

ANALYSIS OF SERVICE QUALITY ON CUSTOMER SATISFACTION ON MUDHARABAH SAVING PRODUCTS

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Abstract

This study aims to determine the level of customer interest and the level of company performance, and customer satisfaction with mudharabah savings products at Bank Syariah Indonesia in Tasikmalaya City. Importance Performance Analysis (IPA) determines the level of importance and implementation of mudharabah savings products. At the same time, they are calculating customer satisfaction using the customer satisfaction index (CSI). At the level of customer interest, it is found that the attributes of Islamic fund management and the security of funds are considered the most important, with an average value of 4.27. As for the performance level of the company's Islamic fund management attributes, the performance is regarded as the highest, with an average value of 3.83. Characteristics for the results obtained by customers in this study are considered unable to meet customer expectations, indicating its position in quadrant A (the top priority for repair). The calculation results show that customers/respondents are satisfied with the company's performance, with a CSI value of 70.93%.

Keywords: *IPA, CSI, Mudharabah Savings*

JEL Classification: *D1, D11*

1. INTRODUCTION

The growth of a business is marked by an increase in the number of outlets/stores, an increase in the number of productions, an increase in consumers who make repeat purchases, and a positive return/profit growth in each period. Business growth is not necessarily seen in the short-term period, and it needs maximum efforts in the form of product innovation, quality of goods/services sold, and services for every consumer to have a tangible impact on business continuity.

Consumer satisfaction also does not escape the attention of business actors as a material for evaluation and improvement. Consumers are entities and objects directly involved in the business, so that satisfaction from the use of goods/services by consumers is considered a top priority for business continuity. This condition applies to every type of industry, every market segment, and the goods and services offered. Therefore, every company always provides excellent service to meet consumer expectations.

To improve service quality and fulfill the needs and wants of customers, research is needed to determine what information they need to be met as long as they become customers of financial institutions. This is the main foundation to increase competition between conventional and Islamic banks, increasingly stringent with the currents of the global economy.

Islamic banking is a system of banking that is based on the principles of Islamic law (Sharia) and guided by Islamic economics. Customer satisfaction is an important aspect of any banking system, and Islamic banking is no exception. In recent years, there has been an increasing interest in studying customer satisfaction in the context of Islamic banking.

The development of the Islamic finance industry in Indonesia in recent years, especially Islamic banking, is interesting to study. Adhering to Islamic principles in its operational implementation, of course, becomes a challenge and an opportunity. A study on the performance of Islamic banks through the Islamicity Performance Index approach has the predicate of "Unsatisfactory" with a score of 2.6 (Hayati & Ramadhani, 2021). The results of this study are a correction because most of Indonesia's population is Muslim. However, this condition is also a constructive input for improving and evaluating aspects of spiritual, institutional, and business values to optimize the existing market share.

The government's concern and attention to the Islamic banking industry are indicated by the merger of three Islamic commercial banks, namely BNI Syariah, Bank Syariah Mandiri, and BRI Syariah, to become Bank Syariah Indonesia (BSI) in February 2021. This merger has the opportunity to increase economies of scale and contribute to the national economy. Based on the report from the Financial Services Authority (OJK), the market share of Islamic finance in Indonesia is 9.72% or Rp. 608.90 trillion, with the total value of Islamic financial assets reaching Rp. 1,801.40 trillion as of December 2020 (Otoritas Jasa Keuangan, 2021). Compared to the conventional financial market share, which reached 90.28%, this figure is still meager for Indonesia, which is dominated by a Muslim population.

The majority of the population who are Muslim are expected to be able to create a wider market for better products and services. This large market potential can provide a competitive advantage for BSI in developing products and expanding the range of services. In addition, it is hoped that the Indonesian public's awareness of the principles of Islamic finance will continue to increase. The importance of Sharia values in public financial management can encourage the growth of the Bank as a recognized and trusted choice in banking services.

Based on the description above, this study's direction is to describe the satisfaction of Islamic bank customers. Measure customer satisfaction through the services provided by Islamic banks. Good service will positively impact customers, and this situation forms one marketing tool, word of mouth. This study focuses on how mudharabah savings products' service quality affects customer satisfaction at Bank Syariah Indonesia (BSI) in Tasikmalaya City.

2. LITERATURE REVIEW

Satisfaction is the customer's response to the fulfillment of their needs. This means research that a particular form of a product or service provides a level of comfort associated with meeting a need, including meeting needs below or beyond expectations (Barnes, 2003). Customer satisfaction theory is a set of theories and models that aim to explain and predict customers' satisfaction with products, services, or overall experiences. These theories provide frameworks for understanding the factors that influence customer satisfaction and how it impacts customer behavior and loyalty (Bruhn & Grund, 2000).

Several factors are used to evaluate customer satisfaction with a product, including:

- a. Hope. In the context of customer satisfaction, the expectation is a customer's belief

or estimate of what they receive. This understanding is based on the standard view of predictions. In addition to the prediction standard, some call hopes an ideal standard. (Zeithaml et al., 1996) their findings show that the service customers expect it is at two different levels, namely, the desired level and the adequate level. The desirable level is the level of service the customer actually wants, while the Adequate level is the level of service acceptable to the customer. Between the desired level and adequate level it is separated by the tolerance limit, which is the service performance limit that is considered to satisfy the customer. A performance level below the tolerance limit will cause disappointment and reduce customer loyalty, while a performance level above the tolerance limit will cause customer satisfaction and strengthen loyalty.

- b. The goal (objective) is the evaluation of the attributes or benefits of a product towards achieving one's values (Spreng et al., 1996). Implicitly or explicitly, people consider product attributes to achieve their final desires by testing the extent to which a certain product level produces or provides benefits that they believe will be a tool to achieve goals at the expected level or even higher.
- c. Perceived Performance. (Tse & Wilton, 1988) explains that two main variables determine customer satisfaction: expectations and perceived Performance. If the perceived Performance exceeds expectations, the customer will be satisfied, and vice versa. If expectations are within the perceived Performance, the customer will feel less or even dissatisfied with the product or service's performance. These findings state that perceived Performance is stronger than expectations in determining customer satisfaction.
- d. Attribute satisfaction and information satisfaction. (Oliver & DeSarbo, 1988) defines attribute satisfaction as a subjective consideration of consumer satisfaction resulting from observations regarding product performance. Consumers generally refer to several dimensional factors when evaluating satisfaction with certain products, services, or companies. These factors include:
 - 1) Performance is the principal operating characteristic of the core product purchased
 - 2) Additional features are secondary or complementary characteristics
 - 3) Reliability or the possibility that the product will experience failure or damage in its use in the hands of its users
 - 4) Product conformity with specifications can also be referred to as the extent to which the operating design characteristics meet predetermined standards
 - 5) Durability relates to how long the product will continue to be usable
 - 6) Serviceability, which includes speed, competence, convenience, and ease of use as well as satisfactory complaint handling
 - 7) Aesthetics, which means the appeal of the product by the five senses
 - 8) Perceived quality, namely the image and reputation of the product and the company's responsibility towards it.

Meanwhile, information satisfaction is a subjective consideration of satisfaction when selecting products. Information satisfaction becomes important when consumers depend on other people for information. This can occur when consumers need the ability or motivation to collect and process information. In this case, consumers can believe in marketer-supplied information. If this information is negatively confirmed, consumers will not be satisfied with the information, which

in turn, affects overall satisfaction.

Customer satisfaction in Islamic banking is influenced by several factors, including the quality of services provided, the availability of a range of products and services, the level of trust in the bank, and the bank's overall reputation. Additionally, the review found that customers of Islamic banks tend to place a greater emphasis on the ethical and social responsibility of the bank and are more likely to be satisfied with a bank that operates socially responsibly (Janahi & Al Mubarak, 2017). In a study by (Al Hadi et al., 2021) found that service quality, Islamic product offerings and customer trust are the top three factors that influence customer satisfaction in Islamic banking. The study also found that customers of Islamic banks tend to be more loyal and more likely to recommend the bank to others compared to customers of conventional banks.

There are five dimensions in determining service quality (Zeithaml et al., 1996), including (1) Reliability: reliability refers to the ability of the service provider to deliver services consistently and accurately. It involves aspects such as fulfilling promises, providing services on time, and ensuring that customers can rely on the organization to meet their needs consistently. (2) Responsiveness: responsiveness refers to the willingness and promptness of the service provider in addressing customer needs, inquiries, and problems. It includes factors like attentiveness, empathy, and the ability to provide timely assistance and support. (3) Assurance: assurance refers to the knowledge, competence, and credibility of the service providers. It involves factors like the qualifications of staff, their ability to instill trust and confidence, and the availability of appropriate information to customers, which helps them feel secure in their interactions with the organization. (4) Empathy: empathy relates to the caring and personalized attention provided by the service provider to customers. It includes factors like understanding customer needs, showing individual attention, and demonstrating a genuine concern for customers' well-being. (5) Tangibles: this dimension relates to the physical aspects of the service, such as the appearance of facilities, equipment, and personnel. It includes factors like cleanliness, modernity, and professionalism, which contribute to the overall perception of service quality.

Service quality is described as a form of attitude, not the same as satisfaction but related, which is obtained by comparing expectations with performance (Zeithaml et al., 1996). Attitude is an expression that shows a tendency, whether a person is sympathetic or unsympathetic towards an object, for example, towards a brand or service (Schiffman & Kanuk, 2000).

The difference between satisfaction and service quality is that the perception of service quality is an attitude obtained in an overall evaluation in a relatively long time. At the same time, satisfaction as the ultimate goal of service to customers is a momentary measure of a transaction between producers and consumers (Bolton & Drew, 1991). The definition of perception is supporting a process used by individuals in selecting, organizing, and interpreting situations or stimuli in a form that can be understood (Schiffman & Kanuk, 2000). (Zeithaml et al., 1996) Suspect that a high level of perceived service quality will result in customer satisfaction. However, unlike the case (Bolton & Drew, 1991), customer satisfaction is the beginning of service quality. The reason is that the perception of service quality as an attitude is a function of the customer's perception of the previous service and the level of satisfaction with the current performance.

The level of satisfaction that arises because of a transaction between producers and consumers is a psychological condition that results when emotional factors encourage

expectations, adjusting to the experience of consuming in the past (Oliver, 1981). This means there is a difference if service quality is considered an attitude. Because there is a difference between satisfaction and attitude. Consumer attitudes are relative to products or processes (e.g., customer service), while satisfaction is an emotional reaction to previous consuming experiences. In line with these differences, the quality of this service can also be distinguished from the level of satisfaction because the perception of service quality results from overall consideration or attitude in responding to the superiority of service. In contrast, the level of satisfaction is related to or only occurs in a particular transaction in a relatively short period.

Service quality, as a perception of company performance experienced by consumers, comes from a comparison between the feelings consumers should receive from company services (expectations) and consumer perceptions about the performance of the services they receive (perception). This means that service quality is the degree and direction of the difference between consumer perceptions and expectations.

3. METHODOLOGY

This study takes a sample of mudharabah savings customers of Bank Syariah Indonesia (BSI) Tasikmalaya City. The number of mudharabah savings customers at the Tasikmalaya City BSI bank until the end of 2021 is 2,173 customers (population). The number of samples is 200 customers. The number of samples was determined using the slovin formula with a precision level of 7% (0.07) with the following calculation:

$$n = \frac{2173}{1 + 2173(0,07)^2}$$
$$n = 186.56 = 200.$$

The Importance Performance Analysis (IPA) method is used to measure service quality. Importance Performance Analysis (IPA) is a technique to measure a product's importance and performance attributes (Martilla et al., 2010). Importance-Performance Analysis (IPA) is a management tool that helps organizations identify the most important aspects of their products or services, and evaluate their performance in those areas. It is used to identify areas where the organization is performing well and areas where improvements are needed. The IPA process typically involves surveying customers and asking them to rate the importance of different aspects of a company's products or services, as well as the company's performance in those areas. The survey results are then plotted on a graph, with the x-axis representing performance and the y-axis representing importance (Suhendra & Prasetyanto, 2016).

$$TK = \frac{x}{y} \times 100\%$$

Where: TK : Compatibility level

X : Company performance appraisal score

Y : Consumer interest assessment score

Furthermore, it is described in the form of a Cartesian diagram. This chart comprises the X and Y axes. The resulting graph is divided into four quadrants:

- High Importance, High Performance: These are the areas where the organization is performing well and are important to customers. These areas should be maintained and reinforced.
- High Importance, Low Performance: These are the areas where the organization needs to improve. These areas should be given priority for improvement as they are important to customers.
- Low Importance, High Performance: These are the areas where the organization is performing well, but they are not important to customers. These areas should be evaluated to determine if they should be maintained or redirected to more important areas.
- Low Importance, Low Performance: These are the areas that are not important to customers and the organization is not performing well. These areas should be given less priority or can be eliminated.

The following method is to measure customer satisfaction. The Customer Satisfaction Index (CSI) is used to measure customer satisfaction. The Customer Satisfaction Index (CSI) is an index to determine the overall level of customer satisfaction with an approach that considers the importance of the product or service attributes being measured (Widodo & Sutopo, 2018). Calculate the Satisfaction index, the total weighting average divided by the full scale used (in this study, the maximum scale is 5), then multiply by 100%. As for calculating CSI (Bhote, 1996) is as follows:

- Calculating Weighting factors (WF) is changing the importance score (importance score) into a percentage number so that the total weighting factors are 100%.

$$WF = \frac{MIS_i}{\sum MIS} \times 100$$

- Calculate the Weighting score (WS), the multiplication value between the satisfaction score (satisfaction score), and the weighting factor.

$$WS = MSS \times WF$$

- Calculating Average Weighting Total (WAT), which is adding up the weighting score of all product quality and service quality attributes, attribute - 1 (a1) to attribute 20 (a20)

$$WAT = WS_{a1} + WS_{a2} + \dots . WS_{a20}$$

- Calculating the Satisfaction index, which is the total weighting average (WAT) divided by the full scale used (in this study, the maximum scale is 5), then multiplied by 100%.

$$CSI = \frac{WAT}{5} \times 100\%$$

Table 1. Customer Satisfaction Indeks Value

NO	CSI VALUE	DESCRIPTION
1	81% - 100%	Very satisfied
2	66% - 80.99%	Satisfied
3	51% - 65.99%	Quite satisfied
4	35% - 50.99%	Not satisfied
5	0% - 34.99%	Very dissatisfied

The following are the attributes that are considered important or expected by customers and the services or performance carried out by the company in this study:

1. Ease of transacting via mobile banking and internet banking
2. Ease of opening an account online and offline
3. Free cash withdrawal fees at all BSI ATMs and Mandiri ATMs
4. The ATM card can be used at all BSM ATMs, Bank Mandiri, ATM Bersama, ATM Prima, ATM Link, and ATMs bearing the VISA logo.
5. Responsiveness of officers in the process of customer withdrawals and deposits
6. Responsiveness of officers in resolving customer complaints
7. Employee sensitivity in serving new customers
8. Responsiveness of officers in serving visitors or guests
9. Islamic (sharia) fund management
10. Security of funds
11. Profit sharing obtained
12. Accuracy in recording account balances
13. Fulfillment of information on customers
14. The readiness and behavior of employees on duty
15. Problem solving (solution) to customer complaints and complaints
16. Provide convenience to customers and visitors who come
17. Cleanliness and tidiness of officer clothes
18. General office cleanliness
19. Waiting room comfort
20. Availability of parking space

4. RESULT AND ANALYSIS

The Important Performance analysis begins by calculating the average value of the interest level of BSI mudharabah savings customers. The assessment of the level of importance shows the expectations of mudharbah savings customers. The total value of the average level of customer interest is 3.9855 as a whole.

Table 2. Customer's importance level on product attributes

No. Attribute	Attribute	Total Weight	Average
	<i>Reliability(reliability)</i>		
1	Ease of transacting through m-Banking and net-Banking	824	4.12
2	Ease of opening an account online and offline	807	4.03
3	Free cash withdrawal fees at all BSI ATMs and	817	4.08

No. Attribute	Attribute	Total Weight	Average
	Mandiri ATMs		
4	The ATM card can be used at all BSM ATMs, Bank Mandiri, ATM Bersama, ATM Prima, ATM Link, and ATMs bearing the VISA logo.	772	3.86
Responsiveness(response)			
5	Responsiveness of officers in the process of customer withdrawals and deposits	799	3.99
6	Responsiveness of officers in resolving customer complaints	788	3.94
7	Employee sensitivity in serving new customers	787	3.93
8	Responsiveness of officers in serving visitors or guests	778	3.89
Assurance(guarantee)			
9	Islamic (sharia) fund management	855	4.27
10	Security of funds	854	4.27
11	Profit sharing obtained	816	4.08
12	Accuracy in recording account balances	854	4.27
Empathy(empathy)			
13	Fulfillment of information on customers	780	3.90
No. Attribute	Attribute	Total Weight	Average
14	The readiness and behavior of employees on duty	761	3.80
15	Problem solving (solution) to customer complaints and complaints	787	3.93
16	Provide convenience to customers and visitors who come	791	3.95
Tangible(manifest)			
17	Cleanliness and tidiness of officer clothes	784	3.92
18	General office cleanliness	776	3.88
19	Waiting room comfort	776	3.88
20	Availability of parking space	736	3.68
Total			79.71
Average			3.9855

From the table above, it is known that sharia fund management and fund security are the two attributes that are considered the most important by customers (4,27). These results indicate that customers/respondents have been concerned about saving and securing assets/money held in Islamic banks. In addition, customers' understanding of the importance of fund management based on Islamic principles is also considered the most important because the management of funds in Islamic banks is considered more fair and reassuring. After all, it is intended for business activities free from usury elements. Research result (Cahyanti et al., 2022) shows that the application of Islamic principles related to the management of Islamic bank funds has a positive and significant impact on customer satisfaction at one of the Islamic banks in Bandung Regency, West Java. In 2019 a survey conducted by the Financial Services Authority showed that people in Indonesia had relatively high confidence in the banking sector, namely 82.55%, pawnshops 21.91%, and insurance 10.44% (Otoritas Jasa Keuangan, 2021).

As a Sharia bank with the largest assets in Indonesia, managing funds according

to Islamic principles and values is essential. BSI's ability to manage customer funds and its assets is fundamental for the company in building their business and reputation. Islamic fund management also emphasizes the importance of ethics and integrity in business and finance. Customers want to be sure that their funds are managed by a financial institution committed to operating with high integrity, transparency, and accountability. Sharia principles encourage fair, honest, and responsible management of customer funds. Islamic fund management pays attention to compliance with Sharia principles in choosing investments. Customers want to ensure their funds are not used in investments that violate Islamic principles, such as investing in unlawful industries like alcohol, gambling, or usury. Islamic fund management offers investment options that comply with Sharia principles, such as investing in the halal sector or Islamic finance (Husain, 2015).

Islamic fund management also pays attention to community economic empowerment. Customers want to be sure that their funds are used to support productive and sustainable economic sectors, such as MSME financing, agriculture, fisheries, and other sectors that provide social and economic benefits to society. Fund security protects customers from risks and losses that may occur. BSI should have a strict monitoring system to ensure customer funds are not exposed to unwanted risks. Customers expect that BSI will maintain the security of their funds by using sound risk management principles. Customers want assurance that their funds will be returned safely when needed. A trusted Islamic bank will guarantee customers that their funds will remain safe and accessible according to their needs. If a problem or crisis occurs, Islamic banks have a guarantee system that ensures the return of customer funds. Security of funds is an important factor in building trust between customers and BSI. Guaranteed security will help strengthen the reputation of Islamic banks as financial institutions that can be trusted and are responsible for managing customer funds.

Meanwhile, parking space availability is the attribute with the lowest level of importance for customers (3.68). Although this attribute is not a customer's main priority, its existence is an extra attraction for customers to store their assets in the bank.

The availability of adequate parking space provides facilities and convenience to customers who wish to visit the bank. Customers can easily park their vehicles, access the bank conveniently, and carry out banking transactions without facing the problem of finding a parking space that is difficult or far from the bank. An adequate parking space will increase customer satisfaction and facilitate their access to banking services. With the availability of sufficient parking space, customers can save time looking for available parking spaces or dealing with time-consuming traffic jams. This will help customers save time and energy, so they can quickly and efficiently complete their banking matters. An adequate parking space is also important in maintaining BSI's accessibility and inclusiveness for various customer groups. Whether customers use private vehicles or public transportation, easily accessible parking spaces allow them to access the bank more easily and comprehensively. This is important to ensure that BSI is accessible to all customers, including those with limited mobility.

The digitalization era has changed consumer patterns, including Islamic banking customers. Sometimes, banking transactions and services are carried out online via digital devices. However, some customers still choose to visit an Islamic bank's physical office for several purposes, such as depositing cash or getting specific services. Therefore, adequate parking space remains important to ensure comfort and convenience for customers who come directly to the office.

Despite the shift towards digital banking services, the banking industry often still needs to provide integrated offline and online services. Some customers may initiate the banking process online but require in-person interaction at the branch to complete transactions or obtain further information. The availability of adequate parking space is important to accommodate customers who need physical access to Islamic bank offices.

The total value of 79.71 indicates a relatively high level of importance. The higher the value, the more important the product's attributes are to the customer. This indicates that the product attributes are considered significant by customers in influencing their purchase decisions or satisfaction with the product.

Table 3. Company's performance level on product attributes

No. Attribute	Attribute	Total Weight	Average
Reliability(reliability)			
1	Ease of transacting through m-Banking and net-Banking	736	3.68
2	Ease of opening an account online and offline	757	3.78
3	Free cash withdrawal fees at all BSI ATMs and Mandiri ATMs	716	3.58
4	The ATM card can be used at all BSM ATMs, Bank Mandiri, ATM Bersama, ATM Prima, ATM Link, and ATMs bearing the VISA logo.	681	3.40
Responsiveness(response)			
5	Responsiveness of officers in the process of customer withdrawals and deposits	721	3.60
6	Responsiveness of officers in resolving customer complaints	667	3.33
No. Attribute	Attribute	Total Weight	Average
7	Employee sensitivity in serving new customers	729	3.64
8	Responsiveness of officers in serving visitors or guests	694	3.47
Assurance(guarantee)			
9	Islamic (sharia) fund management	767	3.83
10	Security of funds	742	3.71
11	Profit sharing obtained	667	3.33
12	Accuracy in recording account balances	719	3.59
Empathy(empathy)			
13	Fulfillment of information on customers	686	3.43
14	The readiness and behavior of employees on duty	679	3.39
15	Problem solving (solution) to customer complaints and complaints	654	3.27
16	Provide convenience to customers and visitors who come	729	3.64
Tangible(manifest)			
17	Cleanliness and tidiness of officer clothes	737	3.68
18	General office cleanliness	724	3.62
19	Waiting room comfort	697	3.48
20	Availability of parking space	686	3.43

No. Attribute	Attribute	Total Weight	Average
Total			70.94
Average			3,547

In the table of the company's performance level, it is known that sharia fund management is the highest performance attribute (3.83). As with the level of importance, the characteristics of Islamic fund management are also considered to be performing well by customers, although the average score obtained is smaller than the average level of interest ($3.83 < 4.27$). In this condition, the company should maintain and even improve this performance, which positively impacts the increase in third-party bank funds (DPK), which continues to grow. The profit-sharing attribute has the second lowest performance after the attribute problems solving (solution) to customer complaints and complaints for customers in this study, with an average score of 3.27. This attribute must be the primary preference for correction and special attention for the company because profit sharing to customers is a competitive value (reward) in the banking industry in Indonesia.

The lowest score on the attribute "Problem-solving (solution) to customer complaints and complaints" indicates that customers are dissatisfied with the company's ability to resolve the problems and complaints they submit. This can indicate the company's inability to provide adequate solutions or respond quickly to problems and complaints submitted by customers. Customers may expect a better or more appropriate solution to the problem or complaint they have raised. If the bank cannot meet customer expectations in solving problems, the customer may feel disappointed and give a low rating of this attribute. This can happen if the bank needs clear policies or procedures for dealing with customer complaints or if the problem-solving team needs more skills or authority to provide satisfactory solutions.

Effective problem-solving is a very important aspect of banking services. Customers expect the bank to provide adequate and effective solutions to the problems or complaints they submit. If this attribute gets the lowest score, management needs to improve their ability to handle customer problems and complaints to provide satisfactory solutions and build customer trust.

Mudharabah savings are based on profit sharing, in which the customer and the Islamic bank share profits from investments made with customer funds. However, because these investments involve risk and uncertainty, the profit-sharing ratio in mudharabah savings can vary and is not guaranteed to be fixed. This makes some customers perceive the profit-sharing ratio as low compared to other products offering a fixed interest rate. Conventional banking and financial markets often offer fixed-rate products that appear more immediately attractive to customers. The fixed interest provides a guarantee for the amount of return that will be received by customers. At the same time, the profit-sharing ratio in mudharabah savings can fluctuate depending on investment performance. This makes some customers prefer products with fixed interest rather than taking risks with profit-sharing ratios that may be lower.

Some customers may need help understanding the principles and mechanisms of mudharabah savings and their long-term benefits. This lack of knowledge and understanding can make them choose products with fixed rates that are more familiar and easy to understand (Irfayunita et al., 2019).

The determination of profit sharing by Islamic banks, especially for mudharabah savings products in Indonesia, is not only limited to the company's internal financial

performance but several external factors, especially macroeconomic factors, are also considered by the company in determining this profit-sharing rate. Research result (Rahmani, 2020) shows that inflation, BI rate, and rupiah exchange rate (exchange rate), which are macroeconomic variables, have a significant effect on the profit sharing rate for mudharabah savings with a coefficient of determination of 88.6% in Indonesia.

A value of 70.94 indicates a relatively low level of company performance. The higher the value, the better the company's performance on the measured product attributes. In this case, a low-performance value can indicate a deficiency or weakness in meeting the expectations and interests of customers related to these product attributes.

Suppose the value of consumer interest in product attributes is 79.71 while the company's performance value is 70.94. In that case, there is a gap between expectations and company performance in meeting customer interests. This gap indicates that companies need to improve their performance on product attributes considered important by customers to satisfy their needs and expectations better.

satisfaction

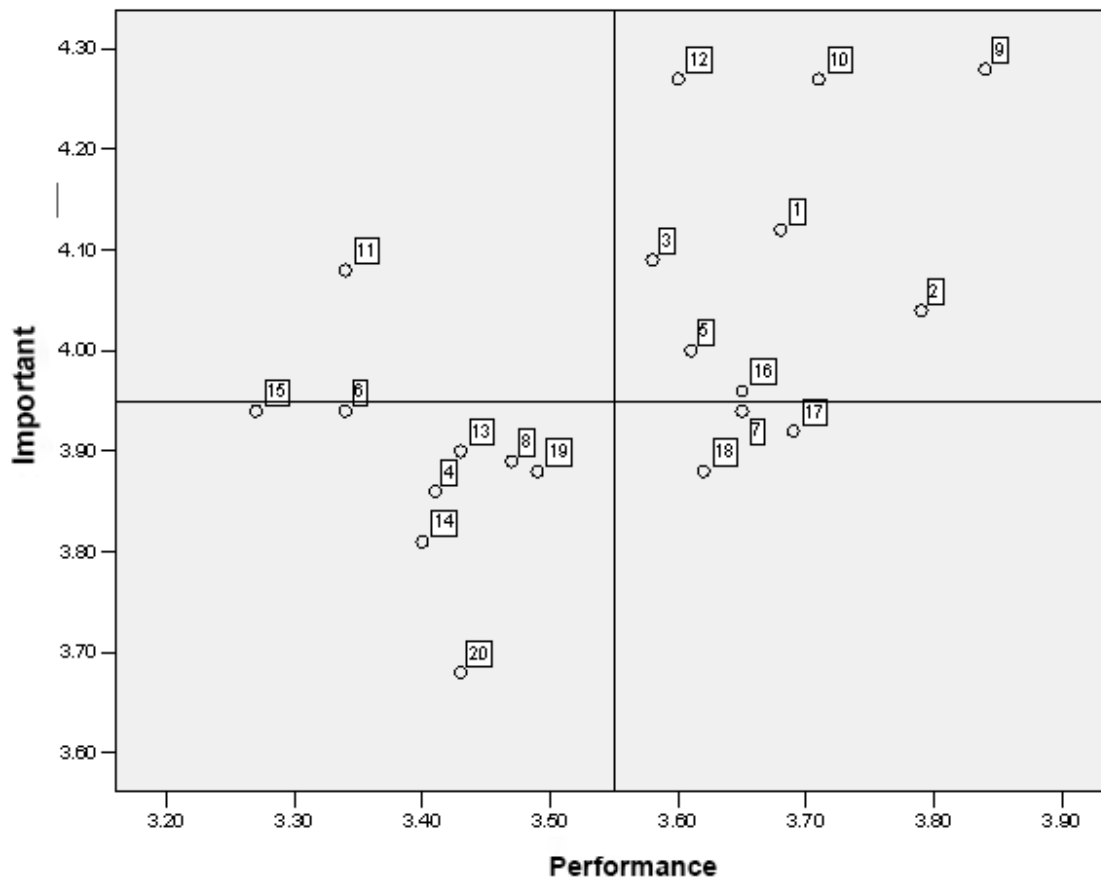


Figure 1. Cartesian diagram of product attributes that affect customer satisfaction

The calculation results contained in the diagram above, in quadrant A (priority) for the company, there is only one attribute: the profit sharing obtained by the customer. As stated in the previous paragraph, the profit-sharing rate for BSI mudharabah savings

provided to customers is not only based on the company's internal performance but also on macroeconomic factors such as the rupiah exchange rate, BI rate, and so on. In the banking industry in general, public funds (savings) products in banks, including Islamic banks, are not only savings products. Islamic banks have funding products with competitive profit-sharing rates in the form of mudharabah deposits. Mudharabah deposits are deposits within a certain period (terms) using a mudharabah (profit sharing) contract that offers a better return than mudharabah savings (can be withdrawn at any time).

Mudharabah deposits have a longer term than mudharabah deposits. Because customers agree to lock up their funds for a certain period, Islamic banks can use these funds for investments that have the potential to generate greater returns. In this case, Islamic banks can provide customers with a higher profit-sharing ratio in exchange for a longer delivery of funds. Mudharabah deposits generally involve depositing larger funds than mudharabah deposits. With a larger amount of funds, Islamic banks have more ability to make investments that have the potential to generate greater profits. As a result, Islamic banks can provide higher profit-sharing ratios to customers who deposit mudharabah deposits. Mudharabah deposits may involve a higher level of risk than mudharabah savings. Investments made by Islamic banks with mudharabah deposit funds may involve greater risks or investments in sectors that have the potential to generate higher profits. To offset the risks taken, Islamic banks can provide higher profit-sharing ratios to mudharabah deposit customers.

Competitive profit sharing on mudharabah deposit products has contributed to the growth in the number of mudharabah deposit customers in the Islamic banking industry in Indonesia (Juniarty et al., 2017) . Other research results found that the rate of profit sharing positively and significantly impacts the volume of mudharabah deposits in Islamic banks in Indonesia (Al Arif & Hanifah, 2017). The results of the two studies indicate that customers value mudharabah deposits in Islamic banks, in addition to offering the security of funds, as well as being able to make them a profitable sharia investment instrument.

Table 4. Customer Satisfaction Index

Attribute	Mean Importance Score(MIS)	Weighting factors(WF)	Mean satisfaction score(MSS)	Weighting score(WS)
1	4.12	5.17	3.68	19.03
2	4.03	5.06	3.78	19.12
3	4.08	5,12	3.58	18.33
4	3.86	4.84	3.4	16.47
5	3.99	5.01	3.6	18.03
6	3.94	4.95	3.33	16.47
7	3.93	4.93	3.64	17.96
8	3.89	4.88	3.47	16.94
9	4.27	5.36	3.83	20.53
10	4.27	5.36	3.71	19.88
11	4.08	5,12	3.33	17.05

Attribute	Mean Importance Score(MIS)	Weighting factors(WF)	Mean satisfaction score(MSS)	Weighting score(WS)
12	4.27	5.36	3.59	19.24
13	3.9	4.90	3.43	16.79
14	3.8	4.77	3.39	16.17
15	3.93	4.93	3.27	16.13
16	3.95	4.93	3.64	17.96
17	3.92	4.92	3.68	18.11
18	3.88	4.87	3.62	17.63
19	3.88	4.87	3.48	16.95
20	3.68	4.62	3.43	15.84
Total	79.67		70.88	
WAT				354.63
CSI				70.93%

The study results show that overall, Islamic bank customers provide a satisfaction level of 70.93%. This value reflects a fairly good level of satisfaction, although there is still room for improvement. This assessment is based on customer evaluations and perceptions of various aspects of products and services provided by Islamic banks.

In this study, the performance factors of Islamic bank products were also evaluated. The CSI value of 70.93% indicates a fairly good level of performance of Islamic bank products. This performance factor covers various aspects such as product reliability, service speed, information clarity, service quality, and responsiveness to customer needs. This assessment provides an overview of the extent to which Islamic banks can meet the expectations and needs of customers in providing quality products and services.

Although CSI scores indicate relatively good levels of satisfaction and performance, it is important to identify potential areas for improvement. In this study, special attention needs to be paid to aspects that may receive lower customer ratings. For example, problem-solving (solution) to customer complaints and complaints (attribute no.15). If there is a low score in the service quality aspect, Islamic banks should improve service standards and customer experience.

The attribute "Islamic Fund Management" has the highest Weighting Score; this indicates several factors, including (1) People who tend to save and invest their money in an Islamic way will give a high assessment of the attribute "Islamic Fund Management." This can happen because customers prioritize aspects of Sharia compliance in managing their funds. They seek assurance that their funds are managed according to Sharia principles which prohibit usury (interest) and transactions that are contrary to Islamic values (Billah, 2019), (2) Customers who give the highest weight to the attribute "Islamic Fund Management" may have felt satisfaction with performance investment and management of funds carried out by entities that follow the principles of Islamic finance. They may have seen good results from their investment and feel that fund management is carried out with high transparency, giving a sense of trust and confidence in the entity, (3) The emphasis on "Islamic Fund Management" shows that customers place a high value on the aspect of conformity with religious values in the management of their funds. They may prioritize using their funds for halal and ethical

investments and focus on channeling funds to sectors that comply with Islamic principles. This illustrates their interest in ensuring that their funds are used according to the purposes according to their religious beliefs, (4) Customers who give high weight to "Islamic Fund Management" may have strong trust in Islamic financial institutions. They believe that the institution has a fund management system that complies with Sharia principles and provides greater customer benefits than conventional financial institutions.

As with bank performance, the availability of parking lots has the lowest weighting score, and customers consider the availability of parking lots as a less significant factor in selecting or assessing bank performance. Banks may need help in providing adequate parking space for customers. Limited space or unsupported locations can be a factor causing limited parking space availability. This can affect customer perceptions of bank performance regarding convenience and ease of access.

Changes in consumer behavior may also play a role in undervaluing parking space availability. There may be a shift in the trend where customers prefer online banking services or mobile banking rather than visiting a physical bank office. In this case, parking space availability becomes less relevant for customers.

Banks need to understand customer perceptions and preferences regarding parking space availability. Suppose this attribute has the lowest Weighting score. In that case, the bank can consider steps such as finding alternative solutions such as cooperating with the nearest parking lot, providing better parking facilities, or communicating alternative transportation options to customers. In addition, banks must also pay attention to other attributes with high weighting scores and focus on improving service quality that is more relevant to customer needs and expectations.

5. CONCLUSION AND RECOMMENDATION

Profit sharing obtained by customers is an attribute that must improve based on the Important-Performance analysis (in quadrant A). Sharia fund management is the attribute with the highest customer rating based on the level of importance and performance. The attribute "availability of parking space" gets the lowest rating. It can be concluded that the availability of parking space is considered an aspect that needs to be improved to meet customer needs and satisfaction. The level of consumer interest is higher than the value of the company's performance level. This illustrates the existence of a gap between expectations and company performance in meeting the interests of customers. The overall level of customer satisfaction with the CSI method has a value of 70.93%. This value indicates that the customer is satisfied with the service of the BSI mudharabah savings product in the City of Tasikmalaya.

Customers expect high returns (profit sharing) from mudharabah savings products. If this is what the customer expects, BSI should direct the customer to deposit funds in the mudharabah deposit product with a better profit-sharing rate. Banks need an effective and efficient system for receiving, recording, and following up on customer complaints and complaints. This can involve using technology that allows customers to report complaints online. This system should also ensure that complaints are dealt with quickly and responsively.

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