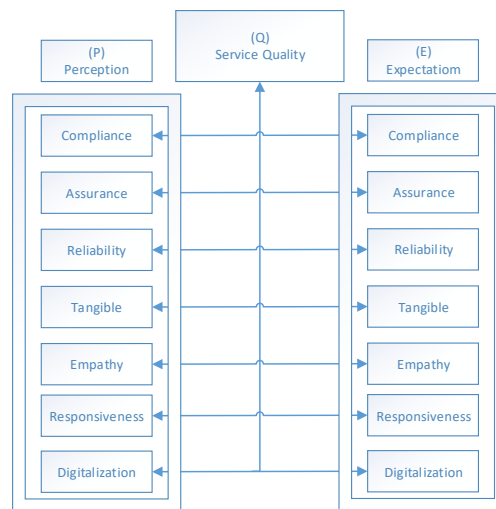


Figure 1. SERVQUAL Diagram

The SERVQUAL concept is used to calculate the gap between the consensus perceived of the service and the expected value. Here are the equations:

$$G = P - E \dots\dots\dots(1)$$

Information:

G = Gap (Service Quality), P = Perceived Service, E = Expected Service

$$Q = \frac{P}{E} \dots\dots\dots(2)$$

If Quality (Q) \geq 1, then Service Quality is said to be "Good" (Ariani 2004)

In this model, five gaps cause service delivery failures, namely:

- a) The gap between consumer expectations and management perceiveds.
- b) The gap between management perceived and service quality specification.
- c) The gap between service quality specifications and service delivery.
- d) The gap between service delivery and external communication.
- e) The gap between perceived service and expected service.

Gap service quality can be modeled as shown in Figure 2.

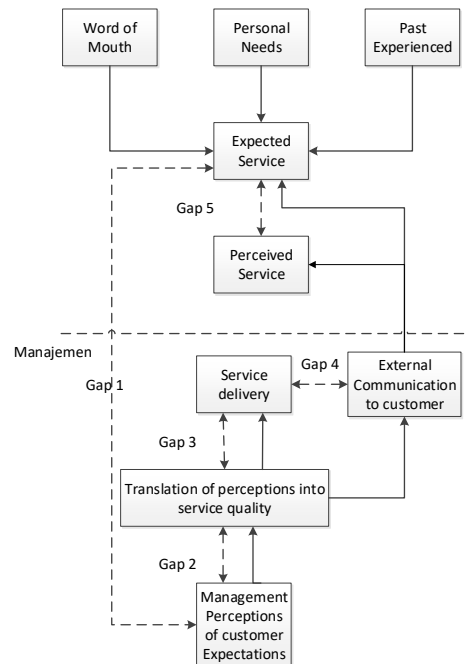


Figure 2. SERVQUAL Model Conceptual

SERVQUAL Dimensions and Attributes

(Parasuraman, Zeithaml, and Berry 1988) summarize into five main dimensions consisting of reliability, responsiveness, assurance (which includes competence, courtesy, credibility, and security), empathy (which includes access, communication, and understanding the customer, and tangible. The explanation of the five dimensions to assess the quality of service are:

1. Tangibles (physical evidence); include physical facilities, equipment, employees, and communication facilities as well as operational vehicles. Thus, direct evidence is one of the most concrete indicators. The form of all facilities that can be seen. The attributes chosen for the tangible dimension at BSI are the Bank's office and physical facilities, Operational Hours, Counters or counter barriers, vehicle parking facilities
2. Reliability (trust); is the ability to provide the promised service immediately and satisfactorily. According to Lovelock, reliability to perform the promised service dependably means doing it right, over a while. That is, reliability is the company's ability to deliver the promised service accurately and consistently. Reliability means doing it right for a certain period. Fulfillment of the promise of

appropriate and satisfactory service includes timeliness and skills in responding to customer complaints and providing services fairly and accurately. The attributes chosen for the reliability dimension at BSI are fast service time, extensive products and services, security guarantees in transactions, optimal service time, and hours.

3. Responsiveness namely the responsiveness of employees in providing the services needed and being able to complete them quickly. The speed of service provided is the responsiveness of the officer in providing the required service. This responsive attitude is a result of reason and thought shown to customers. The attributes chosen for the responsiveness dimension at BSI are employees willing to help consumers, Islamic services, fast and efficient services, loans with profitable terms.
 4. Assurance (guarantee); includes the knowledge, abilities, courtesy, and trustworthiness of employees, free from danger, risk, and doubt. Guarantee is a protective effort that is presented to the community for its citizens against risks that if that risk occurs will disrupt the normal structure of life. The attributes chosen for the assurance dimension at BSI are courteous and friendly employees, financial advice is available, access to account information, the management team has extensive knowledge.
 5. Empathy; includes ease of doing relationships, good communication, and understanding customer needs. Empathy is individualized attention to customers. Empathy is the attention that is carried out personally or individually to customers by placing themselves in the customer's situation. The attributes chosen for the Empathy dimension at BSI are the bank's location is easy to reach, the bank's name is easily recognizable, provides wealth and capital data, ensures the confidentiality of customer data, profitable products, and services, low service rates, financial consulting.
 6. Parasuraman and friends, dimensions of service quality are general so that if applied to companies that have specific characteristics it requires modification, for the case of Sharia banking companies based on this proposes the CARTER dimension to measure the quality of Islamic banking services which was developed from the SERVQUAL concept with the addition of a compliance dimension in the form of Islamic principles and laws. (Othman and Owen 2001)
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7. Compliance means the ability to comply with Islamic Law and operate under the principles of Islamic banking and economics. The attributes chosen for the compliance dimension at BSI are Islamic principles and Sharia, no savings interest, Islamic terms and services, interest-free loans, investment profit sharing.
8. The development of information technology has led to an evolution that leads to digital banking services. This service aims to improve the efficiency of operational activities and the quality of bank services to its customers. For this reason, banks need to develop business strategies that lead to digital banking services. (OJK 2017)
9. Digitalization refers to the extent to which Islamic banks embrace digital transformation. This factor is determined by variables such as providing online services, whether the bank offers electronic payment solutions, whether the bank is active on social media, and whether the bank provides mobile banking services and applications. (Zouari and Abdelhedi 2021)
10. Several authors (Abdullah & Kassim, 2009; Ishak, 2011; Martins et al., 2014) point out that the decision-making process for customers has changed with the development of digital technology and mobile phone devices. Competing in the digital era, Islamic banks must also take the real “digital train”. Therefore, they must not only meet the religious needs of the Muslim community but above all, understand their future customer environment and leverage technological advances to meet the evolving needs of the digital generation and create an atmosphere in which they represent the “Most admired” bank. that young people want to work with.

Importance – Performance Analysis (IPA)

Importance Performance Analysis (IPA) is a descriptive analysis technique introduced by (Martilla and James 1977). Importance Performance Analysis is an analytical technique used to identify what important performance factors should be shown by an organization in meeting the satisfaction of their service users (consumers).

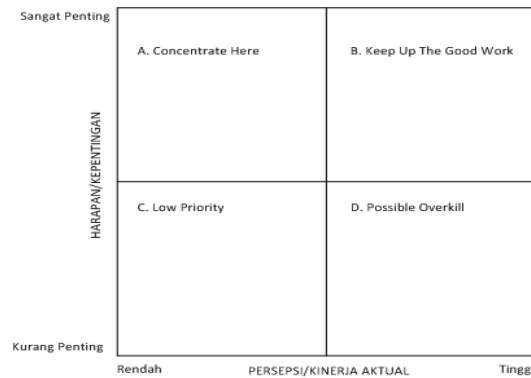


Figure 3. IPA Matrix

In interpreting the quadrant, both of them detail as follows (Martilla and James 1977):

1. Concentrate Here

The factors located in this quadrant are considered as Important and/or Expected factors by consumers but the current condition of Perceived and or Actual Performance is not yet satisfactory so that the management is obliged to allocate adequate resources to improve the performance of these various factors. Factors located in this quadrant are a priority to be improved.

2. Keep up the good work.

Factors located in this quadrant are considered Important and Expected as a supporting factor for customer satisfaction so that the management is obliged to ensure that the performance of the institution it manages can continue to maintain the achievements that have been achieved.

3. Low Priority

Factors located in this quadrant have a low level of Perceived or Actual Performance and are considered not too Important and/or too Expected by consumers so that management does not need to prioritize or pay too much attention to these factors.

4. Possibly Overkill (too much).

Factors located in this quadrant are considered Not Too Important and or Not Too Expected so that management needs to allocate resources related to these factors to other factors that have a higher priority for handling that still need improvement, such as in the quadrant. B.

METHOD

The qualitative method is to determine what dimensions and attributes will be used as a reference for service quality research instruments based on the references taken. Quantitative methods are the calculation of the Pearson product-moment correlation validity test, the Cronbach alpha reliability test, the calculation of the model (gap) between perceived and expectations, quality assessment.

Research Instruments

In this questionnaire there is a determination of the scale, then the Likert scale is used, namely, a scale of 1 to 5 with the following information: Scale for satisfaction level data (expectations and perceived) 1=strongly disagree, 2=disagree, 3=quite agree, 4=agree, 5=strongly agree.

Respondent Population and sample

Data was collected using a simple random sampling method, namely providing physical questionnaires to customers who will or have made transactions at BSI. Respondents are customers of BSI who make transactions at sub-branches. The population is all respondents who are customers of sub-branches. The sample is the number of respondents who are customers of BSI sub-branches.

Determination of the number of samples in this formula using the Cochran formula, namely

$$n = \frac{NPQ}{(N-1)D+PQ} \dots\dots\dots(3)$$

Where:

n = Minimum number of samples

N = The average number of customers in a certain period

P = Proportion of respondents choosing certain questions (0.5)

Q = (1-p) Proportion of respondents who did not choose a particular question (0.5)

D = Accuracy Level $\frac{B^2}{Z_{\alpha/2}}$

B = 0.05 error rate ($Z_{\alpha/2} = 1.96$)

$$n = \frac{207*(0.5)*(1-0.5)}{(206)*\frac{0.0025}{1.96}*(0.5)*0.5} \quad n = 100,925 \text{ so the number of samples is } 101$$

This is in line with research (Rahmat et al. 2021) which uses 100 respondents in his research.

Validity test

Validity is a measure that shows the levels of validity or validity of an instrument. The higher the validity, the more valid the instrument, the lower the validity, the less valid the instrument.

In the validity test, the author uses the Pearson product-moment correlation method, by

$$r = \frac{n \sum XY - (\sum X)(\sum Y)}{\sqrt{(n \sum (X)^2 - (\sum X)^2) (n \sum (Y)^2 - (\sum Y)^2)}} \dots\dots\dots(4)$$

where: $r = r_{xy}$ = correlation coefficient N = number of test respondents X = score of each item Y = score of all test respondent items

Then look for the t-count value. Look for the t-count value by defining a formula in excel, we can write the formula as follows:

$$t_{count} = \frac{r_{xy} \sqrt{n-2}}{\sqrt{(1-r_{xy}^2)}} \dots\dots\dots(5)$$

The t-table value can be calculated using the excel formula, namely by writing the command =tinv(probability; degree of freedom) using the number of respondents 101 and a significance of 0.01 then it is obtained with a value of t-table.

This method is also applied to SERVQUAL research (Hossain 2019) who assessed that the statistical significance level was $p < 0.01$ which means the questionnaire was valid and the correlation between various constructs in the study was statistically significant $p < 0.01$ (Abdullah and Kassim 2009).

Reliability Test

Reliability is the extent to which the results of a measurement can be trusted. Instruments that can be trusted, which are reliable will produce reliable data as well. If the data is indeed under reality, then no matter how many times it is taken, it will still be the same.

The Cronbach alpha reliability test was also used in the SERVQUAL study by (Kökalan, Yumuşak, and Bingöl 2021)

$$r_i = \frac{K}{K-1} \left(1 - \frac{\sum \sigma_i^2}{\sigma_t^2} \right) \dots\dots\dots(6)$$

Where: r_i = instrument reliability, K = number of items in the instrument, σ_i^2 = item variance, σ_t^2 = total variance

Reliability Coefficient Interpretation for reliability test (Guilford in Ruseffendi, 2005:160):

- 0.00 – 0.20 : Small
- 0.20 – 0.40 : Low
- 0.40 – 0.70 : Medium
- 0.70 – 0.90 : High
- 0.90 – 1.00 : Very High

RESULTS AND DISCUSSION

Validity Test Results

Data tests were conducted to ensure that the questionnaires distributed to respondents and used as a measuring tool for service quality can truly measure customer perceived and expectations. Validity test using the Pearson product-moment correlation method, because this method uses the value of the item and the total number of items so that there is a relationship between one item and another. So if there is an inconsistency in the answers of the respondents then the calculation of this method will be declared invalid.

Value of Validity Test for each attribute of customer expected and perceived shows in table 1 in. It can be seen that the value of t-count is greater than t-table, for t-table with 101 respondents, $DF = n-2 = 99$, with a confidence level of 0.01, the result is 2,626. All attributes of customer expected were statistically valid. Perceived validity test in table 1. It can be seen that the value of t-count is greater than t-table, for t-table with 101 respondents, $DF = n-2 = 99$, with a confidence level of 0.01, the result is 2,626. All attributes of customer perceived were statistically valid.

Table 1. Validity Test Attributes

No	Attributes	Expected				Perceived			
		rxv	t count	table	status	rxv	t count	table	status
	Compliance								
1	Islamic banks should implement Islamic principles and laws	0.364	3,884	2,626	Valid	0.7	9,748	2,626	Valid
2	In Islamic banks there should be no interest payments on savings and loans	0.383	4,129	2,626	Valid	0.598	7,431	2,626	Valid
3	Islamic banks should implement Islamic terms of services and products	0.468	5,263	2,626	Valid	0.633	8,138	2,626	Valid
4	Islamic banks should apply interest-free loans	0.398	4,318	2,626	Valid	0.593	7,326	2,626	Valid
5	Islamic banks should apply investment profit sharing provisions	0.525	6,140	2,626	Valid	0.518	6,022	2,626	Valid
	Assurance								
6	Islamic banks should have polite and friendly employees	0.543	6,436	2,626	Valid	0.668	8,924	2,626	Valid
7	Islamic banks should provide financial advice	0.548	6,519	2,626	Valid	0.749	11,262	2,626	Valid
8	Islamic Bank office and waiting room interior should be attractive	0.489	5,574	2,626	Valid	0.754	11,418	2,626	Valid
9	Islamic banks should provide access to account information	0.621	7,873	2,626	Valid	0.667	8,901	2,626	Valid
10	The Islamic Bank Management Team should be experienced and have extensive knowledge	0.494	5,659	2,626	Valid	0.761	11,673	2,626	Valid
	Reliability								
11	Islamic banks should provide a pleasant service (fast service time)	0.54	6,387	2,626	Valid	0.745	11,117	2,626	Valid
12	Islamic banks should provide a broad range of products and services	0.673	9,057	2,626	Valid	0.749	11,255	2,626	Valid
13	Islamic banks should guarantee security in transactions	0.588	7,234	2,626	Valid	0.738	10,876	2,626	Valid
14	Islamic bank service time (hours) should be optimal	0.615	7,770	2,626	Valid	0.659	8,706	2,626	Valid
	Tangible								
15	The appearance of the Islamic Bank's office and physical facilities should be attractive	0.577	7,027	2,626	Valid	0.712	10,099	2,626	Valid
16	Islamic Bank Operating Hours should be clear	0.565	6,809	2,626	Valid	0.558	6,691	2,626	Valid
17	Islamic banks should provide clear partitions or counter barriers	0.489	5,579	2,626	Valid	0.594	7,352	2,626	Valid
18	Islamic Bank parking facilities should be adequate	0.567	6,842	2,626	Valid	0.6	7,467	2,626	Valid
	Empathy								
19	The location of Islamic Banks should be easy to reach	0.638	8,244	2,626	Valid	0.711	10,067	2,626	Valid
20	The name of an Islamic bank should be easy to recognize	0.653	8,583	2,626	Valid	0.668	8,920	2,626	Valid
21	Islamic banks should provide data on wealth and capital owned	0.648	8,463	2,626	Valid	0.542	6,414	2,626	Valid
22	Islamic banks should guarantee the confidentiality of customer data	0.347	3,68	2,626	Valid	0.689	9,465	2,626	Valid
23	Islamic banks should provide profitable products and services	0.561	6,740	2,626	Valid	0.692	9,533	2,626	Valid
24	Islamic banks should set low service rates	0.534	6,278	2,626	Valid	0.606	7,579	2,626	Valid
25	Islamic banks should provide financial consulting provisions	0.688	9,431	2,626	Valid	0.713	10,11	2,626	Valid
	Responsiveness								
26	Islamic Bank employees should be willing to help consumers	0.608	7,614	2,626	Valid	0.658	8,698	2,626	Valid
27	The way Islamic Bank employees serve consumers should be Islamic	0.496	5,68	2,626	Valid	0.724	10,456	2,626	Valid
28	Services at Islamic banks should be fast and efficient	0.624	7,936	2,626	Valid	0.672	9,04	2,626	Valid
29	Islamic banks should provide loans with favorable repayment terms	0.572	6,943	2,626	Valid	0.687	9,406	2,626	Valid
	Digitization								
30	Islamic banks should provide ATM services	0.497	5,697	2,626	Valid	0.703	9,848	2,626	Valid
31	Islamic banks should provide Internet Banking/Mbanking services	0.459	5,147	2,626	Valid	0.694	9,585	2,626	Valid
32	Islamic Bank Internet Banking/Mbanking services should provide inter-bank and inter-bank transfers	0.51	5,899	2,626	Valid	0.634	8,154	2,626	Valid
33	Internet Banking/Mbanking services Islamic banks should provide payment/multipayment services	0.602	7,508	2,626	Valid	0.667	8,914	2,626	Valid
34	Internet Banking/MBanking services Islamic banks should provide online account opening services	0.417	4,569	2,626	Valid	0.627	8,01	2,626	Valid

In table 2. It can be seen that the value of t count is greater than t table, for t table with 101 respondents, $DF = n-2 = 99$, with a confidence level of 0.01, the result is 2,626. All dimensions of customer expected and perceived were statistically valid.

Table 2. Validity Test Dimensions

No	Dimension	Expected				Perceived			
		rxv	t count	table	status	rxv	t count	t table	status
1	Compliance	0.62	7,756	2,626	Valid	0.76	11,614	2,626	Valid
2	Assurance	0.77	11,95	2,626	Valid	0.88	18,326	2,626	Valid
3	Reliability	0.81	13,955	2,626	Valid	0.84	15,562	2,626	Valid
4	Tangible	0.7	9,742	2,626	Valid	0.78	12,419	2,626	Valid
5	Empathy	0.86	16,907	2,626	Valid	0.91	21,392	2,626	Valid
6	Responsiveness	0.8	13,19	2,626	Valid	0.85	16,292	2,626	Valid
7	Digitization	0.6	7,536	2,626	Valid	0.8	13,307	2,626	Valid

Reliability Test

In table 3. Based on calculations using the Cronbach Alpha method, the value of the expected and perceived instrument reliability test is declared reliable, which is in the range 0.90 – 1.00: Very High, 0.922 for Expectation, and 0.961 for Perceived.

Table 3. Instrument Reliability Test

Dimension	Cronbach Alpha	
	Expected	Perceived
Compliance	0.598	0.703
Assurance	0.604	0.724
Reliability	0.565	0.68
Tangible	0.588	0.605
Empathy	0.709	0.748
Responsiveness	0.52	0.63
Digitization	0.726	0.731
Instrument Apha	0.922	0.961

Result Summary

In table 4, a summary of the calculation results is presented which consists of attributes expected and perceived, gaps between expectations and perceived attributes, values, and categories of quality attributes. Service Quality is said “good” if perceived divided expected more than equal to 1. 1 it means perceived met with expected, so expectation from the customer was fulfilled.

Table 4. Result Summary

No	Dimensions and Attributes	Attribute		Gap	Quality Value	Quality Category
		Expected (1)	Perceived (2)	Attribute (3)=(2)-(1)	Attribute (4)=(2):(1)	Attribute
Compliance						
1	Islamic banks should implement Islamic principles and laws	4.626	4.239	-0.387	0.916	Not good
2	In Islamic banks there should be no interest payments on savings	4.332	3.908	-0.424	0.902	Not good
3	Islamic banks should implement Islamic terms of services and products	4.512	4.164	-0.348	0.923	Not good
4	Islamic banks should apply interest-free loans	4.459	3.904	-0.555	0.876	Not good
5	Islamic banks should apply investment profit sharing provisions	3.997	4.014	0.017	1.004	Good
Assurance						
6	Islamic banks should have polite and friendly employees	4.742	4.47	-0.272	0.943	Not good
7	Islamic banks should provide financial advice	4.186	4.131	-0.055	0.987	Not good
8	Islamic Bank office and waiting room interior should be attractive	4.268	4.133	-0.136	0.968	Not good
9	Islamic banks should provide access to account information	4.291	4.221	-0.07	0.984	Not good
10	The Islamic Bank Management Team should be experienced and have extensive knowledge	4.642	4.239	-0.403	0.913	Not good
Reliability						
11	Islamic banks should provide a pleasant service (fast service time)	4.628	4.232	-0.396	0.914	Not good
12	Islamic banks should provide a broad range of products and services	4.446	4.204	-0.242	0.946	Not good
13	Islamic banks should guarantee security in transactions	4.681	4.353	-0.328	0.93	Not good
14	Islamic bank service time (hours) should be optimal	4.456	4.254	-0.202	0.955	Not good
15	The appearance of the Islamic Bank's office and physical facilities should be attractive	4.315	4.142	-0.173	0.96	Not good
16	Islamic Bank Operating Hours should be clear	4.387	4.203	-0.185	0.958	Not good
17	Islamic banks should provide clear partitions or counter barriers	4.215	3.907	-0.308	0.927	Not good
18	Islamic Bank parking facilities should be adequate	4.391	3.754	-0.638	855	Not good
Empathy						
19	The location of Islamic Banks should be easy to reach	4.48	4.163	-0.318	0.929	Not good
20	The name of an Islamic bank should be easy to recognize	4.301	4.238	-0.064	0.985	Not good
21	Islamic banks should provide data on wealth and capital owned	3.901	3.818	-0.083	0.979	Not good
22	Islamic banks should guarantee the confidentiality of customer data	4.802	4.483	-0.319	0.933	Not good
23	Islamic banks should provide profitable products and services	4.291	4.202	-0.089	0.979	Not good
24	Islamic banks should set low service rates	4.082	4.042	-0.041	0.99	Not good
25	Islamic banks should provide financial consulting provisions	4.182	4.111	-0.07	0.983	Not good
Responsiveness						
26	Islamic Bank employees should be willing to help consumers	4.469	4.456	-0.013	0.997	Not good
27	The way Islamic Bank employees serve consumers should be Islamic	4.548	4.386	-0.162	0.964	Not good
28	Services at Islamic banks should be fast and efficient	4.481	4.291	-0.19	0.958	Not good
29	Islamic banks should provide loans with favorable repayment terms	4.135	3.962	-0.173	0.958	Not good
Digitization						
30	Islamic banks should provide ATM services	4.673	4.386	-0.287	0.938	Not good
31	Islamic banks should provide Internet Banking/Mbanking services	4.681	4.429	-0.251	0.946	Not good
32	Islamic Bank Internet Banking/Mbanking services should provide inter-bank and inter-bank transfers	4.602	4.451	-0.151	0.967	Not good
33	Internet Banking/Mbanking services Islamic banks should provide payment/multipayment services	4.492	4.356	-0.136	0.97	Not good
34	Internet Banking/MBanking services Islamic banks should provide online account opening services	4.542	4.277	-0.266	0.942	Not good

Discussion

Table 5. The attribute rankings based on the highest gap are presented, if the gap value is negative then there is a gap between perceived and expectations which means consumer expectations have not been met, if it is 0 then the perceived and expectation values are no gaps, which means consumer expectations are met if it is positive This means that the perceived exceeds expectations, which means that consumers are satisfied.

Table 5. Ranking by Attributes

Attribute	No Attribute	Perceived	Expected	Gap	Quadrant	Rank
Islamic Bank parking facilities should be adequate	18	3,754	4,391	-0.638	Q1	1
Islamic banks should apply interest-free loans	4	3,904	4,459	-0.555	Q2	2
In Islamic banks there should be no interest payments on	2	3,908	4,332	-0.424	Q1	3
The Islamic Bank Management Team should be experienced and have extensive knowledge	10	4,239	4,642	-0.403	Q3	4
Islamic banks should provide a pleasant service (fast service	11	4,232	4,628	-0.396	Q3	5

From the 34 attributes assessed, 5 of the attributes that have the largest gap are vehicle parking facilities (tangible dimension) with a value of -0.638, a perceived value of 3,754 (in the category of quite agree-agree), and expectations of 4,391 (in the category of agree-strongly agree), BSI's vehicle parking facilities, when viewed from the measurement of parking space (parking space inventory) are indeed limited because the office location is on the edge of the highway, then parking facilities are also used by employees and customers. For security, parking facilities are equipped with CCTV cameras and parking attendants. Management of parking facilities includes tactical and operational decisions so that policies can be planned and implemented by branch office management,

This result contradicts the research conducted (Biben 2018) that room and parking facilities have an effect of 22% on customer satisfaction, parking facilities have no significant effect on Customer Satisfaction PT. BTN BO Bandung.

The second attribute is that Islamic banks should apply interest-free lending (financing) terms (compliance dimension), has the second-largest gap after parking facilities of -0.555, the perceived value is 3,904 (in the category of quite agree - agree), and the expectation value of 4,459 (in the category of agree-strongly agree), the value of customer perceived regarding the interest-free attributes of loans at BSI states that they almost agree, but still cannot meet customer expectations. Bank Interest is a fee that is commonly used in conventional banks, conventional and Sharia banks using a different

profit-sharing system from their customers. In Islam the bank interest system includes usury which is forbidden for a Muslim, therefore Islamic banks do not use the bank interest system, BSI claims there is no bank interest system, but using a profit-sharing system, as for the characteristics of profit-sharing, namely Determining the amount of the profit-sharing ratio made at a certain time by referring to the possibility of profit and loss, The amount of the profit-sharing ratio is based on the amount of profit obtained, Profit-sharing depends on the profits carried out if it does not get a profit then losses that will be shared by both parties The amount of profit-sharing increases according to the increase in the amount of revenue. (Bank Muamalat 2017)

The third attribute is that Islamic banks should not have interest payments on savings (compliance dimension) and have the third-largest gap of -0.424 for the explanation of the bank interest system and profit-sharing which has been explained a little in the previous paragraph. BSI claims that they do not use a bank interest system but a profit-sharing system in sharing their profits. There are two customer savings systems in Islamic banks, namely *wadiah* savings and *mudharabah* savings. *Wadiah* Savings is a type of savings whose main purpose is to save funds so that customers who own *wadiah* savings will not benefit from fund management carried out by the Bank. While *Mudharabah* Savings is a type of savings with the main purpose of wanting to invest so that at the end of the month the customer will get additional money in the form of a bonus given by the bank.

The fourth attribute is that the Islamic Bank Management Team is experienced and has extensive knowledge (assurance dimension) has the fourth-largest gap of -0.403, the perceived value is 4.239 (in the category of agree) and the expectation value is 4,642 (in the category agree) but the perceived has not been able to meet expectations, as for the management system that needs to be done according to (Khamidah 2017) includes Planning, Organizing, Executing, Controlling.

The fifth attribute is that Islamic banks should provide pleasant services (fast service time) (reliability dimension) has the fifth largest gap of -0.396, the perceived value is 4.232 and the expectation value is 4.628, customer perceived (services that have been provided) have not been able to meet customer expectations. The ones who most often serve direct transactions are CS and Tellers, Customer Service has the task of providing explanations to customers about products, terms, and procedures. Serving opening savings, checking and deposit accounts, Serving customer requests for

blocking, Serving requests for cheque/transfer form(giro) accounts. The Teller's duties are to receive cash and non-cash deposits, make payments, take/deposit money from Bank Indonesia, head office, other branches according to service assignments from customers, Securing and storing cash, securities and making reports according to their fields. The condition of the employees of BSI KCP Banjar when the research was conducted consisted of 2 Customer Service (1 BSI and 1 AXA), and 1 Teller, customers who would make transactions at CS were quite handled, but when customers were about to make transactions at the teller the queue became quite long due to 2 BSI employees, 1 employee who served as a teller took maternity leave so this had quite an impact on service performance because only 1 person served as a teller.

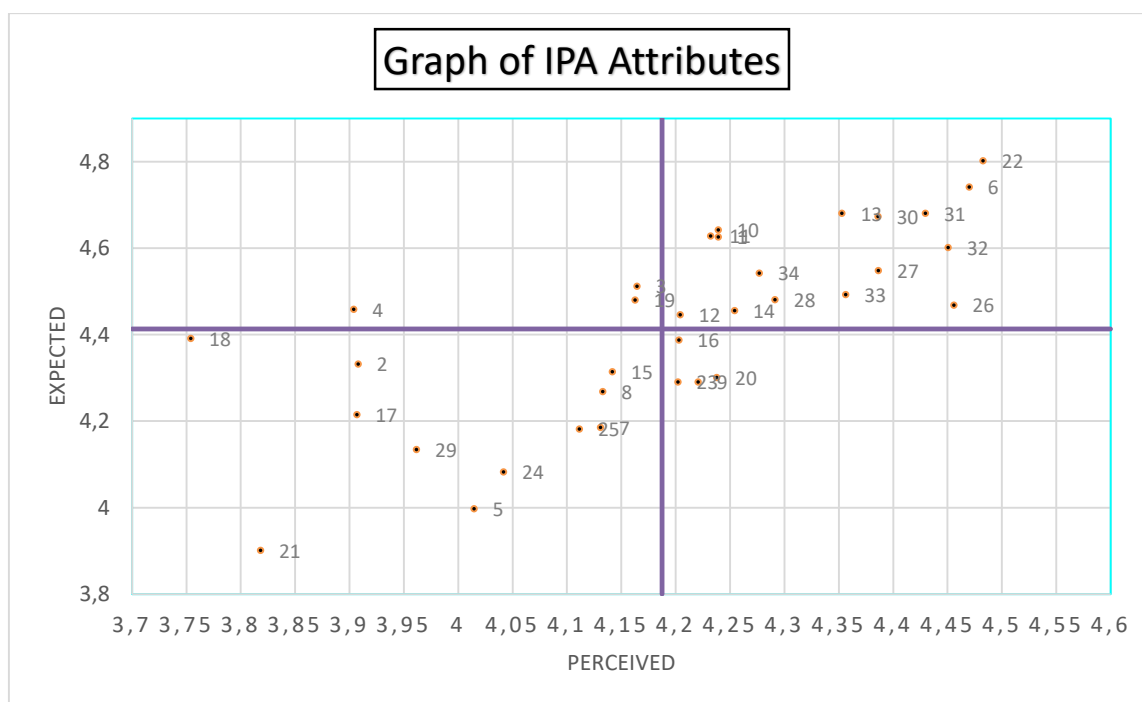


Figure 4. Graph of IPA Attributes

In Figure 4 it can be seen that the distribution of attributes is based on the value of perceived and expectation, then a middle line is made using the average perceived and expectation.

Q1 Concentrate Here (concentrate here).

The factors located in this quadrant are considered as Important and/or Expected factors by consumers but the current condition of Perceived and or Actual Performance is not yet satisfactory so that the management is obliged to allocate adequate resources to improve the performance of these various factors. Factors located in this quadrant are a priority to be improved.

attributes included in Q1: 3,4,19. attribute 3 is that Islamic banks should provide Islamic products and services, attribute 4 is that Islamic banks should provide interest-free loan terms, attribute 19 is the location of the service office

Table 6 shows that based on the dimensions, customer perceived has not met customer expected. The dimension of compliance is the dimension that has the largest gap, even though the dimension of compliance is a very core dimension in a Sharia Bank because it shows compliance with the principles that must be carried out in its field. The description of the gap between dimensions is shown in Figure 5.

Table 6. Gap between dimensions

No	Dimensions	Dimension		Gap	Quality Value	Quality Category
		Expected	Perceived	Dimension	Dimension	Dimension
		(1)	(2)	(3)=(2)-(1)	(4)=(2):(1)	
	Compliance	4.38	4.044	-0.336	0.923	Not good
	Assurance	4.42	4.237	-0.183	0.959	Not good
	Reliability	4.551	4.26	-0.291	0.936	Not good
	Empathy	4.283	4.147	-0.137	0.968	Not good
	Responsiveness	4.405	4.269	-0.136	0.969	Not good
	Digitization	4.598	4.379	-0.218	0.953	Not good

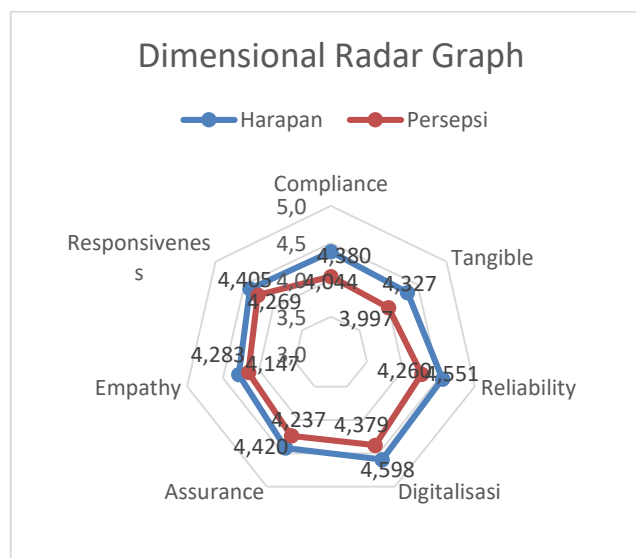


Figure 5. Dimensional Radar Graph

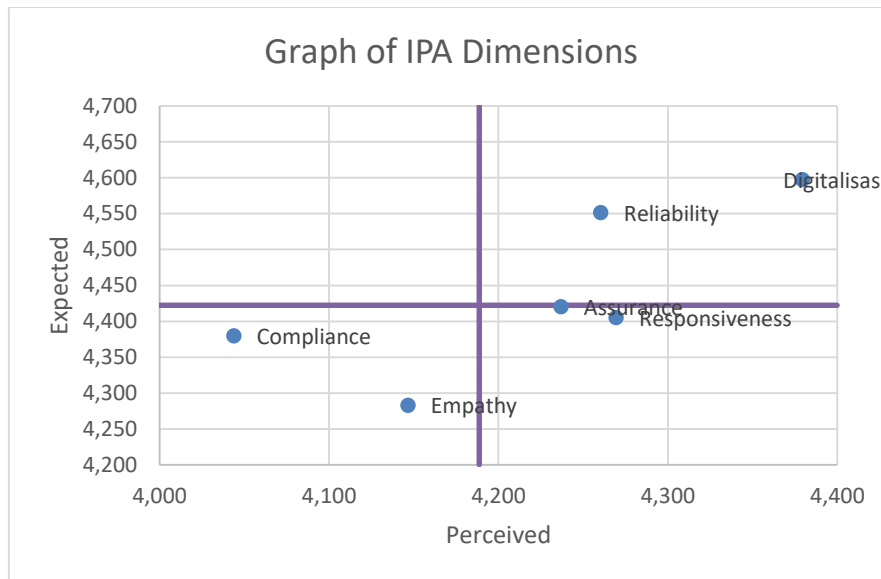


Figure 6. IPA Dimensional Graph

Figure 6. shows the distribution of values for each dimension based on the value of perceived and expectations, then a median average of perceived and expectations is made to determine the quadrant. The digitalization dimension has the highest expected value and also the highest perceived, however, customer expectations still cannot be fulfilled, this is in line with the statement of the Indonesian Financial Services Authority that "The development of information technology has led to an evolution that leads to digital banking services (digital banking). This service aims to improve the efficiency of operational activities and the quality of bank services to its customers. For this reason, banks need to develop business strategies that lead to digital banking services." However, along with the development of digitalization, the compliance dimension is also improved because compliance is the core of Islamic banks and concerns the image of Sharia in Indonesian Islamic Banks.

KESIMPULAN DAN SARAN

BSI is a Sharia Bank that should carry out the principles and be follow Islamic law. To research Islamic banks, the author uses the CARTERD dimensions, namely Compliance, Assurance, Reliability, Tangible, Empathy, Responsiveness, and Digitalization. The dimension of compliance must exist because in its activities it uses special principles, namely Islamic principles and Sharia, as well as the development of an era that demands all internet, the digitalization dimension in banking has become a must if you want to be able to compete with other competitors.

Based on the results of the discussion according to the gap ranking, the authors take 5 attributes that have the largest gap, namely vehicle parking facilities, no loan interest, no savings interest, the management team has extensive knowledge, and pleasant service (fast service time).

Based on the IPA graph, the attributes included in quadrant 1 should receive special attention, namely, the attributes of 3 Islamic banks should provide Islamic products and services, attribute 4 Islamic banks should provide interest-free loan terms, attribute 19 service office locations.

Limitation of Research. The study was conducted at the Sub-Branch Office in a Small City, so it is not sufficient to generalize the results of the study. Because BSI itself has 1200 branches spread throughout Indonesia. Therefore, a study in other branches such as a branch in a big city is necessary for comparative study.

For further research, it is necessary to design a questionnaire with more specific attributes following field conditions at the Bank to be studied, further researchers can research to analyze the relationship between attributes and dimensions. Then in the digitalization dimension, further development is needed, not only limited to M-Banking and Internet Banking but can use the implementation of IoT or other technologies.

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