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Islamic Bank Customer Satisfaction and Services During the COVID-19 Pandemic

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Abstract: The COVID-19 pandemic has negatively impacted the Islamic banking industry by increasing non-performing financing, decreasing savings, and weakening annual performance. This condition, if not anticipated, can lead to bankruptcy. Therefore, customers need to get the best service so that their loyalty is maintained even though the conditions of Islamic banks are difficult. This study analyses customer satisfaction toward Islamic banks services during the COVID-19 pandemic. The respondents are 308 customers. The sampling method uses purposive sampling, and the data processing uses the Customer Satisfaction Index (CSI) model. The results of this study indicate that customers are satisfied with Islamic banks' services. So, they are willing to recommend other parties to become bank customers, not transfer funds to other Islamic banks, will not move to conventional banks, and not withdraw deposits. However, this study has limitations because it has not included social performance as a factor that affects loyalty. In addition, most respondents are Muslim, so future research is recommended to analyze satisfaction by including these two factors. Furthermore, these findings provide value for policy implications and recommendations for Islamic banks and stakeholders to increase satisfaction and service.

Keywords: Islamic Banks; COVID-19; Customer Satisfaction and Services

JEL Classification: G2



Introduction

The COVID-19 pandemic that has over the world has affected various aspects of life. As a health epidemic, the COVID-19 pandemic has caused multidimensional economic, social and religious (Dayrit & Mendoza, 2020). In the economic field, COVID-19 has caused the cessation of the national economy both in the micro and macro domains (Ningsih & Mahfudz, 2020). All entrepreneurs also experience the same impact, micro, small, medium, and large (Ozili, 2020). COVID-19 has increased new poverty or exacerbated pre-existing poverty levels (Ozili, 2020). Furthermore, the high unemployment rate due to layoffs, the closing of small shops, and distance restrictions have resulted in a decrease in income and purchasing power of the poor, which means increasing the severity of poverty (Susilawati, Falefi, & Purwoko, 2020).

The COVID-19 pandemic has caused severe economic effects in the financial sector and other sectors (Anh & Gan, 2020). The pandemic has a negative impact on the economy because of rising poverty and high unemployment (Nicola et al., 2020). Governments worldwide have the same concern. If the pandemic is not controlled immediately, the economic impact will worsen (Roth, Clausen, & Möller, 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 fulfill their obligations to banks (Wójcik & 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, Boubaker, & Sensoy, 2021). 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 to improve their performance 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).

The new poverty caused by COVID-19 severely impacts its ability to fulfill its obligations to other parties (Ozili, 2020), including financial institutions. The impact of the COVID-19 pandemic on the business world can increase business risks, including financial risks for banks. These risks are more related to financing or credit for bank customers due to their inability to pay their principal and profit-sharing obligations. In addition, because many businesses cannot run, the potential for withdrawal is higher (Ningsih & Mahfudz, 2020).

A decrease in bank customer installments, both principal and margin, and profit-sharing can increase non-performing financing (Riduwan, 2019). This condition will reduce the income of Islamic banks, at the same time, can erode profits. Moreover, financial performance that is not good in the long term can reduce public confidence. If it is not anticipated, it can have an even worse impact, namely increasing business risk (Ningsih & Mahfudz, 2020). Islamic banks must provide better services in these conditions so that customers do not run away (Ikhwal, 2017). Services as part of the marketing of Islamic banks must still prioritize aspects of Islamic values or compliance with Sharia principles (Abdul Rehman, 2013). Good marketing ethics can increase customer satisfaction and loyalty (Ong, Salleh, & Yusoff 2016).

Business service orientation is customer satisfaction (Hejase, Hamdar, Orfali, & Hejase, 2012), where customer satisfaction can increase business volume (Ong et al., 2016). The service approach of Islamic banks must prioritize the Sharia aspect because these conditions affect the public interest in using Islamic banks (Azhar Rosly, 2013). Good service, starting from the ability of Islamic banks employees to provide open explanations and answer customer doubts about Sharia compliance (Ali & Adawiah, 2013). Research by Othman and Owen (2001) shows that Islamic banks customers require comprehensive Sharia compliance in bank practice and daily life from the management element. 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 & Adawiah, 2013). Meanwhile, according to Echchabi and Aziz (2012), Islamic banks customers need the certainty of business continuity in the long term (solvability).

Customer satisfaction concerns the long-term perception of the company (Beltagui, Sigurdsson, Candi, & Riedel, 2017). Satisfaction is also related to creating good value for customers (Dauda & Lee, 2016). Value for customers can occur if solid relationships are built and carried out in a planned manner because it has become a company strategy (Hong & Marimuthu, 2015). According to Fauzi and Suryani (2019), customer satisfaction of Islamic banks occurs when customers can tell good things about Islamic banks to others. This indicator is crucial because it can increase a positive image of the broader community (Akhtar & Zaheer, 2014).

Another critical indicator related to satisfaction is the willingness of customers to repurchase old products (Izogo & Ogba, 2015). When loyalty is built, the company's ability to create satisfaction value positively increases sales, both for old and new customers (Okumus & Genc, 2013). The loyalty of Islamic banks customers in Tanzania has been studied by Khamis and AbRashid (2018), and the results show that customer loyalty occurs because of good service. Thus, satisfaction and service are two interrelated things (Vazifehdust & Farokhian, 2013).

Furthermore, better loyalty will strengthen the company's foundation so that even in difficult situations, consumers will not run away or remain loyal (Mosavi, 2012). Fierce competition in the financial industry can encourage business shocks for Islamic banks. However, loyal customers will generally remain loyal to the old company (Othman & Owen, 2003). Therefore, the COVID-19 outbreak, even though it is believed not to cause withdrawals of funds, is due to the high trust and loyalty of Islamic banks customers.

Good service can be proven by management's ability to build effective communication with customers (Bahman, Kamran, & Mostafa, 2013). Reciprocal communication places customers in an important position and gets attention (Efendi, 2019). Therefore, Islamic banks management needs to apply a more open communication approach model that allows customers to provide input and suggestions for improvement (Alkalha et al., 2012). Sayani's research (2015) on the satisfaction of Islamic banking services in the United Arab Emirates shows that customers feel satisfied because services are integrated through technology. Furthermore, the study of Jabnoun and Khalifa (2005) also states that bank customer satisfaction is influenced by their ability to build effective communication through technology. Meanwhile, Amin and Isa (2008) found that the speed of service through technology can increase customer satisfaction of Islamic banks in Malaysia.

Competition for Islamic banks occurs among Islamic banks and conventional banks (Ahmad, Rehman, Saif, & Safwan, 2010). Islamic banks' customer satisfaction can be achieved if Islamic banks create an exciting difference (Shahril, 2003). Good service and becoming a characteristic will be more easily recognized and increase customer satisfaction (De Bruin, 2018). Islamic banks' customers feel rewarded if they are served with a more ethical and humanist approach (Krishnaswamy & Mutharasu, 2013).

The results of Fauzi and Suryani's research (2019) state that customer satisfaction can increase trust in Islamic banks. Customer satisfaction is part of an attitude influenced by local culture (Kashif, Wan Shukran, Rehman, & Sarifuddin, 2015) because Islamic banks need to formulate customer service as an essential part of the company's strategy. The socio-cultural context as an essential part of the marketing strategy has been studied by Malhotra et al. (2005). The results indicate the need to formulate a specific strategy to respond to customer culture.

Marketing ethics for Islamic banks can be applied from planning, meaning that marketing strategies must present ethics (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. The study of marketing ethics includes company values and internal business models built in the face of changes in the business environment (Loungani, Mishra, Papageorgiou, & Wang, 2017).

A good understanding of the internal processes of Islamic banks in Oman can be an essential part of building marketing ethics (De Bruin et al., 2020). The study shows that the cultivation of ethics for employees departs from understanding the company's vision and mission (Alhakimi & Alhariry, 2014). The financial industry has high pressure, thus demanding ethical consistency in its marketing (Román, 2003). In intense competition and regulatory changes, Islamic banks can still maintain marketing ethics even compared to conventional banks (Bailey, Albassami, & Al-Meshal, 2016).

Consistent marketing ethics impact customer satisfaction of Islamic banks (Sheriff & Ismail, 2019). The consistency of marketing in maintaining ethics in challenging competition has been studied by Zebal and Saber (2014). Their results show that ethics is an essential indicator for Islamic banks and the leading force in business competition. Meanwhile, De Bruin (2018) found the importance of improving service ethics and Sharia compliance together because both impact the trust of Islamic banks customers in Oman. Becker (2018) also states that Islamic banks need to improve marketing ethics because it is integral to Sharia compliance. Hong and Marimuthu's (2015) research on Islamic banks in Oman shows that employees' ability to build marketing ethics correlates with retail banking customer satisfaction. Good customer perceptions of company value, such as consistent marketing ethics, can increase company value and performance (Schulz, Martin, & Meyer, 2017).

Service ethics can be an essential differentiator for companies in intense competition (Madhavaram, Granot, & Badrinarayanan, 2014). Customers can recognize the characteristics of a company because of consistent marketing ethics (Beltagui et al., 2017). Ethics is important because there is a strong relationship between internal and external processes that develop faster (De Wulf, Odekerken-Schröder, & Iacobucci, 2001). This relationship is shown by the ability of employees to provide services to their customers (Ballantyne, 2003). Good relations with customers at Islamic banks are an essential indicator of implementing marketing strategies (Basya, 2019), even customer relations with marketing interests and good social values (Wu & Li, 2018). The importance of good

service leads to the achievement of maqasid Syariah because the business relationship between *sahibul mal* and *mudarib* aims to protect the property or *hifdzul mal* (Hassan, Chachi, & Abdullatiff, 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 & Mirakhor, 2004).

In addition, research by Othman and Owen (2003) states that the level of Sharia compliance also influences public trust in Islamic banks. Sharia compliance is not only in financing contracts but is also attached to each behavior of Islamic banks employees (Maslihatin & Riduwan, 2020). Services based on Sharia values such as honesty, empathy, and good communication can increase public trust in Islamic banks (Sangeetha & Mahalingam, 2011). The COVID-19 pandemic, which also affects the performance of Islamic banks, demands better services (Ningsih & Mahfudz, 2020). Therefore, the business conditions of Islamic banks, which are experiencing pressure from the impact of customer businesses affected by the pandemic, have become a critical factor that requires Islamic banks to implement better and more religious strategies for all their customers (Hassan et al., 2008).

Customers need a practical, educational approach with a social touch and Sharia values (Anwar, 2018; Suhendry & Maulina, 2019; Ilham, 2021; Nazah, Duasa, & Arifin, 2021; Wafiq & Suryanto, 2021) (Trang, Nhan, Hao, & Wong 2021; Nhan, Pho, Anh, & Mcaleer, 2021). This approach is essential to maintain business performance during the pandemic and build stronger relationships so that customers remain loyal because of the service satisfaction they experience (Ningsih & Mahfudz, 2020). This study will analyze customer Satisfaction with Islamic banks' services during the COVID-19 Pandemic. Researchers believe this theme is fundamental because it will help Islamic banks formulate better strategies for maintaining and increasing customer loyalty during challenging conditions.

Research Method

This study takes the population of Islamic banks customers throughout Indonesia who have been customers since the COVID-19 pandemic from January to December 2021, both individual and institutional in Indonesia. While the research sample was taken using the purposive sampling method to get the correct data because the customer was selected from the start. The purposive sampling approach is critical to do in order to provide more concrete and measurable boundaries so that the data processing becomes more precise and results are accurate. The criteria for this research sample include having been a customer before the COVID-19 pandemic, financing and savings customers, productive age, and being willing to be researched. The sample of this study includes administrators of sharia microfinance institutions, administrators of Islamic social organizations, and unique customers of Islamic banks. Based on these criteria, the researchers obtained a total sample of 308 customers obtained from distributing questionnaires.

The data needed in this study is primary data, namely respondents' answers about customer satisfaction with Islamic banks' services during the COVID-19 pandemic. The data was collected through respondents filling out a closed-type questionnaire through a google form which was distributed to Islamic bank customers. . In addition, they are deepening the data through discussions with the management of the Islamic banks association, the association of Sharia microfinance institutions and the center of Sharia cooperatives, and the Parent of Sharia Cooperatives. The Islamic banks referred to in this study are all types of Islamic banks, Islamic Commercial Banks, Sharia Business Units and Sharia People's Financing Banks.

Data processing of Islamic banks' customer satisfaction during the COVID-19 pandemic using the Customer Satisfaction Index (CSI) model. CSI is used to measure customer satisfaction by considering the importance of the measured attributes. The various attributes measured are shown in Table 1.

Table 1 Various attributes to measure CSI

Model	No	Indicator
Compliance	1	Carry out the principles of Islamic law
	2	No interest on every transaction
	3	Applying product service provisions in an Islamic way
Assurance	4	Security in transactions or accordance with health protocols
	5	Officers comply with health protocols in providing services to customers.
	6	Confidentiality of customer data is guaranteed
Responsiveness	7	Employees willing to help customers
	8	Fast and efficient service
	9	There are enough branch offices
Tangible	10	A comfortable waiting room and according to health protocols
	11	Check body temperature when entering the office.
	12	A convenient handwashing area is provided
	13	Hand sanitizer is provided at the service area
Empathy	14	Friendly and smiling staff
	15	Officers are open to customer complaints.
	16	Officers are open to criticism and suggestions.
Reliability	17	Officers are quick to respond to customers
	18	Professional and trained staff
	19	Officers are sympathetic to customers.
	20	Punctuality in serving
	21	Technology service is going well.
	22	Internet Islamic banking is going well.
	23	Mobile Islamic banking is going well.
	24	Connected with E-Money or W-Wallet service

The collected data were analyzed using quantitative description to calculate the Customer Satisfaction Index (CSI). CSI is widely used by many researchers in various business sectors to measure the customer satisfaction index (Kurniawati, 2013) . CSI analysis is used to determine the level of customer satisfaction with Islamic banking services with marketing

attributes used by researchers such as compy of sharia, assurance, responsiveness, tangibles, empathy, and reliability (CARTER). The six variables are described in each of which there are at least three indicators. The CSI calculation method uses four approaches: determining the mean satisfaction score, calculating the weight factor, making the wight score, and then calculating the CSI. The calculation of the four technically uses the help of SPSS 16.00. Finally, the results of the CSI calculation are used to determine the level of satisfaction score, with the highest score of 5, which means very satisfied and the lower it shows dissatisfaction.

Result and Discussion

The calculation or scoring of the respondent's answers to calculate the level of satisfaction, with the results of the calculation are shown in Table 2.

Table 2 Results of Customer Satisfaction Index

No Attribute	Average Interest Level	Weight Factor	Average Satisfaction Level	Weight Score
1	4.73	0.05	4.22	0.22
2	4.53	0.05	4.3	0.22
3	4.59	0.05	4.26	0.22
4	4.57	0.05	4.24	0.22
5	4.57	0.05	4.23	0.22
6	4.69	0.05	4.35	0.23
7	4.55	0.05	4.28	0.22
8	4.60	0.05	4.06	0.21
9	4.24	0.05	3.84	0.18
10	4.45	0.05	4.07	0.20
11	4.32	0.05	4.29	0.21
12	4.46	0.05	4.17	0.21
13	4.25	0.05	4.18	0.20
14	4.45	0.05	4.29	0.21
15	4.40	0.05	4.19	0.21
16	4.33	0.05	4.14	0.20
17	4.56	0.05	4.08	0.21
18	4.56	0.05	4.19	0.22
19	4.40	0.05	4.23	0.21
20	4.53	0.05	4.07	0.21
21	4.68	0.04	3.91	0.17
22	4.64	0.04	3.85	0.17
23	4.65	0.04	3.81	0.16
24	4.30	0.04	3.73	0.15
Weight Total				4,13
Customer Satisfaction Index (CSI)				0,83

The level of customer satisfaction with the quality of services provided by Islamic banks in Indonesia as measured using CSI analysis, has service satisfaction criteria with values:

Not satisfied	: 0,00 - 0,34
Less satisfied	: 0,35 - 0,50
Quite satisfied	: 0,51 - 0,65
Satisfied	: 0,66 - 0,80
Very satisfied	: 0,81 - 1,00

The results of calculations using CSI analysis obtained a final value of 0.83 or 83 percent, presented in the Table 2. The number 0.83 is in the range of 0.81 – 1.00 in the VERY SATISFIED category. These calculations prove that the performance of Islamic banks during the COVID-19 pandemic has been excellent, and customers feel delighted with the services provided by Islamic banks during the COVID-19 pandemic.

While the calculation of the level of loyalty of Islamic banks customers with four indicators, namely being able to invite others to use the services of a Islamic banks as much as 95%, not withdrawing funds excessively by 97%, not moving to other Islamic banks as much as 98%, and not moving to a conventional bank as much as 98%. If the four loyalty indicators are added, the average loyalty level is 97%. This figure shows that 97% of respondents who are Islamic banks in Indonesia have high loyalty.

The results of the calculation of the satisfaction of Islamic banking services and customer loyalty show a strong correlation where the level of satisfaction gets an average value of 83% and a loyalty level of 87%. This figure means that all customers who feel service satisfaction will have good loyalty. Thus, there is a close relationship between service satisfaction and loyalty (Khamis & AbRashid, 2018).

During the COVID-19 pandemic, where the business of Islamic banks experienced a severe impact, Islamic banks did not reduce the Quality of customer service. On the contrary, the service approach by complying with the health protocol has a high impact on customer satisfaction. This finding is in line with Sayani's research (2015) results regarding the satisfaction of Islamic banks services in the United Arab Emirates, where the findings show that Islamic banks customers remain loyal despite challenging economic conditions.

The loyalty and satisfaction of Islamic banks customers are also influenced by the level of Sharia compliance and the presence of a Sharia supervisory board (Fauzi & Suryani, 2019). During the COVID-19 pandemic, customers have high trust in Islamic banks because of the consistency in implementing Sharia compliance. Furthermore, the role of Sharia supervisors can also increase customer loyalty (Sayani, 2015). The findings of Platonova, Asutay, Dixon, and Mohammad (2016) strengthen the findings of this study, namely the higher the level of Sharia compliance, the better customer satisfaction. In other words, sharia compliance impacts increasing customer confidence in Islamic banks. This is an important signal for Islamic banks to consistently improve sharia compliance not only in products and services but also in employee behavior.

Another factor contributing to increased customer satisfaction and loyalty is the existence of service standards that prioritize strict health protocols. This condition can build a perception that Islamic banks' services are safe from the transmission of the COVID-19 virus so that customers feel comfortable because their interests are protected. Therefore, according to Aman (2019), Islamic banks need to improve good branding so that customers do not quickly move to other banks. This is an interesting finding, where even though Islamic banks carry out strict health protocols for customers, they are still satisfied with the service. Therefore, in the future, Islamic banks will continue to use health protocols to maintain customer trust and satisfaction.

Conclusion

The COVID-19 pandemic has caused national economic problems both in the micro and macro domains. Islamic banks customers also experience relatively the same impact. Various government policies in controlling the transmission of the virus have caused many businesses of Islamic banks customers to have problems. The impact is the inability of customers to fulfill their obligations to Islamic banks, such as paying principal installments and profit-sharing. Because the outbreak occurs in the long term, the adverse effects are more widespread. For banks, including Islamic banks, new concerns arise, namely the withdrawal of funds due to economic risks and to cover the necessities of life every day. In order to maintain customer loyalty, Islamic banks have implemented improved marketing strategies during the COVID-19 pandemic. Islamic banks' marketing does take not only an economic approach but also health, social and religious. The health approach is applied to assure customers that the Islamic banks will not become a cluster of epidemic transmission. This condition is essential so that customers feel comfortable transacting with Islamic banks.

The social approach is carried out by building social relationships that further strengthen customer relationships. The increasing social responsibility of Islamic banks is an essential indicator of this social approach. Customers feel the closeness and social attachment are getting better because Islamic banks are present when customers need help. In contrast, the religious approach is carried out by increasing religious motivation and religious behavior. Islamic banks managers intensively cultivate the spirit of *istiqomah* and are optimistic that they will be able to survive and rise and increase worship behavior.

This improved service approach is proven to be able to increase customer satisfaction and loyalty. It is proven that during the COVID-19 pandemic, Islamic banks customers did not make excessive withdrawals of funds, did not transfer their funds to other Islamic banks, did not move to conventional banks and were still willing to tell Islamic banks to others. The four loyalty indicators can maintain the performance of Islamic banks during the COVID-19 pandemic.

Islamic banks' service satisfaction can also be influenced by the presence of social commitment or social performance. Social performance shows the social responsibility of Islamic banks in increasing social awareness, environmental sustainability and not just

pursuing economic benefits. This study does not include social performance indicators, which are an essential part of customer assessment. Therefore, further research is recommended to include elements of social performance as an indicator of customer assessment.

Another limitation of this study is that as many as 98.2% of respondents are Muslim customers, even most administrators from social or Islamic organizations. The religious factor is an important reason for customers choosing Islamic banks that can influence their preferences. Therefore, further research with clients of non-Islamic religions is strongly recommended.

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