Analysis the Effect of Islamic Bank Service Quality (IB-SQ) and Complaint Handling Toward Satisfaction of Muslim Modern Customer's Perception

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Abstract. The main activity that must be considered by every Islamic bank is to create customer satisfaction (customer satisfaction). Satisfaction is the most important thing in every business. Islamic banks must design service quality as a whole in order to minimize the occurrence of problems or complaints, so that customer satisfaction is always created. To achieve customer satisfaction, variables are needed as a means to achieve it. The research sample this time is 100 participants using a non-probability sampling technique, distributed online via a questionnaire. The method of analysis is multiple linear regression using the SPSS Statistics 25 program. The results of the study show that the Islamic bank service quality and complaint handling variables have a positive and significant effect simultaneously on modern Muslim Islamic banking customer satisfaction. The two variables have a relatively strong level of effect shown by the coefficient of determination of 70%. Therefore, this study aims to determine how much influence Islamic bank service quality and complaint handling have on customer satisfaction from the perspective of modern Muslim customers.

Keywords: Islamic Bank Service Quality, Complaint Handling, Customer Satisfaction, Islamic Banks

1. Introduction

Starting from the capitalist economic crisis, the world is currently looking at the Islamic economy as a potential as well as a solution to this problem by offering a product in the form of an Islamic banking system which, at the same time, is actually able to survive. Where banking institutions are one of the important instruments and the core of the financial system in facilitating the course of development of a nation. Islamic banks are banks that carry out their operations without using an interest system. Junusi & El., (2009) Junusi & El., (2009) stated that Islamic banks are financial institutions that operate in accordance with Islamic sharia principles and follow Islamic sharia provisions, especially regarding procedures for muamalat with Islamic values. The emergence of usury-free Islamic banking has made Indonesian people, who are predominantly Muslim, switch from conventional bank customers to become Islamic bank customers (Addury, 2017).

The shifting of conventional bank customers to Islamic banks is caused by several factors such as knowledge originating from the teachings of the Islamic religion which urges them to stay away from all kinds of usury, as stated in the Al-Qur'an surah Al-Baqarah (2): 278-279, which meaning: 'O you who believe, fear Allah and leave the rest of Riba (which has

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not been collected) if you are believers. So if you do not carry it out (leaving the rest of usury), then know that Allah and His Messenger will fight you and if you repent (from taking usury), then you are entitled to the principal of your wealth; you are not unjust (harmful) and not (also) wronged (harmed). From the two verses above, it can be understood that there is an obligatory command from Allah not to take usury assets as a whole without tolerance for believers. With regard to Islamic banks, this verse indicates that Muslims should avoid managing assets in ways that are not lawful (containing elements of usury). Therefore, the emergence of Islamic banks in Indonesia can be a way out for people who do not want their funds to be managed by ribawi.

Islamic banking has now entered global or "global" scale competition, where challenges must be faced and handled by Islamic banks in order to be able to contribute to national development, namely through economic empowerment, especially Muslim communities, then facilitating capital to actors engaged in industry. halal products and competing in providing the best service for customers and business people. Seeing the many competitions and challenges, maintaining the quality of Islamic-based services (Islamic Bank Service Quality) for all customers should be a priority for Islamic banks. With this, Islamic banks can increase customer satisfaction by always prioritizing providing convenience and comfort to customers who come to visit so that customer satisfaction can be realized (Sugiati, 2021).

Banking is a company in the form of services or services, where service is a crucial thing that must be considered by banks in order to maintain public trust in a bank. One of the cases that occurred on May 8-11 2023 at Bank Syariah Indonesia (BSI), namely the Ransomware attack which is one of the incidents of data security problems that has a serious enough impact on customers, which caused digital ATM and mobile banking services to experience an error for 4 (four) working days (Kontan.co.id). The handling of this problem is included in the category of handling that is not fair because it exceeds the timeframe of one or two working days. This resulted in many customers protesting and complaining about their problems to Islamic banks. When providing services at a bank, of course there will never be a customer complaint. Speed in resolving problems is one indicator of good complaint handling (Syamsudin & Fadly, 2021).

Responding to complaints immediately is one way to improve the quality of Islamic services. Service quality and customer satisfaction are two factors that are interrelated and influence each other. Where customers obtain the needs and benefits of the products offered so that customers are satisfied with the performance of bank employees. There will be customers who come to the bank to submit their complaints. This is the importance of how to handle complaints made by bank employees so that these customers feel satisfied with the performance of bank employees. Customer satisfaction is also very closely related to customer loyalty. Actually, when a customer files a complaint, it means that the customer is providing an opportunity for the bank to improve relations with the customer (Maharani, 2018). By adhering to procedures, customers will feel that complaints are handled promptly. This can provide satisfaction to customers. Islamic service quality and optimal complaint handling will have a positive influence on customer satisfaction. That way, customers will be happy, become loyal customers and can even provide references to others about the bank (Arifin et al., 2021).

Complaint handling is one of the main concerns for a bank in order to survive and become better in the midst of today's banking developments and intense competition. When the handling does not make the customer satisfied, it can lead to a bad perception and it will be easy for the customer to leave the bank and look for another bank that can better provide satisfaction in service. Banks that fail to satisfy their customers through their services will face complex problems and can make customers convey their bad experiences to others, this will cause huge losses for the bank. Therefore, every Islamic bank as a service company is

obliged to plan, organize, and control the service quality system as best as possible, so that the service can make customers satisfied with the services provided (Mundir, 2015).

Bank Syariah Indonesia is one of the largest Islamic banks in Indonesia with an asset growth of 15% to IDR 305.72 trillion from 2021 previously IDR 265.29 trillion. With the company's net operating profit income until March 2023 of IDR 1.93 trillion, an increase of 47.6% (CNBC Indonesia). This financial service institution should increasingly maintain the trust that customers have given to Islamic banks to manage their funds effectively and reliably. Bank Syariah Indonesia as a condition of sharia compliance in an indicator of the quality of Islamic services to customers, must be committed to maintaining sharia values (free of interest/usury, tadlis, maisir and gharar) through financing provisions, savings and transactions carried out both inside the bank and outside the bank in a healthy manner according to Islamic laws and principles and in a sustainable manner so as to maintain the sustainability of life and the environment. By increasing the resilience of the Islamic banking system, it is hoped that it will also be able to increase the resilience of the national economy in the future (Kurnialis & Sunandar, 2023).

Apart from focusing on the business sector, Bank Syariah Indonesia must also serve its relation to social and environmental responsibility by carrying out the development of an Islamic ecosystem project and concern for the environment. This is intended so that Bank Syariah Indonesia can continue to share kindness, benefits and always have a good image in the eyes of customers and the people of Indonesia. This can attract many new customers in Islamic banking. The rapid increase in the number of customers of Bank Syariah Indonesia cannot be separated from the efforts of Islamic banks in improving the quality of Islamic services in tangible facilities, reliability, responsiveness, security guarantees and customer trust, empathy and sharia compliance (Perdana & Fahrullah, 2020). Therefore, Bank Syariah Indonesia must continue to improve the quality of its Islamic-based services and be even more agile in handling customer complaints with the best effort for the convenience, satisfaction and convenience of customers. Customer satisfaction with a bank originates from the value of service quality felt by the customer himself. This study wants to see how much influence Islamic Bank Service Quality (IB-SQ) and Complaint Handling have on customer satisfaction in the perspective of modern Muslim customers of Indonesian Sharia Banks.

2. Literature Review

2.1 Relationship Marketing Theory

Relationship Marketing is an appropriate marketing technique for Islamic Financial Institutions to maintain and increase customer loyalty. This technique aims to establish mutually satisfying long-term relationships between customers and banks by bringing together a series of policies, processes and strategies applied by Islamic banks to customers which are used in tracking customer information/needs. Usually relationship marketing theory becomes an important strategy for marketers or business implementers to form good customer relationships through directed communication that leads to customer satisfaction and maintains existing customers to maintain their loyalty. So Relationship marketing is very important for Islamic Bank marketing because customers are now starting to be more careful and selective in choosing Islamic Banks (Yusmalinda, 2021). Relationship Marketing theory has 4 indicators consisting of: Trust, Commitment, Communication, Conflict Handling.

2.2 Customer Satisfaction

Satisfaction or satisfaction' comes from the Latin "satis" (meaning good enough, adequate) and "facto" namely (to do or make). According to Tjiptono (2014), satisfaction can be interpreted as an effort to fulfill a need or make something adequate. Satisfaction according

to Kotler is a person's feeling of pleasure or disappointment arising from the performance results perceived by the product against expectations. So customer satisfaction here is the result of accumulation of customers in using the products and services (services) offered by Islamic banks. Therefore, every new transaction or experience will have an impact on customer satisfaction. Satisfied customers are customers who will voluntarily share their feelings and experiences with other customers (Suwarsito, 2020).

According to Saputra & Alwie (2015) states that customer satisfaction can be formed through the following indicators:
1. Experience. Always prioritize customer experience satisfaction as long as they use products and services from Islamic banks.
2. Expectations. Prioritizing suitability of the quality of products and services provided by the company with the wishes of customers.
3. Overall Satisfaction. Prioritizing the overall level of customer satisfaction through products or service providers from Islamic banks.

2.3 Islamic Bank Service Quality (iB-SQ)

Islamic Bank Service Quality, iB (read ai-Bi) stands for Islamic Banking as a marker of Islamic banking identity in Indonesia was inaugurated since July 2, 2007. iB-SQ (Islamic Bank Service Quality) is Islamic service quality for Islamic banking in Indonesia which combines the terms iB above with the term BSQ (Bank Service Quality) popularized by (Bahia & Nantel J, 2000) and (Abdullah et al., 2011) to identify Islamic service quality for the Islamic banking sector, so the term iB-SQ is used to reflect service quality and sharia image for sharia banking in Indonesia (Misbach, 2017). Islamic banks are financial institutions to manage public funds effectively and reliably. As a condition of sharia compliance in indicators of Islamic service quality to customers, must be committed to maintaining sharia values (free of interest/usury, tadlis, maisir and gharar) through financing provisions, savings and transactions carried out both inside and outside the bank in a sound manner according to Islamic laws and principles as well as sustainability so as to maintain the sustainability of life and the environment. The elements above are abbreviated as CARTER, namely: sharia compliance, assurance, reliability, tangible, empathy, responsiveness (Ach Zuhri, 2016).

2.4 Complaint Handling

According to Lupiyoadi (2013) a complaint is defined as a statement of "dissatisfaction" with the performance of the goods/services used. Complaints can be in the form of formal and informal reports experienced by customers (customers) in relation to the services or products they use. Customer complaints can be used as material for evaluation by banks to improve the performance of their employees. Complaints occur because banks do not provide the expected service to customers, resulting in service failures that can harm customers. Improper handling of complaints can cause customers to turn to other banks, this can cause losses to Islamic banks (Salim et al., 2018).

The following are indicators used to measure complaint handling variables, which include:
1) Show a sense of empathy for customers who complain
2) Fast in handling customer complaints,
3) Fair and reasonable in resolving complaints,
4) Make it easy for customers to submit complaints and be able to discuss solutions (Syamsudin & Fadly, 2021).
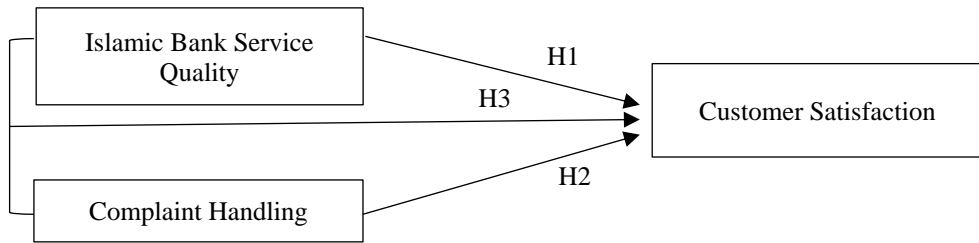
2.5 Hipotesis

Figure 1. Conceptual Framework

The following is a temporary hypothesis conclusion taken from the background that has been described and the differences in previous research (research gap), namely:

H1: Islamic bank service quality has a positive and significant effect on Modern Muslim customer satisfaction

H2: complaint handling has a positive and significant effect on Muslim Modern Customer Satisfaction

H3: Islamic bank service quality (IB-SQ) and complaint handling simultaneously have a positive and significant effect on Muslim Modern Customer Satisfaction

3. Research Method

This research was conducted using a quantitative approach, using multiple linear regression analysis to test how much influence Islamic bank service quality and complaint handling have on customer satisfaction. The data collection method is by distributing questionnaires (surveys) (Azwar, 2009), with a Likert scale with a range of points 1 to 5. The Likert scale is a score used to measure quantitative data including measuring attitudes, opinions and perceptions of respondents where the score received by someone from the scale is calculated by the total number of answers given (Puji & Hakim, 2021). The sample method used is non-probability-sampling, namely the technique of taking samples by targeting groups of population types from certain samples. The population is the modern Muslim community in Kebumen City, where it is known that the total number of people in general is 1,422,000 people, so the sample is determined by the Slovin formula with an error rate of 10% (Sugiyono, 2015), from the sample calculation, 100 people are used as research respondents.

4. Result and Discussion

4.1 Validity and Reliability Test

Validity test is a measuring tool to measure whether or not a questionnaire is valid. A questionnaire is said to be valid if the questions on each questionnaire are able to reveal something that the questionnaire will measure (Ghozali, 2013). The significance test was carried out in two ways, if the significance level was <0.05 then the questionnaire was said to be valid and by comparing the r count value with the r table value for degree of freedom (df) = n-2. If r count > from r table and have a positive correlation, then the item or question is valid.

From the Table 1 it is explained that all the question items for each variable have r count > r table, the conclusion is that all the items are valid.

Table 1. Validity Test Results

Variable	Question Items	r Count	r Table	Information
Islamic Bank Service Quality (X1)	X1_1	0.524**	0.361	Valid
	X1_2	0.596**	0.361	Valid
	X1_3	0.853**	0.361	Valid
	X1_4	0.612**	0.361	Valid
	X1_5	0.770**	0.361	Valid
	X1_6	0.770**	0.361	Valid
Complaint Handling (X2)	X2_1	0.873**	0.361	Valid
	X2_2	0.911**	0.361	Valid
	X2_3	0.743**	0.361	Valid
	X2_4	0.911**	0.361	Valid
	X32_5	0.952**	0.361	Valid
Customer Satisfaction (Y)	Y_1	0.948**	0.361	Valid
	Y_2	0.958**	0.361	Valid
	Y_3	0.911**	0.361	Valid

Reliability test is an instrument that measures the extent to which a concept or questionnaire produces stability/consistency from time to time to question items that are declared valid. A questionnaire is said to be reliable or reliable if one's answers to statements are consistent or stable from time to time, trusted, bring the same results on each test. The condition of a variable is said to be reliable if it gives a Cronbach Alpha value > 0.60 (Sugiono et al., 2020).

Table 2. Reliability Test Results for 30 Respondents

Variable	Cronbach's Alpha	Information
Islamic Bank Service Quality	0.818	Reliabel
Complaint Handling	0.904	Reliabel
Customer Satisfaction	0.879	Reliabel

From Table 2, all the variables have a Cronbach alpha value > 0.60. It can be said that all the variables are reliable.

4.2 Multicollinearity Test

Ghozali (2013) explained that the multicollinearity test was carried out to test whether the regression model could detect the correlation of the dependent and independent variables. If the VIF value is high, the tolerance will be low and vice versa. Symptoms of multicollinearity exist when the tolerance value is > 0.10 and VIF <10.

Table 3. Multicollinearity Test Results

Variable	Tolerance	VIF
Islamic Bank Service Quality	0,415	2,412
Complaint Handling	0,415	2,412

Source: Primary data processed, 2023

Based on table 3, all variables have a tolerance value of > 0.10 and a VIF value < 10. Which means that this model is free from multicollinearity.

4.3 Heteroscedasticity Test

According to Ghozali (2013) the heteroscedasticity test serves to test whether in the regression model there is inequality between variations from residuals or one observation to another. To find out, the Glejser test is used. The basis for making a decision is if the significant value obtained is > 0.05, then there are no symptoms of heteroscedasticity.

From Table 4 it is said to be significant if the Islamic bank service quality (iBSQ) variable is 0.483 > 0.05, whereas there are no symptoms found in heteroscedasticity, while the

complaint handling variable is 0.004 <0.05, it is concluded that symptoms are found in heteroscedasticity.

Table 4. Heteroscedasticity Test Results

Variable	Sig
Islamic Bank Service Quality	0,483
Complaint Handling	0,004

Source: Primary data processed, 2023

Therefore, researchers will re-examine using the White Test to see whether the data has heteroscedasticity problems or not. White's test is carried out by regressing the squared residual (U2t) with the independent variables, the independent variables squared, and the multiplication between the independent variables. If the calculated c2 value <c2 table, then there are no symptoms/free from the heteroscedasticity test.

Table 5. White Test Results With SPSS

R	R Square	Adjusted R Square	Std. Error of the Estimate
.382[a]	.146	.101	1.57133

Predictors: (Constant), IB-SQ (Islamic Bank Service Quality),
Complaint Handling, X1_Square, X2_ Square , X1X2.
Source: Primary data processed, 2023

From Table 5 it is known that the R Square value is 0.146.

C^2 hitung = n x R Square
    = 100 x 0,146
    = 14,6
C^2 tabel, df = n -1
    = 100 – 1
    = 99 (123.225)

The value of c2 count (14.6) < c2 table (123.225), it can be concluded that there are no symptoms/free of heteroscedasticity test.

4.4 Normality Test

According to Ghozali (2013) explains that if the data has normality, then the residuals are normally distributed and independent. The criteria set are if sig. > 0.05 is thus said to be normal but if sig, < 0.05 it is said that the distribution of the residual research data is classified as abnormal.

Table 6. Normality Test Results

N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.06455165
Most Extreme Differences	Absolute	.088
	Positive	.088
	Negative	-.067
Test Statistic		.088
Asymp. Sig. (2-tailed)		.053[c]

Source: Primary data processed, 2023

From Table 6 it is known that the significance is 0.053 > 0.05. Then the data for each variable has been normally distributed.

4.5 Multiple Linear Regression Analysis

Multiple linear regression analysis was carried out to see the direction and how much influence the independent variables have on the dependent variable. In this study, multiple linear regression analysis was used to determine the effect of Islamic Bank Service Quality

(X1) and Complaint Handling (X2) on modern Muslim Islamic banking customer satisfaction (Y). The following are the results of multiple linear regression analysis:

Table 7. Results of Multiple Linear Regression Analysis

Variable	Coefficients	Std.Error	Standardized-Coefficien Beta
(Constant)	0,281	0,905	
Islamic Bank Service Quality	0,212	0,054	0,331
Complaint Handling	0,340	0,051	0,564

Source: Primary data processed, 2023

The following is the result of the equation from multiple linear regression analysis:

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + e$$
$$Y = 0{,}281 + 0{,}212\, X1 + 0{,}340\, X2$$

Note :

Y = Satisfaction of modern Islamic banking Muslim customers
$X1$ = Islamic bank service quality variable
$X2$ = Complaint handling variable
E = Standart Error

The regression equation indicates the relationship between the independent variable and the partial dependent variable, from this equation it can be concluded:

1. A constant value of 0.281, a positive value indicates a unidirectional influence between Islamic bank service quality and complaint handling variables, the constant value is assumed to be 0, then the customer satisfaction value is 0.281.
2. The coefficient value of Islamic bank service quality (X2) is 0.212 which has a positive value and a significant level of $0.000 < 0.05$. This means that Islamic bank service quality (X2) has a positive and significant influence on satisfaction (Z).
3. The coefficient value of complaint handling (X3) is 0.340 which means positive and a significant level of $0.000 < 0.05$. So complaint handling (X3) has a positive and significant effect on satisfaction (Z).

T Test

Statistical testing T was carried out in order to find out to what extent the independent variables independently had an influence on variable Y (Ghozali, 2013). The significance level was 5%. If the significance number exceeds 0.05 then the effect of the variable X on Y is found and vice versa, if the significance is <0.05 the effect of the variable X on Y is not found.

Table 8. Significance Test Results (Uji T)

Variable	Sig	t	Coefficient
Islamic Bank Service Quality	0,000	3,919	0,331
Complaint Handling	0,000	6,681	0,564

Source: Primary data processed, 2023

From Table 8 it appears that the t count is a significance of $0.000 < 0.05$ which means that the variable Islamic bank service quality (X1), complaint handling (X2) partially has a significant effect on satisfaction (Y).

F Test (Simultaneous Test)

The F test is used to measure how far the independent variable influences the Y variable simultaneously or together Ghozali (2013). If the results of F count exceed F table or sig < 0.05, then it is said that all X variables can predict Y variables.

Tabel 9. Hasil Uji Signifikansi Simultan (Uji F)

Variable	Sig	F
Regression Residual	0,000[b]	120,715

From table 9 it appears that the F count is 120.715 and a significance of 0.000 <0.05 which means the variable Islamic bank service quality (X1), complaint handling (X2) simultaneously has a significant influence on satisfaction (Y).

Determination Coefficient Test (R2)

R2 (coefficient of determination) aims to describe the extent to which the relationship between the dependent variable and the independent variable is the extent to which the independent variable contributes to the dependent variable. R2 numbers range from zero to one. The research is almost towards number 1, meaning that the various independent variables provide almost all the information needed to predict the variation of the dependent variable Ghozali (2013).

Table 10. Determination Coefficient Test (R2)

R	R Square	Adjusted R Square	Std. Error of the Estimate
.845ª	.713	.707	1.075

From table 10 it is stated that the adjusted R-square is 0.713 indicating that the model explains the effect of the dependent variation, namely 71.3%. Which means the effect of the independent variables (X1 and X2) on the dependent variable (Y) is 71.3%.

4.6 Discussion

The results of multiple linear regression analysis show that the Islamic bank service quality and complaint handling variables have a positive and significant simultaneous influence on customer satisfaction in modern Muslim of Islamic banking..

The Effect of Islamic Bank Service Quality on Customer Satisfaction

Islamic bank service quality is the quality of Islamic services that are carried out systematically and regularly in Islamic banking services for customers. Islamic banking itself must pay more attention to its service system both inside and outside the bank as a condition for sharia compliance, because the factors that embody the quality of its services can have a positive influence on customer satisfaction. According to (Misbach, 2017) in his research there is sufficient strong evidence to state a significant and positive influence between the service system and customer satisfaction. In the table (T test) the results of the Islamic bank service quality coefficient which is 0.331 has a positive value and also a significance level of 0.000 <0.05. Which means that Islamic bank service quality has a positive and significant influence on satisfaction explaining the second hypothesis (H1) is accepted.

The Effect of Complaint Handling on Customer Satisfaction

Complaint Handling is provided by Islamic banks so that customers can submit complaints in the form of formal and informal reports experienced by customers (customers) in relation to the services or products they use. Customer complaints can be used as a reference or evaluation material used by banks to improve the performance of their employees. According to Khoiri (2021), this research explains that Complaint Handling has a positive and significant effect on customer satisfaction. In the table (T test) the Complaint Handling coefficient of 0.564 has a positive value and a significant level of 0.000 <0.005. Then Complaint Handling has a positive and significant influence on satisfaction explaining the third hypothesis (H2) is accepted.

The Effect of Islamic Bank Service Quality and Complaint Handling on Customer Satisfaction

Islamic service quality and good complaint handling are important in industrial institutions in the form of services or services for Islamic banks. Quality and customer satisfaction in handling complaints are factors that are interrelated and influence each other. This is intended so that customers get satisfaction because the needs and benefits of the products offered are fulfilled. Improving service quality can be done in many ways. One of them responds to

complaints quickly. According to Arief & Alfarizy (2019) states that Islamic Service Quality has a positive and significant effect on customer satisfaction of Islamic Banks. According to Khoiri & Adityawarman (2021) said that Complaint Handling has a positive and significant effect on customer satisfaction. In the F test it is known that the significance value obtained is 0.000 <0.05 which means that the variable Islamic bank service quality (X1) and complaint handling (X2) simultaneously have a positive and significant effect on satisfaction (Y).

5. Conclusion

Based on the results of research conducted by researchers, it was found that Islamic bank service quality and complaint handling variables had a positive and significant effect on Muslim customer satisfaction both partially and simultaneously in the case study of Muslim customers of Bank Syariah Indonesia. This means that the higher the quality of Islamic service, the higher the level of satisfaction felt by customers. And the better the handling of complaints by Islamic banks, the higher the level of satisfaction felt by customers. Based on the results of the coefficient of determination, it was concluded that 70% of customer satisfaction is influenced by Islamic service quality and good complaint handling by banks, the remaining 40% is influenced by other variables not examined by researchers.

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