

## Customer Preferences and Satisfaction in Islamic Banks Services During the Covid-19 in Indonesia

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### **Abstract**

Islamic banks are one of the financial industries affected by the covid-19 pandemic. The inability to pay their obligations to Islamic banks and deposit withdrawals directly impacts the decline in customer business. This condition increases the risk of Islamic banks so that the ability of Islamic banks is needed to maintain customer loyalty. This study aims to analyze customer preferences and satisfaction with Islamic banking services during the pandemic. The data analyzed is primary data with 308 Islamic bank customers as respondents. Determination of the sample using the purposive sampling method with the criteria of the management of Islamic social organizations has been a customer since before the pandemic and made transactions during the pandemic. The data analysis uses the Importance Performance Analysis (IPA) method with the Carter approach (Compliance, Assurance, Responsiveness, Tangible, Empathy and Reliability). The results showed that compliance and assurance have a high level of performance with high preferences and satisfaction. Meanwhile, people's preferences are low, and satisfaction is low because their performance is also low in the tangible and reliability aspects. Another finding is that customers have high preferences but low satisfaction because their performance is typical responsiveness, and people have low preferences. Still, high satisfaction lies in the reliability and empathy aspects.

**Keywords:** Customer Preferences; Islamic Bank; Satisfaction; Services

**Permalink/DOI:** <https://doi.org/10.18326/infsl3.v15i2.257-276>

## **Introduction**

The COVID-19 pandemic has caused a health disaster and directly affected the economy and social religion (Dayrit and Mendoza, 2020). The economic impact is felt in almost all sectors, business groups, Islamic banks and scales (Anh and Gan, 2020; Azhari and Wahyudi 2020; Wahyudi 2020) including Indonesia. As a result, impacts to various types of sectors are not only health, but also the banking system. The purpose of this study to analyze the CAR, NPF, FDR, ROA and inflation on the profitability of Islamic banking days of the pandemic Covid-19. This research method is quantitative descriptive using secondary data for the first quarter of 2020 obtained from the official pages of each bank and inflation data from the Central Statistics Agency (BPS). Although there are still businesses that can exist and grow, in general, all business scales such as micro, small, medium and large entrepreneurs are also affected (Ozili, 2020). Research conducted by Nicola et al. (2020) found that the COVID-19 pandemic caused the economy to stop in almost all economic sectors. For the financial industry, the direct impact of the pandemic is seen in the decreased ability of customers to fulfil their obligations to banks (Wojcik and Ioannou, 2020). At the same time, because people's incomes decline, many bank customers withdraw their funds, and this condition affects cash inflows, so there is no cash flow balance (Akhtaruzzaman et al., 2020). In addition, Covid 19 has increased poverty rates or exacerbated poverty levels (Ozili, 2020). The higher unemployment rate, declining purchasing power and closing of micro-enterprises are essential indicators of the impact of Covid on the poor (Susilawati et al., 2020).

Various economic problems due to the pandemic impact the financial industry in the form of a decrease in the ability of customers to fulfil their obligations to other parties (Ozili, 2020), including financial institutions. In addition, various social restriction policies lead to increased business risk, so Islamic banks cannot provide financing due to the high financing risk factor (Mahfudz, 2020). The COVID-19 pandemic, which directly impacts financing, can also cause a decrease in cash flow. Cash flow imbalances, exceptionally high outflows of funds cause higher liquidity risk (Maslihatin and Riduwan, 20120). The ability to manage risk during a crisis can improve financial stability and improve financial performance. Therefore, according to Ahmed et al. (2004), Islamic bank customers will have interest and loyalty if the company can create unique and different

services.

The devastating impact of the pandemic on the economy could increase the uptake of savings and deposits. In a situation where Islamic banks experience a decrease in instalments, at the same time, they can experience excessive fund expenditures due to withdrawals of funds (Akhtaruzzaman et al., 2020). The prolonged crisis has caused people to take their savings to meet their daily needs. Therefore the financial industry has the same concern about the situation in the long term (Wojcik and Ioannou, 2020). The crisis conditions require Islamic banks to provide better services to remain loyal (Ikhwal, 2017). Services as part of Islamic bank marketing must adhere to Islamic values (Rehman, 2013). Good marketing ethics can increase customer preferences and loyalty (Ong et al. 2016). Customers have their preferences in choosing new products or sticking with old products. If the customer's expectations are similar to the reality received from Islamic banks, the customer will be more loyal (Dauda and Lee, 2016).

In addition, research by Othman and Owen (2003) states that Sharia compliance can increase public trust in Islamic banks. Sharia compliance is not only in financing contracts but is also attached to each behaviour of Islamic bank employees (Maslihatin and Riduwan, 2020). Services based on Sharia values such as honesty, empathy, good communication can increase public trust in choosing Sharia bank products (Sangeetha and Mahalingam, 2011). Mahfudz's research (2020) states that during the COVID-19 pandemic, Islamic banks are expected to implement better services, including the convenience of transactions that avoid virus transmission. The decline in business and cash flow imbalances encourage Islamic banks to become increasingly important in building services that can increase customer value, such as fast, easy and maintain safety. This value can affect consumer preferences (Dauda and Lee, 2016). Customers need a practical, educational approach with a social touch and Sharia values (Suhendri and Fera, 2019). This approach is fundamental to maintaining business performance during the pandemic and building strong positive values (Ningsih and Muhammad, 2020). This study will analyze customer preferences and satisfaction in using Islamic bank services during the Covid 19 pandemic. Researchers believe this theme is essential because it can help Islamic banks formulate better strategies for maintaining and increasing customer loyalty during challenging conditions.

### *Islamic Bank Services*

Service for customers is satisfaction, while for potential customers is trust (Hejase, 2012), oriented to business improvement. In which customer satisfaction can increase business volume (Ong et al., 2016). Service is an essential part of marketing to convince customers to comply with Sharia because these conditions affect people's choice of Islamic banks (Rosly, 2013). The ability of Islamic bank employees to provide open explanations and answer customer doubts about Sharia compliance is an essential part of marketing ethics (Ali, 2013). The findings of Othman and Owen (2001) show that Sharia compliance is a requirement for Islamic bank customers. This means that people choose Sharia bank products because of the guarantee of the implementation of Sharia principles. All stakeholders of Islamic banks will get better benefits if the management of Islamic banks can carry out a more humanistic and religious approach (Ali, 2013).

Effective communication from Islamic bank management can provide confidence to the public about Sharia compliance and implement other marketing ethics (Pour et al., 2103). Effective communication places customers in an important position and feels they are getting attention (Efendi, 2019). With a communication approach, customers have the opportunity to provide suggestions for service improvement according to their wishes (Al Khalla et al., 2013). The financial industry must apply new approaches in responding to changes due to the pandemic (Kraus et al., 2020). Therefore, Islamic banks must also implement effective strategies so that their performance will improve immediately. Service that satisfies customers and is based on ethical values is one model of the customer approach to maintaining loyalty so that financial performance recovers faster (Aman, 2019).

### *Customer Preference*

The public's choice of Islamic bank products is determined by trust in the bank (Ismail and Sheriff, 2016). Trust is influenced by how Islamic banks can convince customers with an ethical marketing approach (Cahyani, 2016). Islamic banking businesses that relate to humans must prioritize aspects of communication that are empathic and humanist (Hejase et al., 2012). This pattern of relationships is built based on sacred religious encouragement, not merely a professional attitude as work guidance (Yusof, 2005). Marketing ethics includes company values and business models in facing competition and conditions of uncertainty in the future (Loungani

et al., 2017).

According to Alhakimi and Al Hariri (2014), public understanding of products can increase trust in Islamic banks. Customers need a complete knowledge of Islamic bank products (Johan and Putit, 2016). The ability to explain Islamic bank products, the primary difference with conventional banks, correlates with people's choice of Islamic banks. (Asyan, 2018). Research by Bruin et al. (2020) shows that a good understanding of the business processes of Islamic banks in Oman can increase trust. The study shows that the inculcation of ethics and its ability to ensure Islamic banking services for employees depart from understanding its vision and mission (Alhakimi and Al Hairi, 2014).

The financial industry has high pressure in intense competition, thus demanding ethical consistency in its marketing (Ozeum, 2018). Therefore, marketing ethics must be maintained so that customers continue to believe. Bailey's research (2016) concludes that Islamic banks are still consistent in maintaining marketing ethics under challenging situations due to uncertainty, competition, and regulatory changes. Consistent marketing ethics impact the customer satisfaction of Islamic banks (Ismail and Sheriff, 2016). The consistency of marketing in building business ethics under challenging conditions has been studied by Zebal (2018). Their results show that ethics is an essential indicator for Islamic banks and the leading force in business competition. Meanwhile, De Bruin (2018) found that Islamic banks need to develop service ethics and Sharia compliance simultaneously because both positively affect the trust of Islamic bank customers in Oman.

Becker (2018) also states that marketing ethics is an essential part of Sharia compliance which correlates with customer choices. Hong and Marimuthu's (2014) research on Islamic banks in Oman also shows that the ability of employees to build marketing ethics is correlated with retail banking customer choice and satisfaction. In addition, good customer perceptions of company value, such as consistent marketing ethics, can increase company value and performance (Schultz et al., 2017). Unique services can differentiate between Islamic banks in intense competition (Madhavaram et al., 2014). Customers can recognize the characteristics of a company because of consistent marketing ethics (Beltagui et al., 2017). The correlation between internal processes and public choice has been

studied by Wulf and Buttle (2017). The results show that customers are interested and believe that marketing communication becomes important if they can understand the company's value (Ruer, 2015). According to Maki (2018), good communication with customers is for marketing purposes and the company's social performance.

The importance of good service leads to the achievement of maqashid Syariah because the business relationship between sahibul mal and mudarib aims to protect the property or hifdzul mal (Hassan, 2008). Moreover, the ability to build mutual relationships is an essential indicator that Islamic banks pursue corporate profits and pay attention to the interests of all stakeholders (Iqbal and Mirakhor, 2008). Sayani's research (2014) on the satisfaction of Islamic bank services in the United Arab Emirates shows that in addition to Sharia compliance, the factor of using technology is a customer preference in using Sharia bank services. This finding is in line with the results of a study by Jabnoun and Khalifa (2005), which also states that bank customer satisfaction is influenced by the effectiveness and use of technology in customer service. Meanwhile, Amin and Isa (2008) found that the speed of service through technology can increase customer satisfaction of Islamic banks in Malaysia.

The results of Fauzi and Suryani's research (2018) state that good service can increase customer trust and satisfaction. In addition to the service factor, customer satisfaction is part of an attitude influenced by local culture (Kashif, 2015) because Islamic banks need to formulate customer service as an essential part of the company's strategy. The socio-cultural context as a critical part of the marketing strategy has been studied by Malhotra et al. (2005). The results indicate the need to formulate a specific design to respond to customer culture.

#### *Customer Satisfaction and Loyalty*

Customer satisfaction is related to customer perceptions or attitudes in the long term towards the company (Beltagui et al., 2018). The company's ability to create good value for customers is also influenced by satisfaction (Dauda and Lee, 2016). In contrast, customer value can be built through solid relationships and carried out in a planned manner because it has become its strategy (Hong and Marimuthu, 2014). According to Fauzi and Suryani (2018), an essential indicator of satisfaction and loyalty is if the customer is willing to tell the company to other parties. This indicator is

critical because it can increase a positive image of the broader community (Akhtar and Zaheer, 2014).

Sharia bank customer satisfaction can be achieved if Islamic banks create exciting differences compared to other Islamic banks and conventional banks (Shafii et al., 2004). Good service and becoming a characteristic will be more easily recognized and increase customer satisfaction (De Bruin et al., 2020). Ease of access and marketer relationships with customers can improve communication and satisfaction long-term (Sausa et al., 2018). Islamic bank customers feel rewarded if they are served with a more ethical and humanist approach (Mutharasu et al., 2013). The willingness of old customers to repurchase products is an essential indicator of satisfaction (Izogo and Ogba, 2015). While customer loyalty is shown by the desire of old customers to consume old products or not to leave the old company. (Okumus and Genc, 2013). The relationship between service and loyalty in Tanzania has been studied by Khamis and Rashid (2018), and the results show that good service is correlated with loyalty. Therefore, satisfaction and service are two interrelated things (Hosseini and Sahel, 2013).

Research conducted by Mansour et al. (2010) regarding the preferences of people in the UK towards Islamic banks shows that their religious beliefs influence the choice of Islamic bank products. Therefore, customers will be more loyal if religious expectations are met with Sharia compliance from Islamic banks (Echabi and Olayini, 2012). Furthermore, customer satisfaction and loyalty will occur if the hope of getting peace of interest-free transactions can be obtained (Al Ajmi et al., 2009). The effect of loyalty on company stability has been studied by Sayed and Ghaeni (2013). Their results show that better commitment will strengthen the company's foundation so that even in difficult situations, consumers will remain loyal. Fierce competition in the financial industry can encourage business shocks for Islamic banks. However, loyal customers will generally stay loyal to the old company (Owen and Othman, 2003). Therefore, operational disturbances due to natural disasters will not shake consumer loyalty (Karimi, 2005).

## **Methods**

### *Population and Sample*

The population of this research is the customers of Islamic banks, both

Islamic commercial banks and Islamic people's financing banks in Indonesia. While the research sample was taken using the purposive sampling method with the criteria of being a customer before the pandemic, administrators of Islamic religious organizations, borrowing and depositing customers and conducting transactions during the pandemic. The purposive method makes it easier to draw conclusions and confirm the willingness to become a respondent. However, differences in responses can make drawing conclusions more complicated due to data bias.

#### *Data and Analysis*

The data needed in this study is primary data obtained through filling out the google form. In addition, customers fill out questionnaires according to their feelings and experiences during transactions with Islamic banks during covid 19 from March 2020 to June 2021. Data analysis uses the Importance Performance Index with the Carter Model approach, namely compliance, assurance, responsiveness, tangibles, empathy and reliability. The study of importance and performance levels is carried out to determine the number of customer expectations and the satisfaction level felt while being a customer when conducting transactions at Islamic Banks during the Covid-19 pandemic. A customer's expectations of the service performance provided by Islamic banks can be seen from the service quality attribute scores from the questionnaire data processing. The attribute that shows the most outstanding value means that the customer expects the attribute to be done better.

#### **Result and Discussion**

The IPA method is used to determine whether the attributes in the questionnaire are considered essential or not by customers. Then, whether these attributes make customers satisfied or not, there will be a priority for improving performance for each of these attributes for Islamic banks. The focus of performance improvement is only determined by the relative value, namely the average importance and satisfaction level. The following is the average value of the level of importance and level of performance.



Table 1. Average Value of the Level of Importance and Level of Performance

Aspect	Service Attributes	No. Attribute	The average level of importance	Average satisfaction level
Compliance	Sharia compliance	1	4,73	4,22
	Interest-free on every transaction	2	4,53	4,3
	Islamic service	3	4,59	4,26
Assurance	Transaction security due to Health protocol	4	4,57	4,24
	Employees comply with health protocols while providing services.	5	4,57	4,23
	Confidentiality of customer data is guaranteed	6	4,94	4,35
Responsiveness	Employees willing to help customers	7	4,55	4,28
	Fast and efficient service	8	4,60	4,06
	There are enough branch offices	9	4,24	3,84
Tangible	A comfortable waiting room and according to Health protocols	10	4,45	4,07
	Check body temperature when entering the office	11	4,32	4,29
	A hand washing area is provided	12	4,46	4,17
	Hand sanitizer is provided in public areas	13	4,25	4,18
Empathy	Friendly and smiling staff	14	4,45	4,29
	Officers are open to customer complaints	15	4,40	4,19
	Officers are open to criticism and suggestions	16	4,33	4,14
	Responsive staff	17	4,56	4,08

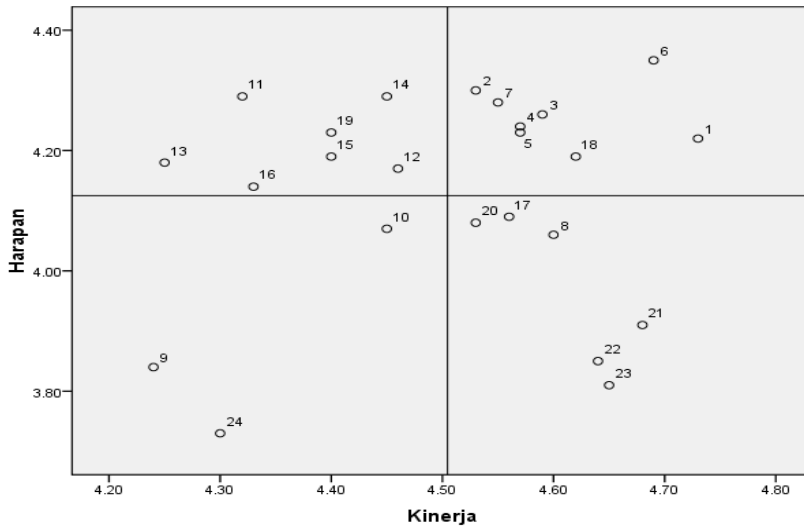
Aspect	Service Attributes	No. At-tribute	The aver-age level of importance	Average satisfaction level
Reliability	Professional and trained staff	18	4,56	4,19
	Officers are sympathetic	19	4,40	4,23
	Punctuality in serving	20	4,53	4,07
	Technology service is going well	21	4,68	3,91
	Internet banking is working well	22	4,64	3,85
	Mobile banking is working well	23	4,65	3,81
	Connected with E-Money service	24	4,3	3,73
Total			108.12	99,02

Source: Proprietary data (2021)

So, after knowing the average value of each attribute, both from the level of importance and the level of performance, then the value of the intersection point of the X and Y axes, which will intersect vertically and horizontally on the Cartesian diagram, is calculated, with the formula:

$$\bar{X} = \frac{\sum_{i=1}^n \bar{X}_i}{K} = \frac{99,02}{24} = 4,126 \qquad \bar{Y} = \frac{\sum_{i=1}^n \bar{Y}_i}{K} = \frac{108,12}{24} = 4,505$$

The Cartesian diagram contains four quadrants containing service quality attributes which; the quadrant is limited by two perpendicular intersecting lines, namely the horizontal axis (X = 4.126) as the average of service scores, then the vertical axis (Y = 4.505) as the average of the service scores. Importance score. Quadrant A is located on the top left, quadrant B is located on the top right, quadrant C is located on the bottom left, and quadrant D is located on the bottom right. Each attribute's position in the quadrant can be used as a measuring tool in providing alternative strategies to increase customer satisfaction in the future. The following is the calculation result of the average score of the level of performance and the level of importance presented in the Cartesian diagram 1:



Cartesian diagram 1.

Average Score of the Level of Performance and the Level of Importance

This IPA analysis is conducted to determine the relationship between the importance of service quality attributes and the performance perceived by Islamic Bank customers during the Covid-19 Pandemic. As a result, the management of Islamic banks can focus on performance for customer satisfaction, presented in the Cartesian diagram 1.

#### *Quadrant A (Top Priority)*

Attributes that are in this quadrant have a high level of importance. However, the level of performance is still not optimal. Therefore, it needs to be a top priority for Islamic banks in improving performance and meet customer expectations to increase customer satisfaction. The seven attributes are considered necessary by customers, but the performance of Islamic banks has not been maximized in carrying out the version of the seven attributes.

#### *Quadrant B (Maintain Achievement)*

Attributes that are in this quadrant have a high level of importance and performance. Therefore Islamic banks must maintain achievement on the attributes that are in this B quadrant. For example, attributes in this quadrant include attributes (1) compliance with sharia principles, attributes (2) free interest in every transaction, attributes (3) applying Islamic product

service provisions, attributes (4) security in transactions due to health protocols, attributes (5) officers comply with health protocols, attributes (6) of customer data are guaranteed confidentiality, attributes (7) employees are willing to help customers, and attributes (18) are professional and trained officers. So it means that Islamic banks must maintain all the attributes that are in quadrant B.

#### *Quadrant C (Low Priority)*

Attributes located in this quadrant indicate that these attributes have service quality with a low level of importance and performance so that these attributes are considered less critical. For example, according to health protocols, comfortable waiting and attributes (24) are connected to e-money services. The attributes in quadrant C have a low level of importance and level of performance, so that Islamic banks do not need to allocate excessive investment on these attributes.

#### *Quadrant D (Excessive)*

Attributes located in this area have a low level of importance with a high level of performance. For example, the service quality attribute located in quadrant D is considered excessive by Islamic bank customers. Attributes that are in quadrant D include attributes (8) fast. Efficient service, attributes (17) officers are responsive to customers, attributes (20) punctuality in serving, attributes (21) technology services run well, attributes (22) internet banking is running well, and attributes (23) of mobile banking are running well. Attributes in this quadrant are considered reasonable by customers. They have high ratings from customers, but these attributes are not expected to be very large by customers to be developed.

The influence of Sharia bank offices and services or aspects (reliability) that are considered unimportant for customers is in line with the increasing use of technology. Digital banking is a financial transaction model that is more in line with the conditions of the COVID-19 pandemic and is a growing need (Kingshott, 2018). Further research is needed on the technological capabilities of Islamic banks in responding to customer needs both during the pandemic and after the pandemic is over. Customers feel high satisfaction and increase their loyalty if Islamic banks build banking technology to compete with other banks (Rehman, 2013). Meanwhile, the low customer preference for services that prioritize a personal approach (empathy) is influenced by social restriction policies and

increasing the need for digital transactions. Further studies are advised to analyze the effect of a personal approach on customer satisfaction in the digital banking era. The public's preference for Islamic banks will shift so that the unique process is no longer practical (Aman, 2020).

### **Conclusion**

The COVID-19 pandemic that has affected the performance of Islamic banks has encouraged the improvement of their service performance to customers. Customers have high expectations of the performance of Islamic banks because it involves their safety from virus transmission in transactions. Therefore, the declining bank business conditions must be balanced with better service performance to realize public preferences and expectations for Islamic banks. Fulfilling consumer desires can maintain loyalty even when economic conditions are challenging (Kingshott, 2018). During the COVID-19 pandemic, Islamic banks continue to provide services while maintaining strict health protocols, complying with Sharia principles and improving non-cash services using internet banking. With the importance analysis index approach and Carter model analysis (compliance, assurance, responsiveness, tangibles, empathy and reliability), conclusions can explain Islamic banks' preferences and satisfaction and services. The research conclusion shows that compliance and assurance have a high level of performance with high preference and satisfaction. This condition is influenced by the high level of Islamic banking services, especially in maintaining Sharia compliance and compliance with health protocols. Meanwhile, low community preference and low satisfaction are found in the tangible and reliable aspects. The low interest of customers is due to the presence of offices and services and technology of Islamic banks that are no different from conventional banks. Another finding is that customers have high preferences but low satisfaction because their performance is low in responsiveness, and customers have low preferences. Still, high satisfaction lies in the reliability and empathy aspects.

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