The Influence of Service Quality on Customer Satisfaction in Islamic Rural Banks during the Covid-19 Pandemic: A CARTER Model

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Abstract

The Covid-19 virus has become a global pandemic and gave an adverse impact on various sectors including the financial sector. Islamic Rural Bank (BPRS) as a provider of financial services plays an essential to carry out the function of collecting and distributing funds for the economic development of the community. However, with the spread of the Covid-19 virus, BPRS is obliged to limit its services. This study aimed to investigate empirically the effect of service quality on customer satisfaction of BPRS Bangka Belitung during the Covid-19 period by utilizing the CARTER model consisting by six dimensions (compliance, assurance, reliability, tangibles, empathy, and responsiveness). The research method applied is the quantitative method using Multiple Regression Analysis as the technique of data analysis. Data was collected by distributing questionnaires and applying the Likert Scale as a variable measurement scale. A total of 77 questionnaires were collected using the purposive sampling technique with the characteristics of the respondents, namely customers who had used the services of BPRS Bangka Belitung during the Covid-19 pandemic. The results indicating that the dimensions of compliance and responsiveness influence significantly customer satisfaction during the Covid-19 pandemic, while the other dimensions show no significant effect on customer satisfaction.

Keywords: *Islamic Rural Banks, Service Quality, CARTER Model, Customer Satisfaction, Covid-19*

1. INTRODUCTION

The Covid-19 pandemic has spread widely to various countries, including Indonesia. Until the first quarter of 2021, Indonesian people are remained living in the middle of Covid-19. Moreover, it is noticeable that mid 2021 became the highest Covid-19 case in Indonesia after the discovery of the Delta variant in several regions. There were 3,532,567 positive cases reported and 100,636 deaths as of August 4th, 2021 (COVID-19, 2021). This condition causes the need for adaptation of new habits for all citizens. The Covid-19 pandemic does not only interfere with human health but many sectors are affected, especially in the economic and financial sectors including the banking industry.

Through the Minister of Home Affairs Instruction Number 18 of 2021, the financial and banking sectors are categorized as essential sectors, meaning that the basic business environment is oriented towards physical services with customers. Specifically, the banking sector has an important role in collecting and distributing funds for the purpose of accelerating the economic development among the community. Therefore, the appeal for regulations related to health protocols to prevent the spread is becoming a challenge faced by banks in providing services to their customers. One of the developing banking services in Indonesia is the Islamic Rural Banks (BPRS). In contrast to commercial banks, the operations of a BPRS include activities to collect public funds in the form of savings, deposits, and or other equivalent forms, provide financing and placement of funds based on sharia principles. BPRS are prohibited from accepting deposits in the form of a current account and participating in payment traffic, conducting business activities in foreign currencies, making capital investments, and conducting insurance businesses (Buchori et al., 2003).

BPRS, as a provider of banking services and products for the community dominated by the low-income economy and small and micro-enterprises (SMEs) at the city/district level, have to run services during the Covid-19 pandemic. Likewise, the BPRS of Bangka Belitung continues to operate amidst the spread of Covid-19. BPRS Bangka Belitung (Babel) often referred to as the Babel Islamic Bank is one of the BPRS applied Islamic principles in its all transaction and become the first sharia bank to operate in the Bangka Belitung Islands from 2002 to the present (Belitung, 2021). To gain a competitive advantage and continue to grow, the BPRS Babel should provide good service to its customers particularly during Covid-19. Therefore, improving the quality of service during the Covid-19 pandemic is a vital strategy to do. Referring to the data from the distribution map of the Babel, the development of daily positive cases of Covid-19 experienced an upward trend in the last 3 months to August 4th, 2021.
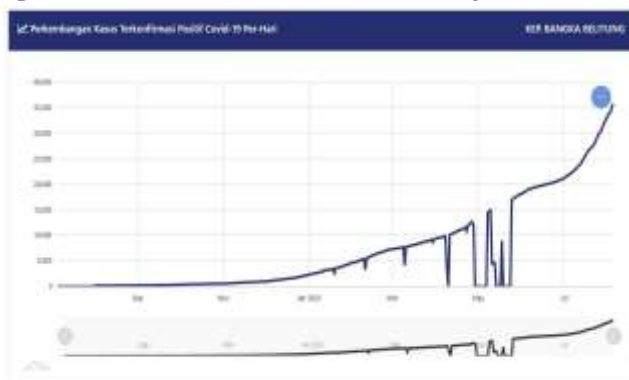

Figure 1. The Progress of Positive Confirmed Cases of Covid-19 Per Day in the Province of the Banka Belitung Islands

Source: https://covid19.babelprov.go.id/data

Service quality in the BPRS is essential since it becomes a competitive strategy (Chaoprasert & Elsey, 2004). Investment in service quality improvement will also lead to increase profitability and market share (Rust, R.T. and Zahorik, A.J., 1993). Zeithaml et al (2002) asserts that by maintaining service quality, competitive advantage can be obtained to have long-term relationships with customers. Several studies have provided considerable attention in evaluating the quality of Islamic banking services using the CARTER model developed by Othaman and Owen (2001). However, there are still not many studies related to service quality, especially in BPRS in pandemic conditions. To sum up, this research will focus on the service quality to the customer

satisfaction of BPRS Bangka Belitung during the COVID-19 pandemic using the CARTER model. This is because in time of the Covid-19 pandemic, there are restrictions on activities and compliance with health protocols to prevent exposure to Covid-19 between customers and employees. Thus, this research is expected to be able to contribute to financial service institutions, especially BPRS Bangka Belitung and generally for BPRS in Indonesia in improving service quality for customer satisfaction during the social restrictions among society.

Service Quality

According to Tjiptono (2005), service quality is defined as the fulfillment of customer needs and desires as well as the provision in delivery aimed at balancing customer expectations. Service quality is one of the key success factors of a bank in the banking industry, this can help banks to retain customers and gain a competitive advantage (Ahmed, Mohiuddin, Rahman, Tarique, & Azim, 2021). The popular service quality development model introduced by Parasuraman et al (1988) is the SERVQUAL Model which consists of five dimensions based on products and services. However, according to Othman and Owen (2001), Islamic banking has differences from conventional banking, the most appropriate measurement for service quality in Islamic banks is the CARTER model. The SERVQUAL model is considered less suitable if applied in Islamic banking because in Islamic banking there is an element of compliance that must be carried out as a bank that carries out its activities based on Islamic principles. The basis of the CARTER model consisted by the five dimensions of SERVQUAL and a new dimension has been added, namely compliance (sharia compliance) which makes the CARTER model indicator contained by six dimensions. The following are the six dimensions of the CARTER model (Othman & Owen, 2001):

a. **Compliance**

Compliance is the ability to obey the Islamic principles applied in Islamic banking operations. Thus, all products and services developed and offered by Islamic banking must comply with Islamic law (Othman & Owen, 2001). To provide quality services for customers, sharia compliance is fundamental to sharia banking (Hamzah, Ishak, & Nor, 2015)

b. **Assurance**

Assurance is the knowledge, courtesy possessed by Islamic banking staff or employees as well as their communication skills in providing trust and confidence to customers (Othman & Owen, 2001). Therefore, in providing a good service quality, Islamic banking should hire human resources with a polite, skilled, competent, responsible character as well as able to give solutions to financial problems faced by customers. Additionally, assurance is stated as an important dimension of service quality in satisfying Islamic banking customers (Janahi & Mubarak, 2017).

c. **Reliability**

Reliability is the ability to provide services suitable with what was promised, accurate, and can be trusted by customers (Othman & Owen, 2001). In a broad sense, reliability means that the company delivers on its promises about the provision (product or service offered), problem-solving and the offered price (Alaan, 2016).

d. **Tangible**

Tangibles are related to the physical appearance, equipment, employees, and installed materials. This dimension describes the physical form and services provided by banks to customers (Alaan, 2016). According to Lupiyoadi (2001) tangible is includes the company's ability to show its existence to external parties. Thus, it is necessary for Islamic banks to give a good impression of the given service quality, including facilities, the interior design of outlets, neat appearance of employees to become attractive when selling the services (Alaan, 2016).

e. **Empathy**

Empathy is the concern and attention for customers given by Islamic banks (Othman & Owen, 2001). This dimension describes Islamic bank employees who offer special attention to customers. The essence of this dimension is to show customers through the services provided that customers are special and what their needs can be understood (Alaan, 2016).

f. **Responsiveness**

Responsiveness is the ability to help and provide both quick services and clear information to the customer (Lupiyoadi, 2001). Responsiveness is an essential dimension that must be considered by Islamic banks to increase the level of customer satisfaction (Fauzi & Suryani, 2019). This dimension emphasizes attention and accuracy when dealing with customer requests, questions and complaints (Alaan, 2016).

Satisfaction

Feelings of pleasure or disappointment from an individual that arise because of their expectations of comparing certain performance or products can be referred to as satisfaction. When the performance is not successful in meeting customer satisfaction, it can cause customers to feel dissatisfied (Kotler & Keller, 2009). Consumer satisfaction is an evaluation given by customers or consumers (Tjiptono, 2005). This definition is also supported by Wilkie who defines satisfaction as the consumer's response after using a product or service (Yana, Suharyono, & Abdillah, 2015). Satisfaction is one of the main indicators in business organizations since businesses depend on customers as the main source of income.

According to Ahmed et al (2010), financial institutions as providers of financial services focus on increasing customer satisfaction intended to reach the goals by improving the quality of their services and products. Satisfied customers are also a source of influencing other customers to utilize the same bank services. According to a survey of banking customer satisfaction criteria conducted by Haron et al (1994), the customer satisfaction criteria include fast and efficient bank services, friendly staff, maintaining the confidentiality, and fast transactions. Several authors explain that the quality of services offered by banks is the main source of customer satisfaction (Naser, Jamal, & Al-Khatib, 1999). Zeithaml et al (2002) asserts that by maintaining service quality, competitive advantage can be obtained to maintain long-term relationships with customers.

2. RESEARCH METHOD

This paper is categorized as quantitative research, using the object of BPRS Bangka Belitung. Data collection using online questionnaires because this research was conducted in the Covid-19 pandemic situation which requires social distancing. The variable measurement scale is carried out using a Likert scale which has a score of 1-5. Purposive sampling technique was used for sampling namely, respondents with the characteristics of BPR Syariah Bangka Belitung customers had used the services of BPRS Bangka Belitung directly during the Covid-19

pandemic period. According to Roscoe (Sugiyono, 2018) recommending a sample size for research that has correlation or multiple regression (multivariate), then the number of sample members is at least 10 times the number of variables studied, to sum up, the minimum number of samples in this study is 70 samples. From the results of distributing questionnaires both online and directly at the offices of BPRS Bangka Belitung, 77 questionnaires were collected. The independent variable (X) of this study is compliance, assurance, reliability, tangible, empathy, responsiveness. While the dependent variable (Y) is customer satisfaction. The data analysis method used is multiple regression analysis with IBM SPSS Statistics 26 software.

3. RESULT AND DISCUSSION
3.1. Result
Validity test

A validity test was applied to measure the quality of the instrument. This study compares the value of Sig. (2-tailed) with a probability of <0.05 to make the statement said to be valid. Meanwhile, if the value of Sig. Sig. (2-tailed) > 0.05 then the statement is not valid. The following are the results of the validity test:

Table 1. Validity Test Result

Variable	Items of statement	Sig	Description
Compliance	CP1	0,000	Valid
	CP2	0,000	Valid
	CP3	0,000	Valid
	CP4	0,000	Valid
	CP5	0,000	Valid
Assurance	AS1	0,000	Valid
	AS2	0,000	Valid
	AS3	0,000	Valid
	AS4	0,000	Valid
	AS5	0,000	Valid
Reliability	RL1	0,000	Valid
	RL2	0,000	Valid
	RL3	0,000	Valid
	RL4	0,000	Valid
Tangible	TB1	0,000	Valid
	TB2	0,000	Valid
	TB3	0,000	Valid
	TB4	0,000	Valid

Variable	Items of statement	Sig	Description
	TB5	0,000	Valid
Empathy	EM1	0,007	Valid
	EM2	0,017	Valid
	EM3	0,000	Valid
	EM4	0,000	Valid
Responsiveness	RS1	0,000	Valid
	RS2	0,000	Valid
	RS3	0,000	Valid
	RS4	0,000	Valid
	RS5	0,000	Valid
Satisfaction	ST1	0,000	Valid
	ST2	0,000	Valid
	ST3	0,000	Valid
	ST4	0,000	Valid
	ST5	0,000	Valid
	ST6	0,000	Valid
	ST7	0,000	Valid

Source: Processed data (2021)

According to the results of the validity test in Table 1, it shows that all indicators used to measure each variable in this study are considered feasible and valid to be used as data measurements. Where the level of significant on all indicators is below 0.05.

Reliability Test

Table 2. Reliability Test Result

Category	Cronbach's Alpha Value	Description
Compliance	0,897	Reliable
Assurance	0,784	Reliable
Reliability	0,808	Reliable
Tangible	0,785	Reliable
Empathy	0,719	Reliable
Responsiveness	0,780	Reliable
Satisfaction	0,858	Reliable

Source: Processed data (2021)

The results of the reliability test showed that of the seven variables, it was known that the Cronbach alpha value of each variable was more than 0.60. Thus, all the variables used in this study are said to be reliable which made all statement items can be trusted

Multiple Regression Analysis

Table 3. Multiple Regression Analysis Result

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Beta				Tolerance	VIF
(Constant)	-2.407	2.719		-.885	.379		
Compliance	.325	.132	.233	2.463	.016	.513	1.950
Assurance	.281	.157	.182	1.786	.079	.442	2.263
Reliability	.072	.136	.047	.532	.597	.588	1.702
Tangible	.161	.131	.109	1.235	.221	.593	1.687
Empathy	.002	.052	.002	.033	.974	.873	1.146
Responsiveness	.692	.147	.442	4.702	.000	.519	1.927

Source: Processed data (2021)

The results of the above analysis can be written and analyzed in the regression equation as follows:

$$Y = -2{,}407 + (0{,}325)\, X_1 + (0{,}281)\, X_2 + (0{,}072)\, X_3 + (0{,}161)\, X_4 + (0{,}002)\, X_5 + (0{,}692)\, X_6 + e$$

Coefficient of Determination Test *(R²)*

The determinant coefficient test (R2) is used to measure how far the model explains the variation of the dependent variable. The following is the result of the coefficient test:

Table 4. Coefficient of Determination Test Result (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.827[a]	.684	.656	1.979	2.165

Source: Processed data (2021)

Based on the results of the multiple regression test, it is known that the Adjusted R2 value is 0.656 or 65.6%. This means that the influence of the variables compliance (X1), assurance (X2), reliability (X3), tangible (X4), empathy (X5), responsiveness (X6) on satisfaction (Y) is 65,6% and the rest is 34.4 % is influenced by other variables that do not exist in this study.

F-test

The F test aims to determine the effect of the independent variables simultaneously (simultaneously) on the dependent variable. The F test is done by looking at column F and the significant value contained in the ANOVA table with the significant level used is 0.05.

Table 5. F-test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	584.433	6	97.405	24.871	.000
Residual	270.238	69	3.916		
Total	854.671	75			

Source: Processed data (2021)

The results of the F test above can be seen that the significant value of 0.000 means that it is smaller than 0.05 (<0.05). To conclude, all independent variables, namely compliance (X1), assurance (X2), reliability (X3), tangible (X4), empathy (X5), responsiveness (X6) together (simultaneously) affect customer satisfaction of BPRS Bangka Belitung.

Hypotheses test

The t-test or partial test aims to determine whether in this study there is an effect of the independent variable on the dependent variable. Following are the results of hypothesis testing.

Table 6. Hypotheses Test Result

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Beta				Tolerance	VIF
(Constant)	-2.407	2.719		-.885	.379		
Compliance	.325	.132	.233	2.463	.016	.513	1.950
Assurance	.281	.157	.182	1.786	.079	.442	2.263
Reliability	.072	.136	.047	.532	.597	.588	1.702
Tangible	.161	.131	.109	1.235	.221	.593	1.687
Empathy	.002	.052	.002	.033	.974	.873	1.146
Responsiveness	.692	.147	.442	4.702	.000	.519	1.927

Source: Processed data (2021)

Based on the results of the hypothesis test or t-test in the table above, it can be concluded that compliance (X1) has a significant value of 0.016 and responsiveness (X6) has a significant value of 0.000, where of the two variables the value of the hypothesis test results is smaller than 0.05 (<0, 05), meaning that partially compliance (X1) and responsiveness (X6) variables have a positive and significant influence on customer satisfaction (Y). Meanwhile, assurance (X2) has a significant value of 0.079, reliability (X3) has a significant value of 0.597, tangible (X4) a significant value of 0.221 and empathy (X5) of 0.974, where the significant values of X2, X3, X4 and X5 are respectively each shows a significant value above 0.05 meaning that each of variable mentioned are partially not having a significant effect on customer satisfaction (Y).

3.2. Discussion
Compliance on Consumer Satisfaction

The results of the first hypothesis test in table 6 are known to have a significant value of 0.016 <0.05. This means that compliance has a significant influence on customer satisfaction of BPRS Bangka Belitung during the Covid-19 pandemic indicating that the first hypothesis is accepted. The research results show that there is a positive relationship between the dimensions of compliance with customer satisfaction. The findings from this study that the service quality of BPRS Bangka Belitung related to sharia compliance in carrying out its operations during the Covid-19 pandemic is a factor in customer satisfaction with the services provided. BPRS Bangka Belitung has provisions in the services and products offered that are in accordance with sharia principles, such as savings products and interest-free financing, as well as implementing a profit-sharing system on investment products. In addition, as a sharia financial institution, of course, customers are satisfied when BPRS Bangka Belitung carries out the mandate that is trusted by customers. These results are in line with the research of Othman and Owen (2001) and Osman, et al (2009) which say that there is a positive relationship and a significant influence between the dimensions of compliance and customer/customer satisfaction. According to Asnawi et al (2018) in Indonesia the dimension of Shariah compliance is one that contributes to the level of satisfaction of Muslim customers. Khamis and AbRashid (2018) suggest that Islamic bank compliance with Islamic principles is a determinant for customers in choosing Islamic banks.

An Assurance on Consumer Satisfaction

The results of the second hypothesis test in table 6 are known to have a significant value of 0.079 > 0.05. This shows that assurance has no effect on customer satisfaction of BPRS Bangka Belitung during the Covid-19 pandemic meaning that the second hypothesis is rejected. The result reveals that employees or staff of BPRS Bangka Belitung have not met customer expectations when providing services such as being friendly and being consistent in providing services. On the other hand, customers do not yet fully feel safe to make transactions, both for saving and making loans during the Covid-19 period. The results of this study are in line with Astuti (2015) which states that the assurance dimension does not have a significant influence on customer satisfaction of Islamic banks, Siti (2018) who conducts research on BPRS where the assurance dimension does not affect customer satisfaction, where the ability and knowledge of employees in answering questions-customer inquiries and cannot guarantee the security of customer data. According to Mustofa & Siyamto (2015) the assurance variable has no effect on customer satisfaction, indicating that the guarantees and security provided by Islamic banks have not been felt by customers, namely by being friendly, professional, trustworthy and easy to access.

Reliability on Consumer Satisfaction

The results of the third hypothesis test in table 6 are known to have a significant value of 0.597 > 0.05. This shows that reliability has no effect on customer satisfaction of BPRS Bangka Belitung during the Covid-19 pandemic indicating that the third hypothesis is rejected. The absence of the influence of reliability or reliability on customer satisfaction shows that the services provided during the Covid-19 period have not been felt well, such as the quality of services related to the reliability of employees working, helping to solve problems and services as promised and financial records. The results of this study reinforce the results of Hasan (2006) in his research explaining that saving customers generally rarely make special appointments with the bank, customers only use deposit and withdrawal services, as well as recording transactions, are still considered normal so that it does not affect satisfaction. customer.

Tangibles on Consumer Satisfaction

The results of the fourth hypothesis test in table 6 are known to have a significant value of 0.221 > 0.05. This shows that tangibles do not give impact on customer satisfaction of BPRS Bangka Belitung during the Covid-19 pandemic, therefore, the fourth hypothesis is rejected. This means that the quality of services that describe the physical form and services provided during the Covid-19 period, such as having adequate facilities both equipment and equipment that support health protocols, physical buildings or offices and employees who look neat and attractive do not affect customer satisfaction. Given that there are strict regulations related to health protocols that must be adhered to for banks as an essential sector oriented to physical services with customers being a matter of concern, the provision of supporting facilities for health protocols is important. However, in this study it did not affect customer satisfaction. Contrary to research by Zaim, et al (2010) and Famiyeh (2018), it is stated that the tangible dimension is an important factor that influences customer satisfaction.

Empathy on Consumer Satisfaction

The results of the fifth hypothesis test in table 14 obtained a significant value of 0.974 > 0.05. This means that empathy has no effect on customer satisfaction of BPRS Bangka Belitung during the Covid-19 pandemic, then the fifth hypothesis is rejected. The service quality of BPRS Bangka Belitung related to the care and attention given to customers during the Covid-19 period did not have an influence on customer satisfaction. This can be indicated that customers are not satisfied because when employees provide service they have not given attention to complaints and interests submitted by customers. In line with Aldila (2018) which explains that the empathy dimension does not have a significant effect because the frontliner has not given personal attention to customer problems and has not been able to provide advice or input related to finance. According to Suherman (2018), the empathy dimension does not have a significant effect on satisfaction, it is not influenced by the empathy principle that has been applied but is influenced by other factors such as quality products offered, price competition or the convenience felt by customers.

Responsiveness on Consumer Satisfaction

The results of the sixth hypothesis test in table 14 obtained a significant value of 0.000 <0.05. This means that responsiveness has an influence on customer satisfaction of BPRS Bangka Belitung during the Covid-19 pandemic, ergo, the sixth hypothesis is accepted. This shows that the ability of employees to respond to customer requests and needs as well as the speed of service provided quickly and accurately is a determinant of customer satisfaction at BPRS Bangka Belitung during the Covid-19 period. The results of this study strengthen the research conducted by Mustofa & Siyamto (2015) where the influence of responsiveness on customer satisfaction of Islamic banks shows that what the bank has done is perceived as the best by being willing to help customers, clarity of information and alertness in responding to customer requests and complaints. Likewise, with previous studies (Zaim, Bayyurt, & Zaim, 2010); (Othman & Owen, 2001); (Osman, Ali, Zainuddin, Rashid, & Jusoff, 2009) which also found a positive and significant relationship on the dimension of responsiveness to customer satisfaction.

4. CONCLUSION

The results of this study indicating that in the CARTER model only the dimensions of compliance and responsiveness affect customer satisfaction of BPRS Bangka Belitung during the Covid-19 pandemic. While the dimensions of assurance, reliability, tangible, empathy have no effect on customer satisfaction during the Covid-19 pandemic. Based on the results of this study, it is expected that Islamic banks, especially BPRS Bangka Belitung, will pay attention to factors from the assurance dimension, namely the quality of services related to knowledge, employee courtesy and their communication skills in providing trust and confidence to customers during the Covid-19 period. Then the reliability dimension needs to be considered in providing services that are in accordance with what was promised and able to solve problems faced by customers during the Covid-19 period. In addition, tangible factors are related to physical facilities, both buildings and equipment, equipment that supports health protocols, employees and materials installed during the Covid-19 pandemic. BPRS Bangka Belitung needs to improve the quality of services related to the empathy dimension, where care and attention to customers is given by employees during the Covid-19 pandemic. There are limitations in this study, namely that the respondents in the study only amounted to 77 respondents, this is because they must continue to practice social distancing when distributing questionnaires. This study only focuses on

customer satisfaction, so that further researchers can add intervening variables or other factors outside of this research.

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