

Service Quality as the Key to Customer Satisfaction: An Empirical Analysis of BTPN Syariah Bank Siantar Timur

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Abstract

This research seeks to assess the impact of employee service quality on customer satisfaction at BTPN Syariah Bank, East Siantar Branch. This research is both associative and quantitative. The study seeks to examine the correlation or impact of one variable on another. The study's demographic comprised 1,163 consumers of BTPN Syariah Bank, East Siantar Branch, in 2023. The sample for this study comprised 92 customers. This study employed simple regression analysis and hypothesis testing utilizing SPSS Version 25. This study's findings demonstrate that service quality positively and significantly impacts customer satisfaction at PTPN Syariah Bank, East Siantar Branch. Furthermore, customer satisfaction at BTPN Syariah Bank, East Siantar Branch, is primarily attributed to the independent variable of service quality, with the remaining 47.5% affected by other unexamined variables, including product quality and location.

Keywords: customer, satisfaction, service quality

Introduction

Quality serves as a catalyst for clients to forge a robust connection with the firm (A. Fadli et al., 2021). Such a bond ultimately enables the company to comprehensively grasp customer expectations and needs; consequently, the company can enhance customer satisfaction by maximizing positive experiences and minimizing or eradicating negative ones (Amelia & Tambunan, 2024). Companies who do not meet service expectations will encounter intricate issues (Amelia, 2024). Dissatisfied customers typically share their negative experiences with others, highlighting the significant losses a company may incur by failing to please consumers (Amelia et al., 2023).

The banking sector is intensely competitive and significantly contributes to a nation's GDP (Salsabillah, 2022). Bank BTPN Syariah is a financial institution dedicated to serve the community by offering banking services that adhere to sharia principles while ensuring optimal customer care. Amidst intensifying competition, the caliber of service offered by bank staff is crucial for sustaining client trust and loyalty (Silalahi et al., 2024). The caliber of personnel service at the bank is a determinant of client satisfaction, which influences the sustainability of commercial relationships and the continuity of bank operations (Lestari, 2019).

The quality of service at BTPN Syariah Bank East Siantar Branch encompasses several critical dimensions: tangibility (physical evidence), empathy, reliability, responsiveness, and assurance. Each of these variables significantly influences customer impressions of the level of service received. The initial factor, 'Tangible', pertains to observable physical elements, including banking facilities, cleanliness, comfort of waiting areas, and the appearance of employees. A tidy and comfortable workplace signifies a bank's professionalism to consumers. The subsequent factor Empathy denotes the degree to which personnel comprehend the wants and emotions of clients and deliver the requisite personal attention. Customers will perceive greater value and care when bank personnel engage with a commendable empathic demeanor.

The third factor of reliability is the bank's ability to provide consistent and accurate services. Reliability in serving customer needs, such as the accuracy of information and speed in completing transactions, greatly affects the level of customer trust. The fourth factor Responsiveness describes the readiness of employees to help customers and provide fast service. Employees who are alert and

responsive to customer questions or problems will increase customer satisfaction with bank services. And the fifth factor of assurance relates to the competence and knowledge of employees, as well as their ability to instill a sense of security in customers. Customers feel more confident when getting service from employees who are professional and have expertise in solving problems.

Nonetheless, despite the bank's endeavors to enhance service quality, numerous staff service-related concerns persist as obstacles within the banking sector. Numerous consumers express dissatisfaction with delays in response to inquiries, ambiguous information, and inconsistencies in service standards among various branches. At Bank BTPN Syariah Siantar Timur Branch, issues frequently manifest, particularly regarding employee response and empathy. Service quality challenges in banking pertain to tangibles. Numerous banks, including Bank BTPN Syariah Siantar Timur Branch, frequently get complaints over insufficient physical amenities, such as protracted waits, unpleasant waiting areas, and disheveled personnel attire. This conduct diminishes client confidence in the bank's professionalism. Challenges emerge that pertain to empathy, notably A frequent issue is the insufficient personal attention provided by personnel to customers. Certain clients perceive that personnel lack attentiveness to their individual needs, resulting in interactions that are predominantly transactional rather than interpersonal.

Dependability The reliability of service remains a challenge in various banks, especially BTPN Syariah. Customers frequently encounter ambiguity in service, including inaccuracies in product or service information supplied by staff, along with delays in transaction processing. Issues frequently associated with responsiveness specifically, delays in addressing client complaints or requests are prevalent in the banking sector. Employees who fail to reply promptly to clients can diminish satisfaction levels, as customers desire swift and efficient service, particularly in addressing their issues. **Guarantee:** Insufficient employee competency, particularly in delivering precise information and instilling confidence in consumers, constitutes a significant issue within the banking sector. Insufficient employee training and development can diminish the capacity of customers to deliver safe and reliable service assurances. Given this context, it is essential to investigate the impact of service quality on customer satisfaction levels at the Bank BTPN Syariah Siantar Timur Branch. This study aims to elucidate the degree to which the five characteristics of service quality influence customer satisfaction and serve as a reference for management in enhancing banking services in the future.

Theoretical Review

Service Quality

The quality of service is a crucial factor that significantly influences consumer satisfaction, particularly in the banking industry (Martin, 2021). Exceptional service prioritizes not only the fulfillment of customer requirements but also the cultivation of a good, comfortable, and professional experience (Munandar et al., 2022). Quality service indicators encompass the amiability and professionalism of bank personnel, the promptness and precision of service delivery, and the clarity of information supplied (Nasib, 2021). Furthermore, the accessibility of banking services contributes to the evaluation of service quality (Faris et al., 2023). Prompt replies and suitable resolutions to customer grievances demonstrate the bank's commitment to consumer satisfaction (Nasib, Syaifuddin, et al., 2023). If all these parts function effectively, clients will experience greater satisfaction, develop enhanced trust in the bank, and elevate the likelihood of long-term loyalty (Effendi, 2019). This behavior provides banks with a competitive edge in navigating the complexities of competition within the financial services sector (Novirsari, 2022).

When clients receive services that meet or surpass their expectations, it fosters a robust pleasant experience (N. M. Z. F. A. Fadli, 2020). Clients perceive attentiveness, appreciation, and receive competent service, hence fostering a significant degree of trust in the financial institution (Nasib, 2019). This trust serves as a fundamental foundation for establishing enduring connections between clients and the bank (Khairani, 2023). Perceived happiness enhances loyalty, leading customers to persist in utilizing services, amplify transaction frequency, and foster enduring collaboration despite competing offers from other banks (Nasib, Pranata, et al., 2023). Moreover, content customers typically disseminate their favorable experiences to those in their vicinity, both

through direct interaction and social media (Daulay, 2021). This favorable endorsement serves as an implicit promotion that can enhance the reputation and public confidence in the services and overall image of the banking institution (Martin & Nasib, 2021).

Numerous studies demonstrate that superior service quality significantly enhances satisfaction and fosters customer loyalty (Hendry & Kosasih, 2024)(Fatmawati, 2023)(Indriastuti, 2022). Subpar service may lead to dissatisfaction and grievances, potentially prompting consumers to transition to alternative banks (Harsono, 2023). Banking institutions must persist in implementing ongoing enhancements, including augmenting human resource proficiency, leveraging digital technologies for service efficiency, and conducting regular assessments of customer experience (Mohamed, 2023). These initiatives are crucial to guarantee that the services offered stay pertinent, adaptive, and capable of fulfilling client expectations amid industry rivalry (Setyadi, 2023).

Customer Satisfaction

Customer happiness is a crucial factor that significantly influences the sustainability of banking operations (Abdillah et al., 2021). Amidst fierce competition in the financial services sector, customer satisfaction acts as a benchmark for service success and a cornerstone for fostering long-term loyalty and trust (Al-bawaia, 2021). Content clients are likely to persist in utilizing banking products and services and are inclined to endorse them to others (Indriastuti, 2022). This conduct influences client acquisition, transaction frequency, and sustainable business growth, ultimately enhancing the bank's long-term competitive position (Fawzee, 2021). Customer satisfaction fosters transactional convenience and cultivates emotional connections between clients and financial institutions (Adalessossi, 2023). Content customers are generally more loyal, forgiving of minor imperfections, and receptive to new product introductions (Sabri, 2023). If consumers are dissatisfied, they are more prone to disappointment and may transition to other banks that are perceived to fulfill their expectations (Albarq, 2023). This action may adversely affect the bank's financial standing and reputation. Consequently, sustaining client happiness is crucial for enduring relationships and competitiveness within the banking sector (Naseer et al., 2021).

Banks must continually enhance their service quality to uphold client confidence and loyalty (Toni et al., 2025). These initiatives encompass enhancing personnel skills, employing service technology, expediting transaction procedures, and ongoing assessment informed by client feedback (Volik, 2024). Prioritizing client satisfaction is a crucial strategy for sustaining viability and competitiveness within the banking industry's competitive landscape (Sari et al., 2021). Customer satisfaction is not merely a short-term objective; it is also a crucial foundation for the bank's long-term viability and growth, fostering a durable and valued relationship for both parties (Sutejo et al., 2024).

Methodology

This study employs an associative and quantitative research methodology. Associative study examines the relationship between two or more variables and the influence one exerts on another. Data is gathered by questionnaires and interviews, thereafter analyzed using quantitative/statistical methods to evaluate the hypothesis. The investigation was conducted at the BTPN Syariah Bank East Siantar Branch in Pematang Siantar City during a duration of five months, from June to October 2024. Demographics and Sample Size: The study population comprised 1,163 customers of BTPN Syariah Bank in 2023. The Slovin algorithm determined a sample size of 92 individuals with a basic random sampling method.

The research data consisted of primary data, collected through interviews and questionnaires, and secondary data obtained from related documents and literature. Data Collection Techniques: Questionnaire: We use a Likert scale with 5 levels of assessment, ranging from strongly agree to strongly disagree. Interviews: Free guided interview techniques are used to explore more in-depth information. Observation, conducted to observe the phenomenon directly. Data Analysis Techniques: We use a validity test to determine if the questionnaire can accurately measure the intended outcomes. 2) The reliability test measures the consistency of measuring instruments, with Cronbach's alpha > 0.6 as the criteria to be considered reliable. 3) Classical Assumption Tests include

normality, heteroscedasticity, and multicollinearity tests to ensure a good regression model. 4) Simple regression test and hypothesis test.

Results and Discussions

Results

Table 1. Respondents Based on Gender

No	Gender	Amount	Percentage
1	Male	38	41,3
2	Woman	54	58,7
	Amount	92	100%

Based on Table 1, it can be seen that the gender of Bank BTPN Syariah Siantar Timur Branch customers who were taken as respondents shows that the majority of respondents were women, amounting to 54 respondents with a percentage of 58.7%. While male respondents were 38 respondents with a percentage of 41.3%.

Table 2. Respondents by Age

No	Age	Amount	Percentage
1	15 – 25 Year	22	24
2	26 – 35 Year	38	41
3	36 – 45 Year	25	27
4	> 45 Year	7	8
	Amount	95	100%

Based on table 2, it can be seen about the age of Bank BTPN Syariah Siantar Timur Branch customers who were taken as respondents, showing that customers with an age range of 15-25 years were 22 respondents or 24%, customers with an age range of 26-35 years were 38 respondents or 41%, customers with an age range of 36-45 years were 25 respondents or 27% and customers with an age > 45 years were 7 respondents or 8%.

Table 3. Respondents by Work

No	Work	Amount	Percentage
1	PNS/BUMN	37	40
2	Private employees	29	32
3	Self-employed	26	28
	Amount	95	100%

Based on table 3, it can be seen about the work of customers of Bank BTPN Syariah Siantar Timur Branch who were taken as respondents, showing that customers with civil servant/BUMN jobs were 37 respondents or 40%. Customers with private employee jobs were 29 respondents or 32%, customers with self-employed jobs were 26 people or 28%.

Validity Test

Table 4. Customer Satisfaction Validity Test (Y)

No	Variable	Item	r count	r table	Information
1	Customer Satisfaction (Y)	Item ke 1	0,601	0,2028	Valid
2		Item ke 2	0,379	0,2028	Valid
3		Item ke 3	0,361	0,2028	Valid
4		Item ke 4	0,461	0,2028	Valid
5		Item ke 5	0,388	0,2028	Valid
6		Item ke 6	0,371	0,2028	Valid

The validity test of the customer satisfaction variable with 8 item statements shows that all question items are valid because they have an rcount value greater than 0.2028.

Table 5. Validity Test of Service Quality Variables (X)

No	Variable	Item	r count	r table	Information
1		Item ke 1	0,519	0,2028	Valid

2	Service Quality (X)	Item ke 2	0,290	0,2028	Valid
3		Item ke 3	0,283	0,2028	Valid
4		Item ke 4	0,249	0,2028	Valid
5		Item ke 5	0,299	0,2028	Valid
6		Item ke 6	0,288	0,2028	Valid
7		Item ke 7	0,306	0,2028	Valid
8		Item ke 8	0,312	0,2028	Valid
9		Item ke 9	0,506	0,2028	Valid
10		Item ke 10	0,293	0,2028	Valid

Based on the results of the validity test or Service Quality variable with the Amount of statement items 10, it can be concluded that all question items are valid because they have an rcount value greater than 0.2028.

Reliability Test

Table 6. Reliability Test

Reliability Statistics			
Variable	Cronbach's Alpha	N of Items	Status
Customer Satisfaction	0.901	6	Reliabel
Service Quality	0.821	10	Reliabel

According to Table 6, the reliability test findings for the five research variables indicate a Cronbach's alpha value over 0.60, signifying that the question items in this study are deemed reliable.

Normality Test

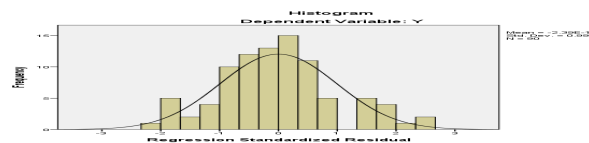


Figure 1. Normality Test

The histogram above illustrates a symmetrical distribution. The graph indicates that the regression model adheres to the normality assumption.

Multicollinearity Test

Table 7. Multicollinearity Test

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Service Quality (X)	,494	2,023

a. Dependent Variable: Customer Satisfaction (Y)

The study results indicate that the VIF values for each independent variable are below 10, and the tolerance values exceed 0.10, hence confirming the absence of multicollinearity in the regression model.

Heteroscedasticity Test

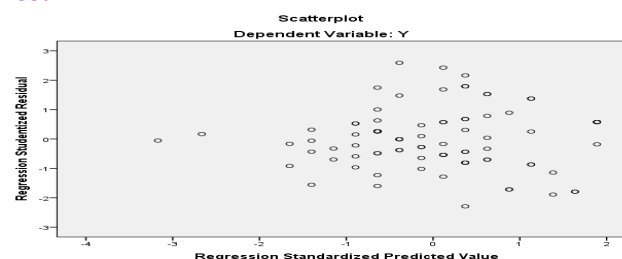


Figure 2. Scatterplot

The test results from the graphical method depicted in the figure above indicate that the Scatterplot output reveals a dispersion of points that lacks a distinct pattern. Therefore, it can be inferred that a heteroscedasticity issue does not exist.

Simple Regression Test

Table 8. Simple Regression Test

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	2,619	3,105		,844
	Service Quality (X)	,717	,073	,725	,000

a. Dependent Variable: Customer Satisfaction (Y)

Based on the multiple linear regression calculations in table 8, the formula can be found as follows:
 $Y = 2.619 + 0.717 (X) + e$

From the regression equation above, it can be explained that if the value of variable X (Service Quality) is constant or equal to zero, then the magnitude of variable Y (Customer Satisfaction) is 2.619.

Partial Test (t Test)

Table 9. Partial Test (t test)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	2,619	3,105		,844
	Service Quality (X)	,717	,073	,725	,000

a. Dependent Variable: Customer Satisfaction (Y)

According to the calculation results from the aforementioned table, the t-table value at 0.05 significance level with degrees of freedom (n - k) or (92 - 1) = 91 is 1.986, which can be interpreted as follows: According to Table 4.9, the tcount value is 9.866, indicating that tcount exceeds ttable (9.866 > 1.986) with a significance level of 0.00, which is less than 0.05. Consequently, the alternative hypothesis (Ha) is accepted while the null hypothesis (Ho) is rejected, signifying that Service Quality positively and significantly influences Customer Satisfaction at Bank PTPN Syariah East Siantar Branch.

Determination Test (R Square)

Table 10. Determination Test

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.725 ^a	.525	.520	2,711
a. Predictors: (Constant), Service Quality (X)				
b. Dependent Variable: Customer Satisfaction (Y)				

The results of the aforementioned determination test indicate that the coefficient of determination (R Square) is 0.525, signifying that 52.5% of the variance in Customer Satisfaction at BTPN Syariah Bank, East Siantar branch, is elucidated by the independent variable, Service Quality, while the remaining 47.5% is affected by other unexamined variables, such as product quality and location.

Discussions

According to the hypothesis test results, the *t*-count value is 9.866, indicating that *t*-count exceeds *t*-table ($9.866 > 1.986$) with a significance level of 0.00, which is less than 0.05. Consequently, H_a is accepted and H_o is rejected, signifying that the hypothesis (H_a) demonstrates a positive and significant impact of Service Quality on Customer Satisfaction at Bank PTPN Syariah East Siantar Branch. Service quality is a critical determinant of customer satisfaction in the banking business, particularly at Bank PTPN Syariah East Siantar Branch. Within Islamic banking, high Service Quality signifies the professionalism, integrity, and dedication of banks in delivering services in accordance with sharia standards. The research findings indicate that Service Quality exerts a favorable and significant impact on Customer Satisfaction. The reliability of delivering services that align with the bank's commitments is a significant determinant of customer satisfaction. Bank PTPN Syariah's capacity to deliver precise and dependable services, including transaction facilitation, efficient administrative procedures, and adherence to sharia principles, instills a sense of security in consumers. Customers perceive themselves as appreciated and adequately served when they can depend on the bank to consistently fulfill their financial requirements.

Responsiveness, defined as the capacity and readiness of bank officers to promptly address client needs, is crucial in fostering satisfaction. Customers at Bank PTPN Syariah, East Siantar Branch, who experience prompt service, such as in addressing complaints or obtaining necessary information, would derive satisfaction due to the bank's swift responsiveness to customer demands. Guarantees encompass staff expertise and competencies, together with the capacity to instill a sense of security in clients. Employees that exhibit professionalism, courtesy, and comprehensive expertise in sharia products will cultivate consumer confidence in the bank. Customers will feel at ease when interacting with bank workers who can articulate answers to inquiries effectively and offer solutions that adhere to sharia standards. The provision of personalized care and attention to consumers is a crucial element in enhancing satisfaction. Customers of Islamic banks anticipate services that prioritize not only transactional efficiency but also address their personal and spiritual requirements. PTPN Syariah banks that demonstrate attentiveness to consumers through amicable personal contacts and comprehend their individual wants would be more esteemed by customers, hence enhancing contentment. The state of the bank's physical infrastructure, including the layout of service areas, the provision of facilities that facilitate sharia transactions, and the presentation of staff, also influences Customer Satisfaction. Banks that provide a pleasant, pristine atmosphere and are outfitted with contemporary technologies convey a competent and efficient image to customers. Moreover, clear and informative pamphlets regarding Islamic items would further augment the customer experience.

The research shows that by paying attention to service quality, Bank PTPN Syariah East Siantar Branch is able to significantly increase customer satisfaction. This customer satisfaction can then affect customer loyalty and improve the bank's overall reputation. Satisfied customers will not only continue to use the bank's services but are also likely to recommend the bank to others, which in turn will expand the customer base and increase the bank's competitiveness in the Islamic banking industry. Thus, it is important for PTPN Syariah Bank to continuously improve service quality in various aspects, ensuring that all service elements can provide optimal satisfaction to customers. Optimizing service quality will not only maintain the sustainability of the bank's business but also strengthen the bank's image as a financial institution that prioritizes sharia principles and customer welfare.

This study's findings reinforce the hypothesis that service quality significantly impacts customer satisfaction, particularly within the Islamic banking sector (Kim et al., 2024)(Sudirjo et al., 2024)(Kim & Yeo, 2024). This research may serve as a reference for other studies concentrating on services within the Islamic financial sector, particularly for local banks in regions with specific market features, such as East Siantar. These findings corroborate the SERVQUAL methodology, frequently employed to evaluate service quality across diverse sectors (Lestari et al., 2021). This study enhances understanding by examining the significance of these elements within the framework of Islamic banking. Islamic banks must align the dimensions of trustworthiness, responsiveness, assurance, empathy, and physical proof with Sharia principles to effectively enhance customer satisfaction (Khan et al., 2024)(Ezechi et al., 2025).

The results enhance the existing literature on Islamic banking within local contexts, namely in regions like East Siantar. This research can serve as a guide for other Islamic banks in similar areas to find ways to improve their services based on what local customers need, which might be different from what people in big cities want. The management of Bank PTPN Syariah might utilize these insights to formulate policies aimed at enhancing service quality in alignment with customer wants and expectations. Explicit policies about service standards, goal response times, and incentivizing workers for exemplary service performance will enhance the bank's customer satisfaction. Banks must implement a system for regular assessment of service quality. Client satisfaction surveys, client complaint research, and benchmarking against other Islamic banks can accomplish this. Ongoing assessment enables banks to promptly recognize areas needing enhancement and modify service methods in alignment with market fluctuations.

Conclusions

This study concludes that employee service quality has a positive and significant impact on customer satisfaction at BTPN Syariah Bank, East Siantar Branch. The regression analysis reveals that service quality explains 52.5% of the variance in customer satisfaction, indicating that improvements in service delivery are strongly associated with higher customer satisfaction levels. Meanwhile, the remaining 47.5% is influenced by other variables not examined in this research, such as product quality, pricing, convenience, and branch location.

This study is limited to one branch and one independent variable, namely service quality, which may restrict the generalizability of the findings across other branches or banking institutions. Additionally, the study relied on cross-sectional data, which does not capture long-term changes in customer perceptions. Future research is encouraged to explore additional factors that may influence customer satisfaction, such as digital banking experience, service accessibility, and customer trust. Expanding the study across multiple branches and using a longitudinal design could provide deeper insights into the dynamics between service quality and customer satisfaction in the banking sector. Furthermore, qualitative approaches such as interviews may enrich the understanding of customer expectations and perceptions beyond quantitative metrics.

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