



## The effect of service quality in providing on customer satisfaction at Bank Syariah Indonesia Bandung

Tuti Sulastri<sup>1</sup>, Tengku Ine Hendriana<sup>2</sup>, Syagita Rachmawati<sup>3</sup>

<sup>1,2,3</sup>Business Administration, Institut Digital Ekonomi LPKIA, Bandung, Indonesia

### ARTICLE INFO

#### Article history:

Received Aug 9, 2025  
Revised Sept 10, 2025  
Accepted Sept 20, 2025

#### Keywords:

Competitive Advantage;  
Customer Satisfaction;  
Service Quality.

### ABSTRACT

PT Bank Syariah Indonesia Tbk (BSI) is the result of a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. It officially commenced operations on February 1, 2021. As a service provider, BSI is required to provide quality service to enhance customer satisfaction. This study aims to determine the effect of service quality through the provision of Hajj souvenirs on the satisfaction of Hajj savings customers at BSI KCP Bandung Kopo. The method used was quantitative with a saturated sample of 43 respondents, and data analysis was performed using SPSS version 26. The results indicate that the provision of Hajj souvenirs significantly influences customer satisfaction, with a calculated t-value of  $4.750 > t\text{-table } 2.019$ . The coefficient of determination of 35.5% indicates that this factor contributes significantly to customer satisfaction, while 64.5% is influenced by other factors outside this study. Practically, these findings suggest that BSI can leverage the provision of relevant and meaningful souvenirs as part of its service differentiation strategy to strengthen customer loyalty, improve overall service experience, and gain a competitive advantage in the Islamic banking industry.

This is an open access article under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license.



### Corresponding Author:

Tengku Ine Hendriana,  
Business Administration,  
Institut Digital Ekonomi LPKIA,  
Jl. Soekarno Hatta 456, Bandung, 40266, Indonesia,  
[tengkuine@lpkia.ac.id](mailto:tengkuine@lpkia.ac.id)

## INTRODUCTION

On February 1, 2021, PT Bank Syariah Indonesia Tbk (BSI) was established as a merger of PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The company operates nationally with branches in Bandung, including one in Bandung Kopo. Within the corporate structure, Bank Syariah Indonesia Bandung Kopo has several departments, including the Operations Department and Service Manager. Before reporting to the Branch Manager, all operational activities in the banking hall must be reviewed, including all administrative transactions, by the Operations Department and Service Manager. To assist in carrying out the duties of this department, this department oversees three other departments: Back Office, Customer Service, and Teller. The Customer Service Department is responsible for meeting customer needs, resolving customer issues, and providing information about the various products available at Bank Syariah Indonesia (BSI) KCP Bandung Kopo. One of Bank Syariah Indonesia's flagship products is a savings plan for Hajj or Umrah pilgrimages. These Hajj savings can be in the form of Rupiah or USD currency with the

convenience of the first deposit being IDR 100,000.00. Customers receive benefits such as waived monthly administration fees, notification when their balance is sufficient for their Hajj portion, online registration through the Ministry of Religious Affairs' Integrated Hajj Computerization and Information System (SISKOHAT), and no standing instruction fees, allowing customers to save diligently.

The Integrated Hajj Computerization System, hereinafter referred to as Siskohat, is an integrated data management system for Hajj pilgrimage management. Siskohat is connected to the Directorate General of Hajj and Umrah Organization (Ditjen PHU). Services available through the Siskohat system include registration, cancellation, and payment for data validation. Bank Syariah Indonesia (BSI) collaborates with the Ministry of Religious Affairs in managing Hajj savings. Hajj savings represent a form of service provided by BSI, aiming to ease the financial burden for the public in saving money so they can perform the Hajj pilgrimage. One of the benefits customers receive when using BSI's flagship Hajj savings product is a Hajj souvenir, which is sent by the Ministry of Religious Affairs through Bank Syariah Indonesia. This souvenir serves as a token of appreciation from both the Ministry and BSI to the customers.

The purpose of this initiative is to strengthen the relationship between the bank and its customers, while also enhancing customer satisfaction as a result of the quality service provided by the company or the Ministry through the bank (Tan et al., 2025). This aligns with the definition of service quality, which refers to the characteristics and attributes of a service that influence an employee's ability to meet the expressed or implied needs of the customer (Aryanti et al., 2024). In service marketing, there are several indicators of service quality (Jurg et al., 2025) that serve as key references: Responsiveness, which refers to the willingness to help customers; Reliability, the ability to perform the promised service dependably and accurately; Empathy, showing care and individualized attention; Assurance, the knowledge and courtesy of employees and their ability to convey trust; and Tangibles, the physical facilities and equipment that represent the service (Agung et al., 2023).

A bank must provide high-quality services and create a sense of security for its customers, as this is one of the key elements for the bank's success (Jiang et al., 2023). By delivering quality service and ensuring customer safety, banks can foster customer satisfaction—and vice versa. Among Islamic banks, Bank Syariah Indonesia has the highest number of Hajj savings customers, based on data of banks that have Hajj savings products. Based on the table above, it can be seen that Bank Syariah Indonesia (BSI) has the highest number of Hajj savings customers, indicating that BSI's Hajj savings product has a competitive advantage over other banks.

However, although prior studies on Islamic banking have broadly discussed service quality dimensions such as responsiveness, reliability, and assurance, limited attention has been given to the role of non-financial service attributes—particularly the distribution of Hajj souvenirs—as a factor influencing customer satisfaction. This research seeks to fill that gap by analyzing how the provision of Hajj souvenirs contributes to enhancing customer loyalty and service perception, aspects that are often overlooked in conventional service quality models. From a practical perspective, the findings can guide BSI and other Islamic banks in designing more effective customer engagement strategies through symbolic and cultural service elements that go beyond transactional benefits. From an academic perspective, the study enriches the literature on service quality in Islamic banking by introducing the distribution of Hajj souvenirs as a unique variable in the Indonesian context, thereby strengthening the discourse on how localized cultural practices shape customer satisfaction in financial services. The purpose of this initiative is to strengthen the relationship between the bank and its customers, while also enhancing customer satisfaction as a result of the quality service provided by the company or the Ministry through the bank. (Tan et al., 2025) This aligns with the definition of service quality, which refers to the characteristics and attributes of a

service that influence an employee's ability to meet the expressed or implied needs of the customer (Aryanti et al., 2024)

In service marketing, there are several indicators of service quality (Jurg et al., 2025) that serve as key references: Responsiveness, which refers to the willingness to help customers; Reliability, the ability to perform the promised service dependably and accurately; Empathy, showing care and individualized attention; Assurance, the knowledge and courtesy of employees and their ability to convey trust; and Tangibles, the physical facilities and equipment that represent the service (Agung et al., 2023)

A bank must provide high-quality services and create a sense of security for its customers, as this is one of the key elements for the bank's success. (Jiang et al., 2023) By delivering quality service and ensuring customer safety, banks can foster customer satisfaction—and vice versa. Among Islamic banks, Bank Syariah Indonesia has the highest number of Hajj savings customers, base on date of banks that have Hajj savings Products.

Based on the table above, it can be seen that Bank Syariah Indonesia (BSI) has the highest number of Hajj savings customers, indicating that BSI's Hajj savings product has a competitive advantage over other banks. To remain competitive, the company must pay attention to all aspects of this product, such as the distribution of Hajj souvenirs.

The distribution of goods, especially souvenirs, is an important activity that benefits the bank in collaboration with the Ministry of Religious Affairs. (Ha & Thanh, 2022) However, challenges arise in the distribution process, particularly when souvenirs are highly anticipated but not readily available or delivered late. (Li et al., 2023) This may lead to customer dissatisfaction. One of the key dimensions of service quality is reliability, which refers to an employee's ability to provide fast, accurate, and satisfactory services that meet customer expectations (Sebayang, 2019)

Customer satisfaction is derived from high-quality service that includes five indicators: responsiveness, reliability, assurance, empathy, and tangibles. (Yang & Kwon, 2024) These indicators can contribute to customer satisfaction if the bank consistently responds to customer needs. (Chen et al., 2024) Meeting customer satisfaction can also foster a sense of loyalty and ownership toward the bank. This aligns with the concept of customer satisfaction, which arises from the perception that customer expectations have been met—resulting in pleasure, high loyalty, and emotional attachment to the brand (Sitepu & Marpaung, 2022) Therefore, to increase customer satisfaction—particularly for BSI KCP Bandung Kopo—high-quality service delivery must be continuously improved.

To determine the quality of service in the provision of Hajj souvenirs at Bank Syariah Indonesia (BSI) Sub-Branch Office (KCP) Bandung Kopo. To determine the satisfaction of Hajj savings customers at Bank Syariah Indonesia (BSI) Sub-Branch Office (KCP) Bandung Kopo. To analyze the effect of service quality in providing Hajj souvenirs on the satisfaction of Hajj savings customers at Bank Syariah Indonesia (BSI) Sub-Branch Office (KCP) Bandung Kopo.

Service quality is the customer's assessment of the level of service received compared to the service expected. A service is considered satisfactory and of high quality if it meets the customer's expectations (Purnomo, 2021)

According to Kotler & Keller (Pelanggan, 2025) there are several dimensions of service quality, including:

Responsiveness is the ability of an employee to respond promptly and assist customers by being readily available to meet their needs effectively; reliability is the ability of employees to deliver services accurately, quickly, and satisfactorily according to customer expectations; (Medase & Abdulbasit, 2020) empathy is a condition where the service provider understands customer expectations and communicates with care and personal attention to create a sense of security; assurance is the employee's knowledge, skills, courtesy, and ability to inspire trust and confidence in customers to protect them from risk; tangibles is the physical evidence, tools, and facilities required to serve customers. (Pedro & Henrique, 2025) According to (Fokus et al., 2023), the benefits of service quality include: service quality can increase profit potential, particularly by boosting sales through repeat

use of the product or service. (Stefanelli et al., 2022) It helps companies retain customers, as consistent quality encourages loyalty to the brand or service. (Pavagada et al., 2025) From this theory, it can be concluded that good service quality will build a positive image in the eyes of customers. (Hajian et al., 2025) This, in turn, enhances trust and attractiveness toward the company. The distribution of Hajj souvenirs can be viewed as a goods distribution activity (Terhadap & Konsumen, 2019). Distribution connects production activities from producers to consumption by consumers, ensuring that goods or services are delivered on time (Dalilah, 2023) Customer satisfaction is an assessment made by customers regarding the characteristics of a product or service that meets their (Adhitya Akbar, 2019) Customers are those who save or use the bank's products and services. (Tan et al., 2025) Banks encourage people to deposit their money by offering rewards such as interest, gifts, or services (Novianti et al., 2024)

Customer satisfaction is an evaluation made after using goods or services when needs are met or even exceeded (Novianti et al., 2024) According to Tirtayasa et al. (2021), the indicators of customer satisfaction include: fulfilled customer expectations, Willingness to reuse the product, Willingness to recommend the product, Quality of service, Loyalty, Good reputation, Strategic location According to (Produk et al., 2025) the benefits of customer satisfaction are Increased opportunity for customer lifetime value, reduced costs for retaining existing customers. Existing customers are more likely to become loyal customers. Satisfied customers will share their positive experiences with others.

The hypotheses of this study are:  $H_0$  (Null Hypothesis): There is no effect of service quality in the provision of Hajj souvenirs on the satisfaction of Hajj savings customers.  $H_1$  (Alternative Hypothesis): There is an effect of service quality in the provision of Hajj souvenirs on the satisfaction of Hajj savings customers.

## RESEARCH METHOD

In this study, operational variables were defined to measure the influence of service quality on customer satisfaction. The first variable, Service Quality (X), adopts five dimensions from Kotler & Keller (Cesariana et al., 2022): responsiveness (speed of service), reliability (consistency, e.g., in delivering Hajj souvenirs), empathy (understanding customer needs), assurance (appropriateness of souvenirs provided), and tangibles (availability of souvenirs).

The second variable, Customer Satisfaction (Y), refers to indicators from Rondonuwu & Komalig (Tirtayasa et al., 2021), consisting of seven dimensions: fulfillment of expectations, intention to reuse the product, willingness to recommend, service quality, strategic location, good reputation, and customer loyalty.

Through this operationalization, the study systematically assesses how service quality, particularly the distribution of Hajj souvenirs, affects the satisfaction of BSI Hajj savings customers. The research instrument testing includes validity and reliability tests to ensure accuracy and consistency. Validity is assessed by comparing calculated  $r$  values with table  $r$  values using SPSS, while reliability is tested with Cronbach's Alpha, considered reliable if greater than 0.6. Descriptive statistical analysis is then applied to describe the service quality (X) and customer satisfaction (Y) variables using mean scores. The Kolmogorov-Smirnov normality test is conducted to confirm normal data distribution. Simple linear regression is used to examine the effect of the independent variable on the dependent variable, with hypothesis testing performed through the  $t$ -test at a 5% significance level. Finally, the coefficient of determination is calculated to determine the extent of the independent variable's contribution to the dependent variable.

## RESULTS AND DISCUSSION

This study shows that service quality has a significant effect on Hajj savings customer satisfaction at BSI KCP Bandung Kopo. The results are consistent with the SERVQUAL model (Parasuraman et al.,

1988), where responsiveness and reliability emerged as the strongest dimensions, while tangibles (souvenir availability) require improvement. These findings support earlier studies (Cesariana et al., 2022; Tirtayasa et al., 2021) which highlight that satisfaction increases when service delivery meets customer expectations and leads to loyalty and positive recommendations.

Practical contributions suggest that BSI should improve the management of souvenir distribution, ensure product availability, and design souvenirs that align with Islamic values to strengthen customer trust and loyalty. At the same time, external factors—such as product competitiveness, digital service experience, and economic or policy changes—also influence satisfaction, explaining the 64.5% variance beyond service quality.

In summary, this study reinforces the importance of service quality in Islamic banking, while also showing that customer satisfaction is shaped by both internal service practices and external conditions.

## CONCLUSION

This study confirms that service quality has a significant positive effect on Hajj savings customer satisfaction at BSI KCP Bandung Kopo, with 35.5% of satisfaction explained by service quality, while the remaining 64.5% is influenced by other factors. Overall, service quality and customer satisfaction were rated “good,” though improvements are needed, particularly in the availability of Hajj souvenirs. Practical suggestions for BSI include strengthening souvenir distribution management, ensuring consistent availability, and designing souvenirs that align with customer needs and Islamic values. In addition, training staff to enhance responsiveness, empathy, and assurance will further improve customer trust and loyalty. For future research, it is recommended to explore external factors such as digital service quality, product competitiveness, religious motivations, and macroeconomic conditions, as these may provide a more comprehensive understanding of customer satisfaction in Islamic banking.

## References

- Adhitya Akbar, L. D. N. (2019). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Jasa Transportasi Online. *Jurnal Ekonomi*, 24(2), 213. <https://doi.org/10.24912/je.v24i2.574>
- Agung, R. A. K., Kurniawan, A. P., & Juru, P. (2023). *Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan PT . Borwita Citra Prima Maumere*. 9(2).
- Aryanti, S., Supriyatna, W., Ekonomi, F., Pamulang, U., Surya, J., No, K., Pamulang, K., & Selatan, K. T. (2024). *Pengaruh Kualitas Pelayanan dan Harga terhadap Kepuasan Pelanggan Bright Gas 5 , 5Kg pada PT Parung Kencana Jaya , Kabupaten Bogor*. 1(2), 111–125.
- Chen, W., Wang, J., & Ye, Y. (2024). Journal of Innovation. *Journal of Innovation & Knowledge*, 9(2), 100476. <https://doi.org/10.1016/j.jik.2024.100476>
- Dalilah, N. (2023). *Pengaruh Kualitas Produk , Promosi dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan di Kopi Kenangan*. 2(2), 186–197. <https://doi.org/10.55123/mamen.v2i2.1774>
- Fokus, A., Coffee, D., Coffee, P. D., Square, P. L., Pls, S., & Coffee, D. (2023). *No Title*. 834–843.
- Ha, L. T., & Thanh, T. T. (2022). Journal of Innovation. *Journal of Innovation & Knowledge*, 7(1), 100168. <https://doi.org/10.1016/j.jik.2022.100168>
- Hajian, A., Rezaeinejad, S., Rayman, K., & Khorsandroo, S. (2025). An innovative supply chain solution for information management in cyber resilience : Blockchain technology. *Journal of Innovation & Knowledge*, 10(4), 100744. <https://doi.org/10.1016/j.jik.2025.100744>
- Jiang, S., Hu, X., & Li, S. (2023). *Journal of Innovation*. 8. <https://doi.org/10.1016/j.jik.2023.100404>
- Jurg, M. F. M., Kamp, L. M., & Kaa, G. Van De. (2025). Factors affecting the adoption of quality standards in the semiconductor industry : The importance of stakeholder pressures. *Journal of*

- Innovation & Knowledge*, 10(3), 100690. <https://doi.org/10.1016/j.jik.2025.100690>
- Li, S., Gao, L., Han, C., Gupta, B., Alhalabi, W., & Almakdi, S. (2023). Journal of Innovation. *Journal of Innovation & Knowledge*, 8(1), 100317. <https://doi.org/10.1016/j.jik.2023.100317>
- Medase, S. K., & Abdul-basit, S. (2020). External knowledge modes and firm-level innovation performance: Empirical evidence from sub-Saharan Africa. *Suma de Negocios*, 5(2), 81–95. <https://doi.org/10.1016/j.jik.2019.08.001>
- Novianti, S., Fitralisma, G., Herlina, E., Manajemen, P. S., Ekonomi, F., Tinggi, S., & Ekonomi, I. (2024). Pengaruh Desain Keamanan dan Kualitas Produk terhadap Kepuasan Pelanggan pada Home Industry Snack 324. 3(4), 315–327. <https://doi.org/10.55123/mamen.v3i4.4216>
- Pavagada, R., Reddy, V., & Prakash, A. (2025). Embracing Complexity in Smart City Services : A Case of Waste Management. *Journal of Innovation & Knowledge*, 10(2), 100661. <https://doi.org/10.1016/j.jik.2025.100661>
- Pedro, R., & Henrique, S. (2025). A new proposed model to assess the digital organizational readiness to maximize the results of the digital transformation in SMEs. 10(December 2024).
- Pelanggan, M. L. (2025). *Jurnal mudabbir*. 5.
- Produk, P. K., Pelayanan, K., & Customer, D. A. N. (2025). Pengaruh kualitas produk, kualitas pelayanan, dan customer experience terhadap kepuasan pelanggan sofyan frozen. 2(2), 470–478.
- Purnomo, S. (2021). PENGARUH REWARD DAN PUNISHMENT TERHADAP KINERJA KARYAWAN PADA PT PLN ( PERSERO ) UNIT PELAKSANA PELAYANAN PELANGGAN ( UP3 ) BOGOR. 4(4), 711–720.
- Sebayang, S. K. (2019). Pengaruh Nilai Pelanggan , Kepuasan Pelanggan dan Kepercayaan terhadap Loyalitas Pelanggan pada Kedai Kopi Online di Kota Medan. 02, 220–235.
- Sitepu, E. A., & Marpaung, N. (2022). PENGARUH KUALITAS PELAYANAN TERHADAP KEPUASAN PELANGGAN PADA KLINIK MS GLOW ( STUDI PADA KONSUMEN MS GLOW AESTHETIC CLINIC MEDAN ). 1(8), 908–915.
- Sri, D., Wati, S., Mutohar, P. M., & Muhajir, A. (n.d.). Pelayanan dan Kepuasan Pelanggan di Lembaga Pendidikan Islam. 4(3), 1617–1624.
- Stefanelli, V., Ferilli, G. B., & Boscia, V. (2022). Journal of Innovation decisions. *Journal of Innovation & Knowledge*, 7(4), 100278. <https://doi.org/10.1016/j.jik.2022.100278>
- Tan, Y., Jiang, G., Sayed, S., & Zhao, F. (2025). Analyzing the impact of digital technology on consumers ' travel intentions. *Journal of Innovation & Knowledge*, 10(2), 100685. <https://doi.org/10.1016/j.jik.2025.100685>
- Terhadap, K., & Konsumen, K. (2019). *hitung = 5,550* (. 2(2), 1–19.
- Yang, J., & Kwon, Y. (2024). Journal of Innovation. *Journal of Innovation & Knowledge*, 9(4), 100581. <https://doi.org/10.1016/j.jik.2024.100581>