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Department of Islamic Economics
Faculty of Islamic Economics and Business
Universitas Islam Negeri Sultan Maulana Hasanuddin Banten
Jln. Syech Nawawi Al-Bantani-Andamui-Curug-Kota Serang 42171
BANTEN - INDONESIA

Phone: +62254 200323 || Fax: +62254 200022 || Website: www.journal.islamiconomic.or.id

THE INFLUENCE OF CUSTOMER SATISFACTION ON SERVICE QUALITY AT BANK SYARIAH INDONESIA KCP MEDAN SIMPANG LIMUN

Annisa Zuhra^{1*}, Imsar², Tuti Anggraini³

^{1 2 3} Universitas Islam Negeri Sumatera Utara, Sumatera Utara, Indonesia

*Corresponding Author: annisazuhra336@gmail.com

Information	ABSTRACT
<p>Article History:</p> <p>Received : 13.01.2025 Revised : 27.01.2025 Accepted : 05.02.2025</p> <p>Keywords: Customer Satisfaction Index; Customer Satisfaction; Service Quality.</p>	<p><i>This study aims to analyze customer satisfaction with service quality at Bank Syariah Indonesia KCP Medan Simpang Limun using the Customer Satisfaction Index (CSI) approach. The method employed is a quantitative, descriptive research design, involving 95 respondents selected through purposive sampling. The results show a significant effect of customer satisfaction on the quality of service provided. The simultaneous test (F-test) yielded a p-value of 0.000, which is less than 0.05, indicating that changes in customer satisfaction affect service quality simultaneously. The partial test (T-test) also supports this finding, with a calculated T value of 11.201 for the customer satisfaction variable, well above the specified T table value of 1.985 at the 0.000 significance level. This study also yields a Customer Satisfaction Index (CSI) of 89.54%, which falls within the very satisfied category (81% - 100%). Thus, it can be concluded that Bank Syariah Indonesia KCP Medan Simpang Limun has successfully met customer expectations regarding service quality, indicating that customer satisfaction is an important element that must be maintained and continuously improved.</i></p>



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A. INTRODUCTION

A bank is a financial institution that plays a role in the modern economy, where the bank functions as an intermediary between parties who have surplus funds and parties who need funds (Affandi, R. K., Anggraini, T., & Daulay, 2023). Banks provide a variety of services, from savings and credit provision to various investment services (Fuadi et al., 2022). In this case, Islamic banking is present as an alternative for people who want to carry out financial activities based on Islamic principles (Anshar, F., Koli, G., Ibrahim, A., & Nurlina, 2022) stated that Islamic banking does not only focus on profit alone, but also emphasizes aspects of justice, partnership, and balance in every transaction (Astuti, 2022). This system avoids usury (interest) and transactions involving speculation, and prioritizes sharing risk between banks and customers. In Indonesia, Islamic banking has experienced rapid development along with increasing public awareness of the importance of financial principles in accordance with Islamic law. (Anggraeni, N., & Faozan, 2023) shows that Islamic banking has great potential to continue growing, providing fair and transparent financial solutions for people at all levels of society by offering products that are not only competitive but also in line with religious values.

Customer satisfaction is one of the key factors that determine a company's success, especially in the financial services sector, such as banking. Customer satisfaction reflects the extent to which the services or products provided by the company meet or exceed customer expectations (Andri Soemitra, 2018). This level of satisfaction can be influenced by various aspects, including service quality, response speed, product reliability, and the company's ability to resolve problems faced by customers (Sihotang, F. P., & Oktarina, 2022). In the banking world, satisfied customers tend to be more loyal, often make repeat transactions, and even recommend the bank to others (Soemitra et al., 2022). On the other hand, customer dissatisfaction can have a negative impact on the company's image, reduce trust, and cause customers to switch to competitors (Ardianti, N. P., & Waluyo, 2021). Therefore, comprehensive customer satisfaction measurement is important for maintaining strong long-term relationships and improving the company's competitiveness in a competitive market.

In this study, the Customer Satisfaction Index (CSI) approach was applied to assess customer satisfaction with the quality of service provided by Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun. CSI is an analytical method that is useful for assessing various aspects of service. This method involves measuring and calculating satisfaction scores across a number of dimensions considered important to customers. The assessment is carried out quantitatively, providing a clear picture of how the performance of Islamic banks meets or exceeds customer expectations. This analysis not only helps in identifying areas that need improvement but also provides a strategic reference for improving service quality and strengthening the relationship between the bank and its customers. The CSI approach aims to generate knowledge about customer experiences, so that banks can make the necessary adjustments to improve customer satisfaction and loyalty, and support the sustainable growth of Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun.

Customer decisions in choosing banking services, including Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun, are often influenced by various complex factors and are not always linear. The confusion in this decision arises because

customers consider not only rational factors, such as costs and benefits, but also emotional factors and personal values, including beliefs in Sharia principles, prior experiences, and perceptions of service quality. In this context, dissatisfaction with certain aspects, such as long waiting times or ineffective staff communication, can overshadow other potential benefits provided by the bank. On the other hand, customer decisions can also be influenced by external factors, such as recommendations from others, the bank's image in the community, and market competition. This creates a challenge for banks not only to meet customers' rational needs but also to build strong emotional relationships through superior service, transparency, and concern for individual customer needs.

The main problem faced by Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun lies in the low level of customer satisfaction with the quality of services provided. Although BSI is the largest Islamic bank in Indonesia, with significant assets and a wide branch network, many customers complain about various aspects of its service that they find inadequate. These complaints include excessive wait times during the transaction process, ineffective communication between staff and customers, and staff responsiveness that falls short of expectations. Although BSI has tried to offer products and services in accordance with Sharia principles, many customers feel the value received from these services is not commensurate with their expectations. This situation raises concerns about the long-term impact on customer loyalty and bank growth, especially amidst increasingly tight competition in the sharia banking sector.

Evaluating service quality and gaining a better understanding of customer expectations and needs are essential to identifying areas for improvement. This aims to improve customer satisfaction and loyalty. This study focuses on the analysis of customer satisfaction with the quality of service at Bank Syariah Indonesia KCP Medan Simpang Limun to find effective solutions in improving customer experience and strengthening the bank's position in the Islamic banking market. Based on the background of this study, the purpose of this study is to analyze the level of customer satisfaction with the quality of service at Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun using the Customer Satisfaction Index (CSI) approach. This study focuses on identifying how the quality of service perceived by customers, their expectations, the value they feel, and their satisfaction, complaints, and loyalty affect their perceptions of the services provided by the bank.

B. LITERATURE REVIEW

Customer Satisfaction Concept

Customer satisfaction is the level of a person's feelings after comparing their performance or results with their expectations. In the context of banking, customer satisfaction is defined as the alignment between customer expectations and their experience with the bank's products or services. This level of satisfaction is influenced by several main elements; 1) Product and service quality: The extent to which a product or service meets customer expectations, 2) Customer experience: Direct interaction with bank employees, convenience of facilities, and speed of service, 3) Customer expectations: Initial perceptions of bank services, influenced by promotions, reputation, and recommendations from others. In Islamic banking, customer satisfaction has an additional dimension: compliance with Islamic

principles, such as being free of usury, fairness, and transparency in every transaction.

Quality of Service

Service quality is the level of service excellence that meets or even exceeds customer expectations. The SERVQUAL model is an approach often used to measure service quality, with five main dimensions (Nurul Aulia Dewi, Alika Hariani, 2023). First, Tangibles: the physical aspects of the service, such as office facilities, equipment, technology, and team member appearance. Second, Reliability: the ability to provide the promised service consistently and accurately. Third, Responsiveness: the willingness and ability to help customers and provide prompt service. Fourth, Assurance: the knowledge and ability of employees to provide trust and a sense of security to customers. Fifth, Empathy: the care and attention given to customers individually.

In Islamic banks, the service quality dimension also includes compliance with Sharia principles, reflecting the bank's commitment to conducting transactions in accordance with Islamic values.

The Relationship between Customer Satisfaction and Service Quality

Service quality is one of the main factors that determines customer satisfaction. Previous studies have shown a positive relationship between service quality and customer satisfaction in the banking sector. In the context of Islamic banking, this relationship is more complex because it involves additional dimensions, such as compliance with Islamic principles, transparency, and fairness (Maryani, 2019).

Service Quality as a Determinant of Satisfaction: Good service creates positive experiences for customers, thereby increasing their satisfaction. For example, a quick response to customer complaints or issues can foster appreciation.

Satisfaction as a Measure of Quality: Customer satisfaction can also serve as an indicator of service quality. When customers are satisfied, this indicates that the service provided has met or exceeded their expectations.

Customer Satisfaction in Islamic Banking

Customer satisfaction in Islamic banking does not focus solely on technical service aspects but also on the bank's commitment to Islamic values. This additional dimension includes (Imsar, Nurhayati, 2023); 1) Sharia Compliance. Sharia bank customers have high expectations regarding the halal status of products and transactions. Violations of Sharia principles can reduce trust and satisfaction. 2) Ethics and Transparency: Sharia banks are required to apply ethical principles in every transaction, including transparency in costs and risks. 3) Fairness in Risk Sharing: Risk-sharing models in Sharia banking, such as *mudharabah* and *musyarakah*, provide a sense of fairness for customers.

The Importance of Customer Satisfaction for Islamic Banks

Customer satisfaction has a significant impact on bank performance, both in the short and long term. These impacts include (Sihotang, F. P., & Oktarina, 2022). 1) Customer Loyalty: Satisfied customers tend to be loyal and use bank services repeatedly. 2) Positive Recommendations: Satisfied customers often recommend the

bank to others, which has an impact on increasing the number of new customers. 3) Bank Image: High levels of satisfaction help improve the bank's reputation and image in the community.

Theoretical Framework

Based on theoretical studies, the relationship between customer satisfaction and service quality can be formulated as follows:

Service Quality → Customer Satisfaction → Bank Loyalty and Image

The dimensions of service quality, both tangible and non-physical (reliability, responsiveness, assurance, empathy), influence customer perception and satisfaction. In Islamic banking, the additional dimensions of Sharia compliance and ethical values are key factors that differentiate it from conventional banking (Ridwan et al., 2011).

C. METHODOLOGY

This research is quantitative research with a descriptive approach. According to John W. Creswell, quantitative research is a research approach that focuses on collecting and analyzing numerical data to test hypotheses, measure variables, and make predictions (John W. Creswell, 2010). Creswell explains that quantitative research uses statistical techniques to measure and analyze relationships among variables, identify patterns, and make generalizations that can be applied to broader populations. Quantitative descriptive research aims to provide a systematic, factual, and accurate description of phenomena, both natural and man-made. In this case, this study examines customer satisfaction with the quality of service of Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun.

According to (Arikunto, 2016), a research methodology expert, the population is all elements or individuals who have certain characteristics and are the focus of research. The population in this study includes all customers of Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun. Meanwhile, According to (Hamzah, 2020), A sample is a subset of a population used to represent the entire population in a study. The population in this study consisted of customers of Bank Syariah Indonesia (BSI) at the Medan Simpang Limun Branch Office (KCP). This population consists of customers who made transactions at the Medan Simpang Limun KCP from January to October 2024, totaling 2077 customers. This population size is the population size (N) in the Slovin formula. The tolerance level is set to 0.1%, resulting in a sample size of 95. Sampling was carried out using the purposive sampling technique, namely selecting respondents who met predetermined criteria to ensure they were representative for research purposes. The data collection technique used was a questionnaire distributed via Google Form to respondents. This study applies the Customer Satisfaction Index (CSI) method to measure customer satisfaction with the quality of service at Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun. CSI is a method for assessing consumer satisfaction as a whole by combining various aspects of the customer experience.

Data analysis techniques used in this study include validity and reliability tests, as well as classical assumption tests for normality, multicollinearity, heteroscedasticity, and autocorrelation, which are carried out using SPSS. In addition,

a partial test was conducted to determine the effect of each independent variable on the dependent variable, and a multiple linear regression analysis was performed to evaluate the effect of customer satisfaction on service quality. The calculation of the Customer Satisfaction Index (CSI) using Microsoft Excel aims to measure the overall level of customer satisfaction with the services provided by Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun.

This CSI method is very useful for identifying how satisfied consumers are with the services they receive and for providing an overview of the level of satisfaction, which is expected to serve as a basis for improving and developing services in the future. Here is the CS Formula:

$$CSI = \frac{WT}{n} \times 100\%$$

Description:

SI : Satisfaction Index

WT : Total Weight

n : maximum number of scales used in the study

There are CSI satisfaction level criteria that classify survey results based on a percentage range, namely 81% - 100% as Very Satisfied, 66% - 80.99% as Satisfied, 51% - 65.99% as Quite Satisfied, 35% - 50.99% as Less Satisfied, and 0% - 34.99% as Dissatisfied (Muliani et al., 2023). These criteria help measure and interpret customer satisfaction levels more clearly and systematically.

D. RESULT AND ANALYSIS

This study aims to analyze customer satisfaction with the quality of service at PT Bank Syariah Indonesia using the Customer Satisfaction Index (CSI) approach, involving 95 selected respondents. Respondents are research subjects selected and determined by researchers to obtain responses. Respondents are groups of individuals who are directly involved in the phenomenon being studied. Respondent characteristics are used to examine the variety of respondents recruited by researchers.

Table 1. Characteristics of Respondents Based on Age

Age	Frequency
Under 20 years	20
20 - 30 years	40
Above 30 years	35
Total	95

Source: processed data 2024

Of the total 95 respondents, the 20-30 age group was the most dominant with 40 respondents (42.1%). This shows that Bank Syariah Indonesia has a fairly young customer base, which is potentially more likely to adopt its products and services. On the other hand, respondents under 20 years old numbered 20 people (21.1%), while 35 people (36.8%) were over 30 years old. This shows that although the majority are in the productive age range, there is also interest from older age groups, which can be a focus for developing products better aligned with their needs.

Table 2. Characteristics of Respondents Based on Gender

Gender	Frequency
Male	45
Female	50
Total	95

Source: processed data 2024

In terms of gender, the number of female respondents was slightly higher than the number of male respondents, with 50 (52.6%) and 45 (47.4%), respectively. This shows that Bank Syariah Indonesia has succeeded in attracting the attention of women, who are often involved in family financial decisions and financial management. Therefore, this can be a focal point for developing products and services that better align with women's needs, for example, through more inclusive, women-friendly services.

Table 3. Characteristics of Respondents Based on Occupation

Occupation	Frequency
Student	5
College Student	45
Civil Servant	10
Businessman	15
Housewife	10
Other	10
Total	95

Source: processed data 2024

The majority of respondents were students (45, 47.4%), followed by 5 students (5.3%) and 15 businessmen (15.8%). The presence of a large number of students indicates that BSI KCP Medan Simpang Limun has the opportunity to build long-term relationships with young customers who have the potential to become loyal customers. The number of businessmen, which has increased to 15, reflects the interest of professionals involved in business activities, so Bank Syariah Indonesia can consider offering more relevant and attractive products for this segment. On the other hand, the number of civil servants remained stable at 10 respondents, while 10 housewives and 10 other respondents held diverse job types. This shows the importance of developing services that can meet the needs of various customer segments.

Table 4. Characteristics of Respondents Based on Experience Using BSI

Experience Using BSI	Frequency
Under 1 Year	30
1-5 Years	55
Over 5 Years	10
Total	95

Source: processed data 2024

Respondents with 1-5 years of experience at Bank Syariah Indonesia account for 55 people (57.9%), while 30 people (31.6%) have used the bank for less than 1 year, and only 10 people (10.5%) have more than 5 years of experience. This indicates that most customers are new to Islamic banking and may need further education about its products and services. On the other hand, a small number of customers with longer experience indicate that BSI needs to increase efforts to retain long-term customers and increase their loyalty, as well as provide a better experience for new customers.

Before calculating the Customer Satisfaction Index (CSI), the first important step is to conduct a validity test of the measurement instrument, such as a questionnaire or survey. The validity test aims to ensure that each item or question compiled in the instrument is truly capable of measuring the intended variables, namely, customer satisfaction and service quality. Good validity indicates that the data collected can be relied on to provide an accurate picture of customer perceptions and experiences. If the results of the validity test indicate that the instrument is valid, then the CSI calculation can be carried out with confidence that the data obtained accurately reflects the perception of customer satisfaction. The CSI results will then be used to analyze the extent to which the services provided by Bank Syariah Indonesia meet or even exceed customer expectations.

Table 5. Validity Test Results

Item	R Calculate	R Table	Description
X1	0.700	0.1996	Valid
X2	0.726	0.1996	Valid
X3	0.785	0.1996	Valid
X4	0.777	0.1996	Valid
X5	0.780	0.1996	Valid
X6	0.852	0.1996	Valid
X7	0.774	0.1996	Valid
X8	0.792	0.1996	Valid
X9	0.880	0.1996	Valid
X10	0.861	0.1996	Valid
X11	0.749	0.1996	Valid
X12	0.711	0.1996	Valid
Y1	0.779	0.1996	Valid
Y2	0.825	0.1996	Valid
Y3	0.876	0.1996	Valid
Y4	0.657	0.1996	Valid
Y5	0.697	0.1996	Valid
Y6	0.801	0.1996	Valid
Y7	0.696	0.1996	Valid
Y8	0.751	0.1996	Valid
Y9	0.739	0.1996	Valid
Y10	0.832	0.1996	Valid
Y11	0.745	0.1996	Valid
Y12	0.692	0.1996	Valid

Based on the Table above, the validity test results indicate that all question items used in this study have a calculated R value greater than the R table value of 0.1996, indicating that each item is valid. For example, item X1 has a calculated R of 0.700, which exceeds the R table value of 0.1996, so the item is declared valid. The same applies to all other items, such as X2 with a calculated R value of 0.726 and Y3 with a calculated R value of 0.876, both of which are also valid. This validity is important because it ensures that each question in the instrument accurately measures the intended variable, namely customer satisfaction with the service quality of Bank Syariah Indonesia KCP Medan Simpang Limun. Thus, the results of each valid item can be used as a strong basis for proceeding to the next stage of analysis, including the calculation of the Customer Satisfaction Index (CSI).

After all items in the questionnaire are declared valid through a validity test, in which the calculated R value is greater than the R table value of 0.1996, the next step is to conduct a simple linear regression test. A simple linear regression is conducted to analyze the influence of the independent variable, customer satisfaction, on the dependent variable, service quality. This test will produce a regression equation that shows the extent to which customer satisfaction influences the quality of service received. This regression equation will later be used to understand the relationship between the two variables, where the resulting regression coefficient describes the change in service quality predicted based on changes in customer satisfaction.

Table 6. Reliability Test Results

Variable	R Count	Description
Customer Satisfaction	0.941	Reliable
Service Quality	0.932	Reliable

Source: processed data 2024

Based on Table 6, the reliability test results indicate that the two variables, customer satisfaction and service quality, have R values of 0.941 and 0.932, respectively. Both values are above the minimum limit of 0.7, so both are declared reliable. This shows that the instrument used in this study is consistent and reliable for measuring customer satisfaction with the quality of service provided, thereby ensuring the validity of the subsequent analysis.

Table 7. Results of Normality Test

N	100
Mean	0,00E+00
Std. Deviation	141.068.364
Absolute	0.095
Positive	0.059
Negative	-0.095
Kolmogorov-Smirnov Z	0.948
Asymp. Sig. (2-tailed)	0.331

Source: processed data 2024

The results of the normality test using the Kolmogorov-Smirnov test showed an Asymp. Sig. (2-tailed) value of 0.331, which is greater than the significance level of

0.05. This indicates that there is insufficient evidence to reject the null hypothesis, so the residual data are normally distributed. In other words, the residual distribution shows conformity with the assumption of normality, which is important for the validity of the statistical analysis.

Table 8. Heteroscedasticity Test Results

Model	B	Std. Error	t	Sig.
1 (Constant)	3.091	1.134	2.727	0,06
Customer Satisfaction	0.028	0.016	-1.793	0,076

Source: processed data 2024

The results of the heteroscedasticity test show a Significance value (Sig.) for the customer satisfaction variable of 0.076, which is greater than 0.05. Thus, there is insufficient evidence to reject the null hypothesis of no heteroscedasticity in this regression model. This indicates that the residual variance remains consistent across levels of predictor values, so the resulting regression model is reliable and valid for further analysis.

Table 9. Simple Linear Regression Test Results

Model	B	Std. Error	t	Sig.
1 (Constant)	3.010	1.767	1.703	0,040
Customer Satisfaction	0.275	0.025	11,201	0,000

Source: processed data 2024

The results of the simple linear regression test show that the regression coefficient value for the customer satisfaction variable (b) is 0.275. This indicates that each unit increase in customer satisfaction will lead to a 0.275-unit increase in service quality. The regression equation obtained is $Y = 3.010 + 0.275X$, where 3.010 is a constant indicating the baseline level of service quality when customer satisfaction is zero. With a significance value (Sig.) for customer satisfaction of 0.000, which is less than 0.05, it can be concluded that the effect of customer satisfaction on service quality is very significant. This shows that an increase in customer satisfaction has a direct positive effect on the quality of service provided. Conversely, if this coefficient value is negative, then an increase in customer satisfaction will result in a decrease in service quality of 0.275.

Table 10. Simultaneous Test Results (F Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Resion	252.227	1	252.227	125.465	0.000
Residual	197.013	98	2.010		
Total	449.240	99			

Source: processed data 2024

The results of the simultaneous test (F Test) indicate a significant relationship between customer satisfaction and service quality. Based on the ANOVA table, the Sig. The value obtained is 0.000, which is smaller than 0.05, so it meets the significance

criteria. This shows that changes in customer satisfaction simultaneously affect the quality of service provided. Thus, the customer satisfaction variable has a significant contribution in explaining variations in service quality in Islamic banks.

Table 11. Partial Test Results (T-Test)

Model	B	Std. Error	t	Sig.
1 (Constant)	3.010	1.767	1.703	0,040
Customer Satisfaction	0.275	0.025	11,201	0,000

Source: processed data 2024

The partial test results (T-Test) presented in Table 11 show that the calculated T value for the customer satisfaction variable is 11.201, which is greater than the specified T table of 1.985. The level of significance is 0.000, which is clearly below the significance criterion of 0.05. This shows that customer satisfaction has a significant positive effect on service quality. From these results, it can be concluded that an increase in customer satisfaction is directly correlated with an improvement in the quality of service received. This shows that customer satisfaction is an important factor in creating and maintaining high service quality.

Table 12. Results of Determination Coefficient Test (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.749	0.561	0.557	1.41786

Source: processed data 2024

The results of the determination coefficient test shown in Table 12 show that the R value of 0.749 indicates a strong relationship between customer satisfaction variables and service quality. The R-square value of 0.561 indicates that approximately 56.1% of the variation in service quality can be explained by the customer satisfaction variable. Meanwhile, the Adjusted R Square value of 0.557 indicates that this model also accounts for the number of predictors, providing a more realistic picture of the strength of the relationship between the two variables. With a standard error of the estimate of 1.41786, these results indicate that the model is quite accurate in predicting service quality from customer satisfaction. These results indicate that customer satisfaction significantly improves the quality of service provided.

After conducting several tests above, the next step is to calculate the CSI. The Customer Satisfaction Index (CSI) is a tool that comprehensively measures customer satisfaction by assessing product and service attributes. To apply the CSI method, an important initial step is to prepare a consumer questionnaire. This questionnaire is designed to collect data on customer satisfaction across various aspects of the product or service being assessed, enabling analysis of how well the company meets its customers' expectations and needs.

To calculate the Customer Satisfaction Index (CSI), several steps must be taken. The measurement process comprises several main steps, starting with determining the Mean Importance Score (MIS), which is the average assessment of each service aspect's importance from the customer's perspective. Furthermore, the Mean

Satisfaction Score (MSS) is calculated to measure the average customer satisfaction with the service. The next step is to calculate the Weight Factors (WF), which represent the relative importance of each service aspect in determining overall satisfaction. Then, the Weight Score (WS) is calculated by multiplying WF by MSS, which reflects the weighted level of satisfaction for each aspect. The Customer Satisfaction Index (CSI) value is calculated by aggregating WS scores to determine the overall level of satisfaction. In this study, the CSI results were categorized into four criteria, namely very dissatisfied, dissatisfied, satisfied, and very satisfied.

Table 13. Calculation of Customer Satisfaction Index (CSI)

No.	Item	MIS	MSS	WF	WS
1	X1	2,98	3,15	6,13	17,97
2	X2	3,06	3,15	6,21	18,47
3	X3	3,07	3,2	6,27	18,82
4	X4	3,13	2,99	6,12	17,91
5	X5	3,06	3,04	6,1	17,78
6	X6	3,05	3,09	6,14	18,05
7	X7	3,01	3,11	6,12	17,91
8	X8	3,12	3,13	6,25	18,68
9	X9	3,07	3,2	6,27	18,4
10	X10	3,08	3,16	6,24	18,68
11	X11	3,06	3,15	6,21	18,47
12	X12	3,04	3,13	6,17	18,19
13	Y1	3,11	3	6,11	17,84
14	Y2	3,15	3,13	6,28	18,89
15	Y3	3,07	3,14	6,21	18,47
16	Y4	3,04	3,12	6,16	18,12
17	Y5	3,13	3,15	6,28	18,89
18	Y6	3,08	3,04	6,12	17,92
19	Y7	3,08	3,11	6,19	18,3
20	Y8	3,15	3,12	6,27	18,5
21	Y9	3,04	3,1	6,14	17,4
22	Y10	3,07	3,13	6,2	18,8
23	Y11	3,1	3,14	6,24	17,6
24	Y12	3,12	3,11	6,23	18,7
	Total	52,43	70,78	149,44	429,02

Source: processed data 2024

Based on the table above, the following are the results of the CSI calculation:

$$CSI = \frac{429,02}{4} \times 100\% = 89,54 \%$$

The calculation result for the Customer Satisfaction Index (CSI) is 89.54%, which falls within the 81% - 100% range. This value indicates that customer satisfaction with the quality of service provided by Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun is very high. With this high CSI value, it can be concluded that customers are very satisfied with the services they receive, which exceed their initial expectations. The success of BSI KCP Medan Simpang Limun in meeting customer

needs and expectations is evident in the significant benefits customers derive from its products and services. Thus, these results indicate that BSI KCP Medan Simpang Limun has delivered high service quality and created a positive customer experience.

This study also found that the highest average scores were in two service aspects. The first aspect, with a score of 3.13, indicates that customers feel their decision to use this company's services or products was the right one. This shows that customers feel confident and satisfied with their choice, which reflects high confidence in the quality of the services provided. The second aspect, with a score of 3.15, shows that customers feel satisfied with their investment in Bank Syariah Indonesia's services or products when compared to what they pay. This reflects a positive perception of the value customers receive relative to the costs incurred, indicating they feel they are getting adequate returns on their investment. This shows that PT Bank Syariah Indonesia has succeeded in providing satisfactory value to its customers, both in the decision to use the service and in the balance between costs and benefits.

Meanwhile, the lowest average scores were found in two aspects of service. The first aspect, with a score of 2.98, concerns the quick response to customer questions or problems. This indicates that customers feel the service's response to their needs is inadequate and needs improvement to ensure that questions or problems can be resolved more efficiently. The second aspect, with a score of 3.01, concerns the fulfillment of the bank's promises or commitments regarding its services. This indicates that, despite the promises or commitments made, customers feel that not all of them can be fulfilled properly, suggesting shortcomings in the implementation and consistency of the services provided. This indicates an urgent need to improve the quality and speed of responses, as well as to ensure that all service commitments are consistently met to improve overall customer satisfaction.

Based on the table provided above, the total Mean Importance Score (MIS) obtained is 52.43, while the total Weight Score (WS) reaches 429.02. To calculate the Customer Satisfaction Index (CSI), the total WS of 429.02 is divided by the number of assessed aspects, 4. Thus, the CSI calculation yields 89.54%. According to the CSI satisfaction level criteria, the value of 89.54 falls within the 81% - 100% range, indicating it is in the very satisfied category. This assessment indicates that, overall, customer satisfaction with the quality of service provided by PT Bank Syariah Indonesia is in the very satisfied category. These results indicate that customers feel the services they receive meet their expectations quite well and give a positive assessment of their experience with the company. This also shows that, although there is room for improvement, the services provided are adequate and meet customer expectations for quality and responsiveness.

The results of this study are in line with the findings of research (Sihotang, F. P., & Oktarina, 2022) and (Nur 'Alimah, Marliyah, 2023), because everything shows that the level of customer satisfaction is in the satisfied category, which means quite good. In this study, the Customer Satisfaction Index (CSI) value of 77.76% falls within the 66% to 80.99% range, placing it in the Satisfied category, indicating high customer satisfaction. Research by Siahhaan and Agustini (2021) also shows that the CSI of 66% reflects consumer satisfaction with the bank's services. In addition, research by Maryani (2019) shows a CSI of 79.34% for the service quality attribute at Bank BNIS KCP Ciputat, which falls within the 0.66-0.80 range, indicating that customers are

satisfied with the bank's performance. This shows that although the specific scores differ, the study finds that the quality of service provided is at an adequate level of satisfaction. This shows consistency in customer satisfaction assessments, with both studies concluding that although there are areas for improvement, the services provided have overall met customer expectations.

The Influence of Customer Satisfaction on Service Quality

The study's results indicate a significant relationship between customer satisfaction and the quality of service provided by Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun. A significance value of 0.000 from the simultaneous test (F Test), which is smaller than 0.05, indicates that the customer satisfaction variable simultaneously affects service quality significantly. This shows that customer satisfaction is one of the main determinants in explaining variations in service quality at this bank. This finding strengthens the theory put forward by (Antonio, 2001), which states that customer satisfaction is greatly influenced by their perception of service quality. High satisfaction signals that the service provided has met or exceeded customer expectations, both in tangible (physical) and intangible (non-physical) aspects.

Positive Relationship between Customer Satisfaction and Service Quality

The partial test results (T-Test) show a T-count of 11.201, which is far above the T table value of 1.985, with a significance level of 0.000. This finding provides empirical evidence of a significant positive relationship between customer satisfaction and service quality. In other words, the higher the level of customer satisfaction, the higher the quality of service customers perceive. This positive relationship indicates that Bank Syariah Indonesia (BSI) KCP Medan Simpang Limun has succeeded in meeting customer expectations through quality services, including reliability, responsiveness, assurance, and empathy. For example, more efficient waiting time management, good communication, and compliance with Sharia principles can increase customer satisfaction, which ultimately increases customer perceptions of the quality of bank services.

Implications for Bank Strategy

This finding has several important implications for Bank Syariah Indonesia KCP Medan Simpang Limun, including:

1. **Increasing Customer Loyalty.** High customer satisfaction can strengthen loyalty, as customers are more likely to return to using bank services and recommend the bank to others. This is very important in maintaining market share amidst increasingly tight competition in the Islamic banking sector.
2. **Strengthening Bank Image.** A high level of satisfaction also positively impacts the bank's image, indicating that it can provide services in accordance with Islamic values, transparency, and fairness. This good image attracts potential new customers.
3. **Encouragement for Service Innovation.** Positive assessments of service quality require banks to continue innovating to provide a better customer experience. This includes adopting the latest technology, improving staff competency, and providing more personal and responsive services.

Challenges and Recommendations

Although the research results show a significant positive influence between customer satisfaction and service quality, there are several challenges that need to be considered (Widhyani & Wahjuadi, 2019):

- 1 Customer Complaints: Some customers may still feel dissatisfied with certain aspects, such as long waiting times or ineffective communication. Therefore, banks need to focus on complaint management to improve the overall customer experience.
- 2 Competition in the Islamic Banking Sector: With the increasing number of Islamic banks in Indonesia, BSI KCP Medan Simpang Limun must ensure that its services remain competitive and relevant to customer needs.

Strategic Recommendations:

- 1 Regular Evaluation of Customer Satisfaction: Using methods such as the Customer Satisfaction Index (CSI) to continuously monitor customer satisfaction levels and identify areas for improvement.
- 2 Employee Competency Enhancement: Providing training to staff to improve responsiveness, empathy, and communication skills to create a better service experience.
- 3 Digital Technology Development: Strengthening digital banking services to provide faster and easier access for customers.

E. CONCLUSION

The conclusion of this study shows that customer satisfaction significantly influences the quality of service provided. Through a simultaneous test (F Test), a significance value of 0.000 was obtained, which is smaller than 0.05. This indicates that changes in customer satisfaction simultaneously have a significant impact on service quality, so that the customer satisfaction variable has a strong contribution in explaining variations in service quality at this bank. In addition, the results of the partial test (T Test) show that the calculated T value for the customer satisfaction variable is 11.201, which far exceeds the specified T table value of 1.985, and the significance level is also 0.000. This finding indicates a significant positive relationship between customer satisfaction and the quality of service received, suggesting that an increase in customer satisfaction is directly correlated with an increase in the quality of service they experience. This indicates that, overall, customers are satisfied with the quality of service provided by Bank Syariah Indonesia KCP Medan Simpang Limun, demonstrating that the bank has succeeded in meeting customer expectations for service. This very positive assessment underscores the importance of banks continuing to innovate and improve service quality to maintain customer satisfaction.

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