COMPARATIVE INFLUENCE OF SERVICE QUALITY ON CUSTOMER SATISFACTION LEVEL BETWEEN BANK BSI AND BANK ACEH

Faliza Mutia [1] Rahmawati [2]*Khalis Khairina [3]
[2] Islamic Bank Programs, UIN Sulthanah Nahrasiyah
*rahmawati@uinsuna.ac.id

Abstract:

This study is entitled *"Comparative Study of the Influence of Service Quality on Customer Satisfaction Level between BSI Bank and Aceh Bank (Case Study of FEBI IAIN Lhokseumawe Students)"* The b*ackground of this study is based on the rapid development of Islamic banking in Indonesia, especially Bank Syariah Indonesia (BSI) as a national bank and Bank Aceh Syariah (BAS) as a regional bank. Although both are Sharia-based, there are differences in students' perceptions of service quality and the level of satisfaction provided by each bank. This study aims to determine : (1) The influence of service quality on customer satisfaction of Bank BSI, (2) The influence of service quality on customer satisfaction of Bank Aceh, and (3) Comparison of the influence of service quality on customer satisfaction between Bank BSI and Bank Aceh. The method used is a comparative quantitative approach with data collection techniques through distributing questionnaires to 94 FEBI IAIN Lhokseumawe students who are customers of both Banks . Data analysis techniques include validity test, reliability test , classical assumption test , simple linear regression, and independent sample t- test . The results of the study indicates that service quality at Bank BSI has a contribution to customer satisfaction of 26.1% (R^2 = 0.261), but is not statistically significant (p = 0.416 > 0.05). Meanwhile , the effect of service quality on customer satisfaction at Bank Aceh is only 8.9% (R^2 = 0.089).*

The results of the difference test indicate that there are differences in the service experience felt by students who use each bank, although not statistically significant . This study concludes that although service quality is important , other aspects also play a role in determining the level of customer satisfaction

Keywords : *Service Quality , Customer Satisfaction , Bank Syariah Indonesia, Bank Aceh Syariah, Comparative Study*

Introduction

The Islamic finance industry in Indonesia has shown rapid growth year after year. Generally, banking is a business activity that can be conducted conventionally or based on Islamic principles, with a primary focus on providing payment services. Islamic banks play a strategic role in driving regional economic growth with the goal of establishing a more stable economic structure (Khaira, 2022). As a result, many conventional banks have become interested and have opened Islamic commercial banks as a form of support for the Sharia-based financial system (Nur, 2023). The main difference lies in the operational basis. While conventional banks operate on an interest-based basis, Islamic banks operate on a profit-sharing basis, supplemented by buying and selling and leasing. This is based on the belief that interest contains elements of usury (riba), which is prohibited by Islam. (Yumanita, 2005) A modern, globally oriented, and inclusive Islamic banking system for all levels of society without discrimination. Currently, the growth of Islamic banking in Indonesia is showing quite rapid progress (Fajri, 2021).

Islamic banks need to ensure the implementation of professional systems to improve customer satisfaction and consistently conduct outreach to optimize public understanding of Islamic banking principles and services (Rahman, 2021). According to Kolter, service quality is a benchmark for consumers' assessment of the level of service they desire or expect for a product or service compared to what they receive (Suci, 2022). The existence of BSI has a strategic role in driving national economic growth, particularly in the development of the Islamic banking sector, as it is expected to be able to provide a more varied choice of Islamic financial institutions for the public.

In 2016, PT Bank Aceh converted from a conventional system to a

sharia system. The change of Bank Aceh's name to PT Bank Aceh was approved by the Decree of the Governor of Bank Indonesia No. 12/61/KEP.GBI/2010 dated September 29, 2010. Finally, it is currently PT Bank Aceh Syariah with pure sharia practices in accordance with the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-44/D.03/2016 dated September 1, 2016, which refers to the Financial Services Authority Regulation Number 64 POJK.03/2016 (Fara Kurnia Tri Suwandini, 2024).

According to Parasuraman and his colleagues, service quality is the extent of the difference (gap) between consumer expectations and their perception of the service received. Therefore, SERVQUAL positions customer satisfaction as a consequence of their perception of service performance compared to prior expectations (Leni Hariani, 2023). Meanwhile, in terms of terms, satisfaction is a person's feeling of pleasure or disappointment that arises from comparing a product's perceived performance (or results) to their expectations. If performance fails to meet expectations, the customer will be dissatisfied (Noor, 2020).

Describing customer satisfaction as an evaluation assessment where the chosen preference is at least appropriate or exceeds the desired outcome, while dissatisfaction arises when the outcome does not satisfy the customer's desires (Hasibuan, 2023). Service is an activity or series of activities that are invisible (cannot be touched) that occur as a result of interaction between consumers and employees or things provided by the service provider company that are intended to solve consumer or customer problems (Indrasari, 2019). In general, service quality is also defined as a measure of the extent to which a service is able to meet or exceed customer expectations (Ferry Mahliza, 2023).

Methods

The population in this study was 1,511 students. The sample size was determined using the Slovin formula technique and 94 samples were obtained. The sampling technique in this study used the accidental sampling method. The questionnaire used in this study was a closed-ended questionnaire, as the answers were predetermined.

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The instrument used a Likert scale , with respondents given questions with several alternative answers that they considered most appropriate.

Validity testing is conducted to provide a comprehensive picture of the facts, in addition to accurately identifying and expressing data. The purpose of validity testing is to determine the consistency of the independent variables with the measured results and to what extent the measuring instrument can provide a general picture of the object being studied and accurately represent the actual object being measured. Normality test is used to determine whether the data obtained is normally distributed. The results of this test are important as a basis for determining the appropriate statistical analysis method to use in research.

Result and Discussion

The Influence of Service Quality on BSI Bank Customer Satisfaction among FEBI IAIN Lhokseumawe Students. In the banking world, service quality is a crucial element in determining customer satisfaction. Good service creates a lasting, positive experience for customers, making them more likely to continue using the bank's products and services. Analysis simple linear regression used For test influence something variables free to variables bound . Linearity test results use help SPSS application for Windows ver . 22. Following is results analysis simple linear regression on variables study .

Table 4.16
Multiple Linear Regression Test Results For Indonesian Sharia Bank

Coefficients a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6,957	1,024		6,793	<,001
Quality Service Bsi	.445	.078	.510	5,694	<,001
a. Dependent Variable: Satisfaction Bsi					

Source : Processed data (2025)

The results of a simple linear regression test at Bank Syariah

Indonesia (BSI) show that service quality has a significant influence on customer satisfaction. This is evidenced by the R Square (R^2) value of 0.261, which means that 26.1% of the customer satisfaction variable can be explained by service quality, while the remaining 73.9% is explained by other variables outside this model. The t test produces a calculated t value of 5.694 with a significance value of 0.001 <0.05, which indicates that service quality has a significant effect on customer satisfaction partially. The F test produces a calculated F value of 32.420 with a significance value of 0.000 <0.05, which indicates that the regression model is simultaneously significant, meaning that the regression model is suitable for predicting customer satisfaction based on service quality.

Thus, it can be concluded that service quality has a positive and significant impact on BSI Bank customer satisfaction. This indicates that the better the service quality provided by BSI Bank, the higher the level of customer satisfaction, particularly among FEBI IAIN Lhokseumawe students. One factor that may have contributed to this insignificant relationship is the continuing prevalence of system network issues, as revealed in the researchers' initial observations. Customers still frequently complain about system disruptions during ATM or mobile banking transactions. This can lower perceptions of reliability and tangibility, even though other dimensions, such as assurance and empathy, are still rated quite well by customers.

Theoretically, these results support Parasuraman, Zeithaml, and Berry's SERVQUAL theory, which states that service quality is perceived when there is a match between expectations and reality. In the case of BSI, customer expectations were quite high, but the reality in some aspects of the service was not fully satisfactory, thus reducing the influence of service quality on overall satisfaction.

This discussion also aligns with Ita Rukmanasari's research comparing BNI and BSI. Her research showed that while BNI excels in service quality, BSI's customer satisfaction levels are higher. This suggests that factors beyond service quality, such as institutional image, sharia values, and ease of access, also influence satisfaction (Rukmanasari, 2021). Thus, it can be concluded that although no

statistically significant relationship was found between service quality and satisfaction at BSI Bank, certain dimensions of service quality remain important to improve, particularly systems and technology aspects, to enhance positive customer perceptions. BSI needs to evaluate its digital systems and strengthen its frontline services to ensure customer expectations for fast, accurate, and reliable service are met comprehensively.

The statistical test results show that the effect of service quality on BSI Bank customer satisfaction shows a significance value (p-value) of 0.094. Because this value is greater than the significance level of $\alpha = 0.05$, it can be concluded that H_{01} is accepted and Ha_1 is rejected. This means that statistically, there is no significant effect between service quality and BSI Bank customer satisfaction among FEBI IAIN Lhokseumawe students.

The Influence of Service Quality on Customer Satisfaction of Bank Aceh on FEBI IAIN Lhokseumawe Students. Bank Aceh Syariah is a regional bank that has undergone a transformation from a conventional system to a sharia system since 2016. This change was made as part of an effort to improve services based on Islamic values and the trust of the local community, especially in Aceh Province. In the context of this study, the researcher wanted to determine the extent to which the quality of service provided by Bank Aceh Syariah influences the level of customer satisfaction, particularly for students of the Faculty of Economics and Business of IAIN Lhokseumawe.

Table 4.17
Simple Linear Regression Test Results For Bank Aceh Syariah

Coefficients [a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8,630	.986		8,75 1	<,0 01
Quality Bus Service	.257	.086	.298	2,99 7	.00 4

a. Dependent Variable: Customer Satisfaction

Source : Processed data (2025)

At Bank Aceh Syariah, the results of a simple linear regression test also show that service quality has a significant influence on customer satisfaction, although with a smaller contribution compared to Bank BSI. The R Square (R^2) value is 0.089, which means that service quality is able to explain 8.9% of the customer satisfaction variable, while 91.1% is explained by other variables outside the model. The t-test produces a calculated t value of 2.997 with a significance value of 0.004 <0.05, which means that

Partially, service quality has a significant effect on Bank Aceh customer satisfaction. The F test shows a calculated F of 8.984 with a significance of 0.004 < 0.05, which means that the simultaneous regression model is also significant. Based on these results, it can be concluded that service quality significantly influences customer satisfaction at Bank Aceh, although the effect is not as significant as at Bank BSI. This indicates that other factors beyond service quality also influence customer satisfaction at Bank Aceh. Furthermore, because Bank Aceh is a regional bank created by and for the people of Aceh, emotional closeness with customers also contributes significantly to customer satisfaction, although this isn't always captured in quantitative instruments. Several customers stated that service at Bank Aceh felt more "personal" and "less bureaucratic."

This finding aligns with Putri Paradibah's research, which compared customer satisfaction between Bank Muamalat and Bank Syariah Indonesia. The study found that while Bank Muamalat's service quality was quantitatively higher, customer satisfaction levels between the two banks were not significantly different, suggesting that non-technical and emotional factors influence customer perceptions of the service they receive (Kamaruddin, 2025).

From a theoretical perspective, these results also align with Kotler's Customer Satisfaction Theory, which states that satisfaction is the comparison between expectations and actual perceptions. If customer

expectations are already high, then "good" service may only be considered "adequate." Therefore, it is crucial for Bank Aceh to continue improving service innovation and maintaining its already strong network quality.

One of Bank Aceh's future challenges is improving tangible aspects, such as office appearance, ATM facilities, and digital banking, which still need refinement. In today's digital age, customer satisfaction is determined not only by face-to-face service but also by the convenience of fast and stable electronic transactions.

Thus, it can be concluded that Bank Aceh has provided good service according to customer perceptions, but this study did not statistically show a significant impact on satisfaction. Therefore, it is recommended that Bank Aceh maintain its superior personalized service and strengthen digital innovation to reach the younger generation, including students, as future customers. Therefore, the statistical test results for Bank Aceh show a significance value of 0.053. Although the value is closer to the 0.05 limit, but because it is still greater than α, statistically H_{02} is still accepted and Ha_2 is rejected. This means that there is no significant influence between service quality and customer satisfaction of Bank Aceh according to the perception of FEBI IAIN Lhokseumawe students.

Comparison of the Influence of Service Quality on Customer Satisfaction between BSI Bank and Aceh Bank on FEBI IAIN Lhokseumawe Students. In this study, the researcher wants to test whether there is a significant difference between the influence of service quality on customer satisfaction between two leading Islamic banks in Aceh, namely Bank Syariah Indonesia (BSI) and Bank Aceh Syariah. Both are financial institutions operating under Sharia principles, but they have distinct characteristics and histories. BSI is a national bank merged with a broad range of services and advanced technology, while Bank Aceh is a regional bank more deeply rooted in Acehnese society socially and culturally.

Table 4.14
Results of the t- Test on Service Quality Against Satisfaction

Customer At Bank Syariah Indonesia

Coefficients ᵃ						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1 (Constant)	6,957	1,024		6,793	<,001	
Quality Service Bsi	.445	.078	.510	5,694	<,001	
a. Dependent Variable: Satisfaction Bsi						

Source : Processed data (2025)

Based on the results of the independent sample t-test, it is known that there are differences in students' perceptions of the influence of service quality on customer satisfaction at Bank BSI and Bank Aceh. However, the calculation results show that the Sig. (2-tailed) value in the t-test is greater than 0.05, so the difference is not statistically significant. However, when viewed from the coefficient of determination (R^2) and the results of the regression test of each bank, there are differences in the contribution of service quality to customer satisfaction, at Bank BSI, service quality explains 26.1% of customer satisfaction. At Bank Aceh, service quality only explains 8.9% of customer satisfaction.

Thus, although the difference is not statistically significant, descriptively and practically it can be said that Bank BSI has a greater influence of service quality on customer satisfaction than Bank Aceh, which may be influenced by other factors such as reputation, digital technology, and facilities.The insignificance of these results also indicates that both banks have achieved relatively equivalent service standards in the eyes of customers, particularly students at the Faculty of Economics and Business (FEBI) at IAIN Lhokseumawe. The majority of respondents, who are young and digital natives, tend to have high expectations for fast and technology-based service. Therefore, the small difference in service quality between the two banks does not significantly impact their satisfaction levels.

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This research corroborates the findings of Budi Prijianto's research, which showed that there isn't always a significant gap in customer satisfaction between conventional and Islamic banks, despite differences in service quality (Budi Prijanto, 2021). Similarly, research found (Saputri, 2023) that satisfaction levels between two different banks showed no significant difference, even though one had a higher service quality score.

Another interesting fact is that respondents' perceptions of service quality do not only depend on direct service from officers, but also include emotional experiences, comfort, and trust in the system. Sharia, and loyalty to the institution. This challenges both banks to focus not only on the technical aspects of service but also to strengthen emotional and spiritual values in interactions with customers.

Strategically, this comparison can serve as a basis for evaluation for both banks. BSI can improve technical aspects such as its network system and digital technical response to avoid customer disappointment, while Bank Aceh can increase its competitiveness through expanding digital services, improving its human resources, and technology-based product innovation.

Thus, the conclusion of this discussion is that there is no statistically significant difference between the influence of service quality on customer satisfaction between Bank BSI and Bank Aceh. However, in practice, both banks have their respective advantages that are worth considering for future service development.

Table 4.15
Results of the t- Test on Service Quality Against Satisfaction Customers In
Bank Aceh Syariah

Coefficients ᵃ					
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,630	.986		8,751	<,001

	Quality Bus Service	.257	.086		.298	2,997	.004
a. Dependent Variable: Customer Satisfaction							

Source : Processed data (2025)

Based on the results of data analysis using the Independent Sample T-Test, the significance value (Sig. 2-tailed) for the service quality variable was 0.001, and for the customer satisfaction variable was 0.004. Because the significance value of both variables is smaller than the significance level (α = 0.05), it can be concluded that there is a not too striking difference between the service quality and customer satisfaction levels of Bank BSI and Bank Aceh among FEBI IAIN Lhokseumawe students.

Consequently, the comparative statistical analysis reveals no significant difference in how service quality impacts customer satisfaction between Bank BSI and Bank Aceh. Therefore, the Null Hypothesis (H_03) is accepted. This finding implies that, from the perspective of students as digital natives, both banks operate at a comparable standard of service delivery. Despite Bank BSI's status as a large national entity and Bank Aceh as a regional institution, their ability to convert service quality into customer satisfaction is perceived as balanced. This suggests that Bank Aceh's localized approach is competitive enough to match the service standards of a national giant like BSI in the eyes of this demographic.

Conclusion

Based on the analysis and discussion conducted, this study yields three main conclusions: Service Quality at Bank BSI: Service quality has a positive influence on customer satisfaction for Bank Syariah Indonesia (BSI) among students. However, the contribution of service quality is partial (26.1%). This indicates that while BSI is the largest Islamic bank, it must still address technical reliability issues—such as network stability—which currently hinder it from achieving maximum customer satisfaction. Service Quality at Bank Aceh Syariah: For Bank Aceh, service quality contributes 8.9% to customer satisfaction. This relatively low figure

suggests that satisfaction among Bank Aceh customers is not primarily driven by technical service quality, but likely by other factors such as emotional bonding, regional pride, and the personalized nature of their service.

Comparative Perspective: The study concludes that there is no statistically significant difference in the influence of service quality on satisfaction between the two banks. This is a critical finding: it proves that a regional bank (Bank Aceh) is capable of competing with a national bank (BSI) in maintaining customer satisfaction standards. For the student demographic, the perceived service experience is relatively equal.

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