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The Influence of Service Quality on Customer Satisfaction at PT BPRS Al-Washliyah Medan

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Keywords: Assurance,
Empathy, Reliability,
Responsiveness, Tangible

ABSTRACT

In the era of increasingly fierce banking competition, service quality is one of the factors that determine the success of a financial institution. This research aims to determine the influence of service quality on customer satisfaction at PT BPRS Al-Washliyah Medan. This research was conducted on customers of PT BPRS Al-Washliyah Medan. The type of research used is quantitative research. Sampling used the Purposive Sampling technique, because the researcher only sampled 91 customer respondents. The data collection technique uses a questionnaire whose validity and reliability have been tested. From the findings of the research conducted, it shows that Service Quality, namely, Reliability, Responsiveness, Empathy, Assurance, Tangible is very influential on customer satisfaction of PT BPRS Al-Washliyah Medan. With a coefficient of determination (adjusted R square) of 0.713 or 71.3%. By improving service quality customer pleasure or satisfaction is fulfilled.

Kata Kunci: Assurance,
Empathy, Reliability,
Responsiveness, Tangible

ABSTRAK

Dalam era persaingan perbankan yang semakin ketat, kualitas pelayanan menjadi salah satu faktor yang menentukan keberhasilan sebuah lembaga keuangan. Penelitian ini bertujuan untuk mengetahui Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah PT BPRS Al-Washliyah Medan penelitian ini dilakukan pada Nasabah PT BPRS Al-Washliyah Medan. Jenis penelitian yang digunakan adalah penelitian kuantitatif. Pengambilan sampel menggunakan teknik Purposive Sampling, karena peneliti hanya sampel responden Nasabah yang berjumlah 91 responden. Teknik pengumpulan data menggunakan kuesioner yang telah diuji validitas dan reliabilitasnya. Dari hasil temuan penelitian yang dilakukan menunjukkan bahwa Kualitas Pelayanan yaitu, Reliability, Responsiveness, Empathy, Assurance, Tangible sangat berpengaruh terhadap kepuasan nasabah PT BPRS Al-Washliyah Medan. Dengan nilai koefisien determinasi (adjusted R square) sebesar 0,713 atau 71,3%. Dengan meningkatkan kualitas layanan maka terpenuhi kesenangan atau kepuasan nasabah.

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INTRODUCTION

In the era of the development of the Islamic banking industry in Indonesia, it shows significant growth with increasing public awareness of Islamic economic principles. In the era of increasingly fierce banking competition, service quality is one of the key factors that determine the success of a financial institution. Good service quality will determine the attitude of consumers in assessing, deciding as well as giving an impression of the services provided, because often consumers who feel satisfied will tend to be more loyal to the company. Consumer satisfaction with company services will be very important to maintain the company's position in the market and create company effectiveness and efficiency (Wahab, 2017).

In an effort to satisfy customer needs, it must also be done profitably or in a “win-win situation”, namely where both parties feel happy or no one is harmed. Customer satisfaction is a very valuable thing in order to maintain the existence of these customers to keep a business or business running (Monica & Marlius, 2023). In addition, the unfair services provided by the community or customers in relation to customers with either low income or poor, because in Islamic economics it is ethically prohibited to differentiate in serving the ummah, especially those who need bank services, if services are provided unfairly in the long run, this will have the potential to jeopardize the growth of the bank concerned, and this has an effect on the economic growth of the country, where the state is obliged to provide and open up new opportunities for economic access to all its people (Nasfi, Rahmad, & Sabri, 2020).

Customer satisfaction is crucial in the existence of a bank. Customer satisfaction can be said to be a person's feelings after comparing his perceived performance with his expectations (Kotler, 2014). Customer satisfaction is a benchmark for how the company is going forward or even there are some things that must be changed because customers feel dissatisfied or disadvantaged. If the customer is not satisfied, of course the customer will not come back again and may also complain about his dissatisfaction to other customers. Of course this will be a threat to the entrepreneur. Widodo in Wedarini (2012) states that someone who returns to buy, and will tell others about his good experience with the product can be said to be satisfied.

When a bank has a very loyal customer, it is a valuable asset for the bank. Simply put, when customers are satisfied, good things will happen to the company in the future. When the company is able to understand the needs, wants and demands of customers, it is an important input for the company to form a marketing strategy so that the quality is getting better. For the banking world, service quality is important and must be considered because it can make companies face competition today (Darmawan & Ridlwan, 2018).

Islamic People's Financing Banks (BPRS) as one of the important elements in the Islamic financial system has a strategic role in providing financial services to the community, especially in the micro, small and medium segments. However, in the midst of increasingly fierce competition, service quality is a key factor in maintaining and increasing customer loyalty. According to service marketing theory, service quality has five main dimensions, namely tangibility (physical evidence), reliability, responsiveness, assurance, and empathy. Each of these dimensions contributes to creating a positive or negative experience for customers. Customer satisfaction is not only



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important for maintaining long-term relationships, but also for improving the bank's overall reputation.

PT BPRS Al-Washliyah Medan as one of the BPRS operating in the Medan area, as an Islamic bank committed to the principles of justice, transparency and trust, PT BPRS Al-Washliyah Medan is required to provide optimal service to its customers. However, in practice, it is still found that some challenges are often faced such as long service times, lack of communication skills of officers, to inadequate physical facilities and still found that historical records of outstanding and loan payments have not used the system, but are still manual which can cause human error. This can affect customer perceptions of the quality of service received. If not managed properly, these problems can reduce the level of customer satisfaction, which in turn affects their loyalty to the bank.

In an effort to fulfill customer pleasure or satisfaction, it can be done by improving service quality. In order to win the competition, banks provide value and satisfaction to customers through quality service. In the midst of competitive competition in the banking world today, customer satisfaction is a must for banks to maintain and improve. When a bank has a very loyal customer it is a valuable asset for the bank. Simply put, when customers are satisfied, good things will happen to the company in the future. When the company is able to understand the needs, desires and demands of customers, it is an important input for the company to form a marketing strategy so that the quality is getting better.

In research (Setiawan, Qomariah, & Haris, 2019) states that responsiveness partially has a positive and significant effect on customer satisfaction. This shows that the better the quality of service in terms of responsiveness, the higher the level of customer satisfaction. The results of assurance testing partially have a positive and significant effect on customer satisfaction. This shows that the better the quality of service in terms of assurance, the higher the level of customer satisfaction. Tangible test results partially have a positive and significant effect on customer satisfaction. This shows that the better the quality of service in terms of tangible, the higher the level of customer satisfaction. The results of testing empathy partially have no positive and significant effect on customer satisfaction. This shows that customers do not consider empathy as a measure of customer satisfaction. The results of reliability testing partially have a positive and significant effect on customer satisfaction. This shows that the better the quality of service in terms of reliability, the higher the level of customer satisfaction.

In research (Wahab, 2017) states that Reliability, Responsiveness, Empathy, Assurance and Tangible each have a significant influence on customer satisfaction. This shows that the better the quality of service in terms of Reliability, Responsiveness, Empathy, Assurance and Tangible, the higher the customer satisfaction. When viewed in the research above, there are still differences in the results in the research above. Previous research was mostly conducted in large urban areas with customers who had a fairly high level of financial literacy. PT BPRS Al-Washliyah Medan has more diverse customer characteristics, including the micro segment and people with limited access to financial services. Therefore, the results of previous studies may not fully reflect the conditions in Medan. Not many studies have explored how the local culture and



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unique characteristics of BPRS customers affect their perceptions of service quality. Based on the background of the above problems that have been described, the researcher is interested in re-examining the quality of service on customer satisfaction with the aim of analyzing the effect of responsiveness, assurance, tangibel, empathy, reliability on customer satisfaction at PT BPRS al-washliyah Medan.

LITERATURE REVIEW

Service Quality

Service quality is the fulfillment of consumer needs based on the level of excellence of products and services in accordance with expectations so as to fulfill the wishes of consumers (Rohaeni & Marwa, 2018). Service Quality is an action received by consumers from offering products and services by producers for the needs of products and services needed by consumers carried out by producers based on their abilities and the constraints faced at that time by providing convenience to consumers based on the characteristics of the products and services offered (Nasfi, Rahmad, & Sabri, 2020). From the above understanding, it can be concluded that service quality is the level of a company's ability to exceed customer expectations through various aspects of the services that have been provided. This concept includes a service, including reliability, responsiveness, assurance, empathy and physical evidence.

Dimensions of Service Quality

According to Zeithaml et.al, (1996) from the results of research on 12 focus groups in America, resulting in 10 dimensions of service quality and further simplified into 5 dimensions, namely:

1. Reliability is consumer satisfaction will decrease if the services provided are not as promised.
2. Responsiveness is the company's ability to be carried out directly by employees to provide services quickly and responsively.
3. Empathy is the company's ability carried out directly by employees to pay attention to customers individually, including sensitivity or customer needs.
4. Assurance consists of employee competence which includes the skills and knowledge possessed by employees to perform services.
5. Tangible is a service that can be seen, smelled and touched, so the tangible aspect is important as a measure of service (Kurniasari, Eviatiwi, & Sugiyanto, 2020).

Service Quality in an Islamic Perspective

Related to the title of the subchapter above, Allah says in Alqur'an Surah Al-Baqarah Verse 267 as follows. It means: "O you who believe, spend (in the way of Allah) some of what you produce of good and some of what you bring forth from the earth for you and do not choose the bad and then you spend from it when you do not want to take it but by squinting at it. And know that Allah is All-Rich, All-Praised" (QS, Al-Baqarah (2): 267). The verse emphasizes that Islam is very concerned about a quality service, providing good, and not bad. Thorik G and



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Utus H (2006: 77) explain that quality service is not only delivering or serving but also understanding, understanding, and feeling. Thus, the delivery will reach the heart share and strengthen the position in the mind share of consumers. The existence of these two elements, of course, consumer loyalty is getting stronger too. The benchmark for service quality in Islam is called sharia standardization. This is what is then used as an assessment standard. The first is responsiveness and keeping commitments as mentioned in the Qur'an Surah AlMā'idah Verse 1: "O you who believe, fulfill your promises....".

Also professional at work, as mentioned in the Qur'an Surah al-Insyirah Verse 7: "So when you have finished (from one affair), keep working hard (for another affair)" Second; reliability as exemplified by the Prophet Muhammad PBUH. in the Qur'an Surah alAhzāb Verse 21: "Indeed there is in the Messenger of Allah a good example for you (namely) for those who expect (the grace) of Allah and (the coming) of the Day of Judgment and who remember Allah a lot" Third; assurance, can be provided in the form of security, comfort, honesty and so on. This is in accordance with the word of Allah in Surah al-Syu'arā Verses 181-182. Meaning: "perfect the measure and do not harm others and weigh with the right scales" Adiwarmān Karim (2003: 73) explains that the good and bad of business people determine the success and failure of the business being run. This is in accordance with the provisions in Surah Ali Imrān Verse 159. It means: "So it is because of the mercy of Allah that you are gentle with them. If you had been harsh and hard-hearted, they would have distanced themselves from around you. Therefore, forgive them, ask forgiveness for them, and consult with them in the matter." "....."

Consumer Satisfaction

Satisfaction is an expression of a person's feelings of pleasure or disappointment arising from a comparison of the results of a product's performance with the expectations that are believed (Kotler and Keller, 2009). Meanwhile, Lovelock and Wright (2007) define that satisfaction is a person's reaction after purchasing a product or an emotional condition shown in the form of anger, dissatisfaction, neutrality, excitement and pleasure (Ibrahim & Thawil, 2019). From this understanding, it can be concluded that customer satisfaction is the level of positive feelings or evaluations felt by customers after they use the products or services provided by a company. Customer satisfaction reflects the extent to which customer expectations for products or services are met or even exceeded.

RESEARCH METHODS

This research was conducted at PT BPRS Al-Wasliyah Medan Is a source of data obtained directly from the original source or first party. Primary data is specifically collected by researchers to answer research questions or researchers. (Umar, 2004; 42) Primary data can be in the form of opinions of research subjects (people) both individually and in groups, the results of observations of an object (physical), events, or activities, and test results. Secondary data is a research data source obtained by researchers indirectly through intermediary media (obtained and



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recorded by other parties). Secondary data is generally in the form of evidence, records or historical reports that have been arranged in published archives (documentary data).

The population in this study were all customers at PT BPRS Al-Wasliyah Medan amounting to 1000 people so that the research sample could be determined by the sloving formula:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{1000}{1 + 1000 (0,1)^2}$$

$$n = \frac{1000}{1 + 1000 (0,01)}$$

$$n = \frac{1000}{1 + 3}$$

$$n = \frac{1000}{113}$$

$$n = 90.90 = 91$$

RESULT AND DISCUSSION

Result

Classical Assumption Test

The normality test aims to determine whether the dependent and independent variables in the regression model are normally distributed or not. Utilizing the Normal P-P Plot and examining the spread of the data will allow you to determine if the data is normal. Data is considered normal if its distribution on the graph shows a straight line pattern. The normality test table can be considered normally distributed if the Kolmogorov-Smirnov sig value is greater than 0.05. The following is the research normality test:

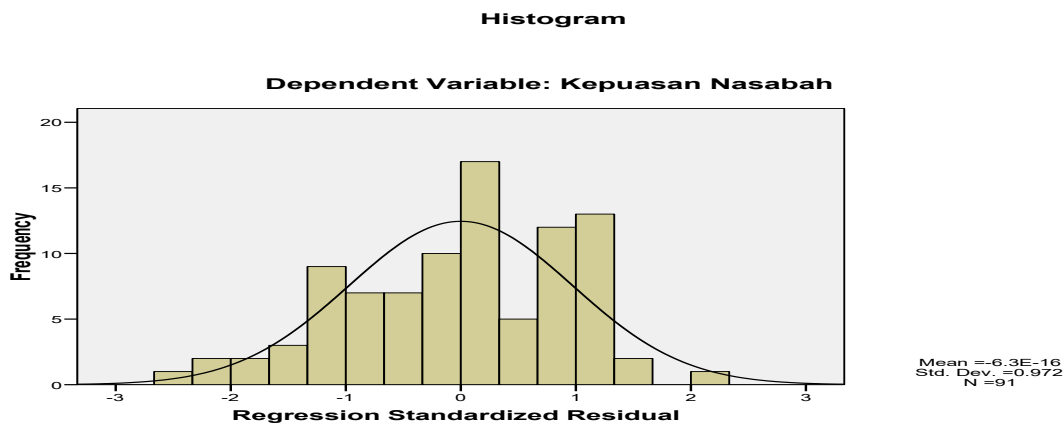
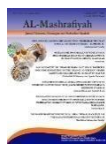


Figure 1. Normality Test Results



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It can be concluded from graph1 above, which was used to test for normality, that all variables are normally distributed as the histograms should resemble a bell curve and not a straight line. The Kolmogorov-Smirnov calculation was then used. If the asymptotic significance value of the variable data (2-tailed) is greater than 0.05, a normal distribution for the data can be concluded. Below are the results of the Kolmogorov-Smirnov calculation that SPSS used to determine the normality of all variables:

Table 1. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Standardized Residual
N		91
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.97182532
Most Extreme Differences	Absolute	.093
	Positive	.062
	Negative	-.093
Kolmogorov-Smirnov Z		.883
Asymp. Sig. (2-tailed)		.417

a. Test distribution is Normal.

b. Calculated from data.

Judging from the results of the normality test of all variables using the Kolmogorov-Smirnov calculation above is 0.417 and greater than 0.05, it can be concluded that the variable data is normally distributed.

Normal P-P Plot of Regression Standardized Residual

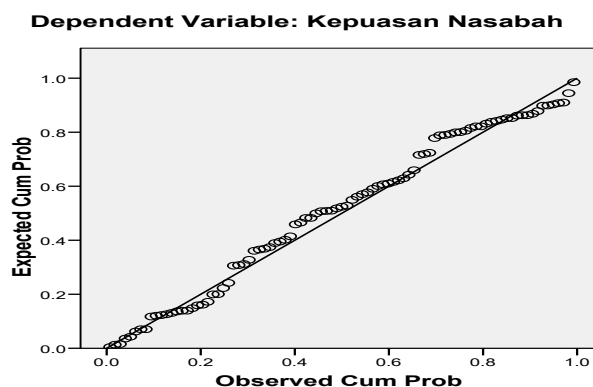


Figure 2. Normality Test Results

From Figure 2 above shows that the data spreads around the diagonal line and follows the direction of the diagonal line, so the regression model fulfills the assumption of normality.



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Multicollinearity Test

Multicollinearity test aims to determine whether there is a significant relationship (correlation) between independent variables. The multicollinearity test with SPSS is shown in the Coefficient table, namely in the Tolerance column and the VIF (Variance Inflated Factors) column. Tolerance is an indicator of how much variability of an independent variable cannot be explained by other independent variables. If the tolerance value is greater than 10.10 and if the VIF value is less than 10.00, it is stated that there is no multicollinearity.

Table 2 Multicollinearity Test

Coefficients ^a										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	12.481	1.191		10.483	.000					
Reliability	.116	.071	.216	2.638	.001	.089	.175	.166	.587	1.703
Responsiviness	.307	.094	.470	3.256	.002	.139	.333	.330	.492	2.033
Empathy	.188	.082	.297	2.296	.024	.128	.242	.232	.613	1.632
Assurance	.052	.073	.082	3.708	.000	.035	.077	.072	.755	1.325
Tangible	.035	.069	.059	3.513	.000	.063	.056	.052	.773	1.293

a. Dependent Variable: Kepuasan Nasabah

From the results of the multicollinearity test carried out, it is known that the Variance Inflated Factors (VIF) of the two Reliability variables (X1) is 1.703, Respsniviness (X2) is 2.022, Empathy (X3) is 1.632, Assurance (X4) is 1.325 and Tangible (X5) is 1.293 and the results obtained from the two variables are smaller than 10, so it can be assumed that there is no multicollinearity between the independent variables in the regression model.

Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance. Heteroscedasticity is a condition where the variance of the confounding error is not constant for all values of the independent variable, where this test aims to test whether in the regression model there is an inequality of variance from the residuals or one other observation. To detect it, it can be seen from the points that spread above and below the number 0 on the Y axis on the Scatterplot graph. The results of the Heteroscedasticity statistical test obtained in this study are as follows:



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Scatterplot

Dependent Variable: Kepuasan Nasabah

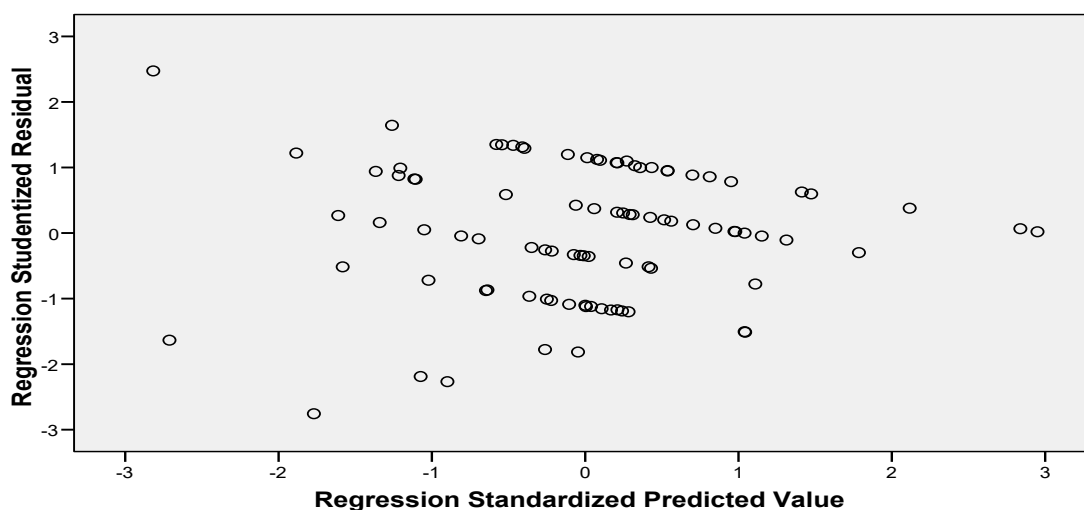


Figure 3 Heteroscedasticity Test

The results of the heteroskedeticity test show that the dots do not form a clear pattern. As can be seen, the points spread above and below the number 0 (zero) on the Y temperature. So it is concluded that there is no heteroscedicity in the regression model. Thus the assumptions of normality, multicollinearity and heteroscedicity in the model can be met.

Hypothesis Test

The t test aims to determine whether the independent variable or Service Quality partially or individually has a significant effect on the dependent variable or Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).

Table 3. T test statistics

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	12.481	1.191		10.483	.000					
Reliability	.116	.071	.216	2.638	.001	.089	.175	.166	.587	1.703
Responsiviness	.307	.094	.470	3.256	.002	.139	.333	.330	.492	2.033
Empathy	.188	.082	.297	2.296	.024	.128	.242	.232	.613	1.632
Assurance	.052	.073	.082	3.708	.000	.035	.077	.072	.755	1.325
Tangible	.035	.069	.059	3.513	.000	.063	.056	.052	.773	1.293

a. Dependent Variable: Kepuasan Nasabah



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Formula for finding t-table = $\alpha : n - k - 1$
 = 0.05: 91 - 1
 = 0.05: 89
 T - table = 1.65291

1. Reliability (X1) has a calculated t value of 2.638. This value is greater than the t table (1.65291) with a t sig value (0.001) < 0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that Reliability partially affects Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).
2. Responsiveness (X2) has a t value of 3.258. This value is greater than the t table (1.65291) with a t sig value (0.002) < 0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that partially Responsiveness has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).
3. Empathy (X3) has a t value of 2.296. This value is greater than the t table (1.65291) with a t sig value (0.024) < 0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that partially Empathy has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).
4. Assurance (X4) has a t value of 3.708. This value is greater than the t table (1.65291) with a t sig value (0.000) < 0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that partially Assurance has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).
5. Tangible (X5) has a t value of 3.513. This value is greater than the t table (1.65291) with a t sig value (0.000) < 0.05. So that testing the research hypothesis is Ha accepted and H0 rejected. This explains that partially Tangible has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan) .

F Test Statistics

Table 4. Statistical F Test

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.340	5	4.668	32.522	.000 ^a
	Residual	157.342	85	1.851		
	Total	180.681	90			

a. Predictors: (Constant), Tangible, Empathy, Assurance, Reliability, Responsiveness

b. Dependent Variable: Kepuasan Nasabah

The statistical F test results have a value of 0.000, this explains that simultaneously Service Quality (Reliability, Responsiveness, Empathy, Assurance, Tangible) affects Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).



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R Square Test

The test of the coefficient of determination or R² aims to find out how much the ability of the independent variable explains the dependent variable or to find out the percentage of the dependent variation that is explained by the free variable.

Table 5. R Square Test Results

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.836 ^a	.713	.708	1.36054	.129	2.522	5	85	.035	1.899

a. Predictors: (Constant), Tangible, Empathy, Assurance, Reliability, Responsiveness

b. Dependent Variable: Kepuasan Nasabah

The test results of the coefficient of determination provide meaning, that 71.3% of Service Quality (Reliability, Responsiveness, Empathy, Assurance, Tangible) affects Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).

Discussion

The Effect of Reliability on Customer Satisfaction

Reliability (X₁) has a t value of 2.638. This value is greater than the t table (1.65291) with a t sig value (0.001) < 0.05. So that the research hypothesis testing is H_a accepted and H₀ rejected. Then it is concluded that Reliability has a positive and significant effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). Reliability is very important for PT BPRS Al-Wasliyah Medan management because it is directly related to customer trust, which is the core of Islamic banking. By encouraging management to strengthen systems, human resources, supervision, and provide clear direction for continuous service improvement strategies.

Then this research is in line with previous research conducted by (Setyo, 2017) with the title of the effect of product quality and price on customer satisfaction "Best Autoworks" with the result that product quality has a positive effect on customer satisfaction Best Autoworks. And also research conducted by (Gunawan et al., 2019) with the title analyzing the effect of service quality on customer satisfaction staying at Empat Virtual Hotel with the result that service quality has a significant effect on customer satisfaction at Empat Virtual Hotel.

The Effect of Responsiveness on Customer Satisfaction

Responsiveness (X₂) has a t value of 3.258. This value is greater than the t table (1.65291) with a t sig value (0.002) < 0.05. So that the research hypothesis testing is H_a accepted and H₀ rejected. Then it is concluded that Responsiveness has a positive and significant effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). Responsiveness in PT BPRS Al-Wasliyah Medan management is not only about speed, but also about care, accuracy, and openness to change. This has direct implications for management effectiveness and plays a major role in improving service quality, customer loyalty and sustainability in Islamic banking.



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Then this research is in line with previous research conducted by (Chrisna & Khairani, 2019) with the title of the influence of learning behavior, self-control, motivation, empathy, skills, and self-confidence on the academic achievement of Panca Budi University Medan accounting study program students with the result that it has a very positive and significant effect. And also previous research conducted by (Bouman and Wiele (1992: 5), 2017), with the title of the effect of service quality on customer satisfaction and repurchase interest in consumers at Mc Donald's Alaudin Makkasar with the result that customer satisfaction has a positive effect.

The Effect of Empathy on Customer Satisfaction

Empathy (X3) has a t value of 2.296. This value is greater than the t table (1.65291) with a t sig value (0.024) <0.05. So that the research hypothesis testing is H_a accepted and H_0 rejected. Then it is concluded that Empathy has a positive and significant effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). Empathy is a key element in building caring management and heartfelt service. In context, empathy not only improves service quality, but also reflects the implementation of Islamic values in daily banking practices.

Then this research is in line with previous research conducted by (Mahira et al., 2021) with the title of the effect of product quality on Indihome customer satisfaction with the result that indihome product quality has a significant effect on customer satisfaction. And also previous research conducted by (Nugroho, AW; Sudaryanto, 2013) with the title of the effect of service performance, trust and satisfaction on consumer loyalty in using goods delivery services with the results that service performance has a very positive effect on customer satisfaction.

The Effect of Assurance on Customer Satisfaction

Assurance (X4) has a t value of 3.708. This value is greater than the t table (1.65291) with a sig value (0.000) <0.05. So that the research hypothesis testing is H_a accepted and H_0 rejected. Then it is concluded that Assurance has a positive and significant effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). In PT BPRS Al-Wasliyah Medan management, assurance encourages transparent and professional governance, while for services, assurance increases customer security and satisfaction, two things that are very important in building Islamic banking loyalty.

Then this research is in line with previous research conducted by (Economics & Management, 2018) with the title of the effect of product quality, price and service quality on customer satisfaction at PT Air Manado with the result that the quality of service provided has a significant and positive effect. And also previous research conducted by (Umboh & Mandey, 2014) with the title of service quality analysis of its effect on customer satisfaction at PT. Pegadaian (Persero) Teling Branch with the result that service quality has a significant and positive effect on customers.

The Effect of Tangible on Customer Satisfaction

Tangible (X5) has a t value of 3.513. This value is greater than the t table (1.65291) with a t sig value (0.000) <0.05. So that testing the research hypothesis is H_a accepted and H_0 rejected. Then it is concluded that Tangible has a positive and significant effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). For management, this means the importance of



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strategically managing physical and digital assets. For customers, tangibility affects comfort, trust and ease of interaction with BPRS.

Then this research is in line with previous research conducted by (Atmawati & Wahyuddin, 2004) with the title analysis of the effect of service quality on customer satisfaction at Matahari Department Store in Solo with the result that tangible has a significant and positive effect on customer satisfaction And also previous research conducted by (Santoso, 2019) with the title of the effect of product quality, service quality, and price on customer satisfaction and loyalty with the results of tangible has a positive effect on customer satisfaction.

The effect of Reliability, Responsiveness, Emphaty, Assurance and Tangible on Customer Satisfaction

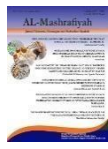
The statistical F test results have a value of 0.000, this explains that simultaneously Service Quality (Reliability, Responsiveness, Empathy, Assurance, Tangible) affects Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). Service Quality (Reliability, Responsiveness, Empathy, Assurance, Tangible) is also very relevant in the management process and service improvement at PT BPRS Al-Wasliyah Medan.

Then this research is in line with previous research conducted by (Natassia & Utami, 2020) with the title of the effect of Responsiveness, Assurance, and Tangible on patient satisfaction at the Air Tawar Health Center in Padang City with the result that the quality of service provided has a positive effect on their patient satisfaction. And also previous research conducted by (Moha & Loindong, 2016) with the title analysis of service quality and facilities on customer satisfaction at Yuta hotels in Manado City with the result that service quality is thought to have a significant effect on customer satisfaction at Yuta Hotels in Manado City.

CONCLUSION

From the results of hypothesis testing that has been carried out regarding knowing the effect of service quality on customer satisfaction of PT BPRS Alawasliyah Medan Branch Office, then, Reliability (X1) has a t value of 2.638. This value is greater than the t table (1.65291) with a t sig value (0.001) <0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that partially Reliability has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). Responsiveness (X2) has a t value of 3.258. This value is greater than the t table (1.65291) with a t sig value (0.002) <0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that partially Responsiveness has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). Empathy (X3) has a t value of 2.296. This value is greater than the t table (1.65291) with a t sig value (0.024) <0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that partially Empathy has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).

Assurance (X2) has a t value of 3.708. This value is greater than the t table (1.65291) with a t sig value (0.000) <0.05. So that the research hypothesis testing is Ha accepted and H0 rejected. This explains that partially Assurance has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). Tangible (X2) has a t value of 3.513. This value is greater than the t



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table (1.65291) with a t sig value (0.000) <0.05. So that testing the research hypothesis is H_a accepted and H_0 rejected. This explains that partially Tangible has an effect on Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan). The results of the F test statistics have a value of 0.000, this explains that simultaneously Service Quality (Reliability, Responsiveness, Empathy, Assurance, Tangible) affects Customer Satisfaction (Case Study of PT BPRS Al-Wasliyah Medan).

So it can be concluded that, the six factors are very influential on service quality on customer satisfaction at PT BPRS Al-Wasliyah Medan. If one of these factors is not fulfilled, then the lack of service quality to customer satisfaction.

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