

The Impact of Islamic Service Quality, Complaint Handling, and Margins on Customer Satisfaction in Islamic Financial Institutions

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Abstract: The increasing competition within the financial industry has compelled Islamic Financial Institutions to prioritize customer satisfaction as a primary objective. This study aims to analyze the influence of Islamic service quality, complaint handling, and margins on customer satisfaction using a mixed-method approach with a sequential explanatory design. In the quantitative phase, a survey was conducted with 85 customers selected randomly using a simple random sampling technique, where data were collected through a 5-point Likert scale questionnaire and analyzed using multiple linear regression in SPSS version 25. The qualitative phase involved semi-structured interviews with 10 customers selected through purposive sampling, analyzed thematically based on social capital theory. The results indicate that Islamic service quality, complaint handling, and margins positively and significantly influence customer satisfaction, contributing to 72.2% of the variability in customer satisfaction. The qualitative analysis confirms that trust, Islamic norms, and social networks play a pivotal role in enhancing customer satisfaction, particularly through transparent, responsive, and fair Islamic service delivery. This study recommends improving empathetic service delivery, prompt complaint resolution, and competitive yet Sharia-compliant margin adjustments to enhance the competitiveness of Islamic financial institutions. The theoretical implication highlights the importance of social capital as a key element in fostering sustainable relationships between Islamic financial institutions and their customers.

Keywords: Islamic Service Quality; Complaint Handling; Margins; Customer Satisfaction

Abstrak: Peningkatan persaingan dalam industri keuangan mendorong Lembaga Keuangan Syariah untuk memprioritaskan kepuasan nasabah sebagai tujuan utama. Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan Islami, penanganan komplain, dan margin terhadap kepuasan nasabah menggunakan metode mixed method dengan desain eksplanatori sekuensial. Pada tahap kuantitatif, survei dilakukan terhadap 85 nasabah yang dipilih secara acak menggunakan teknik *random sampling*, yang mana data dikumpulkan melalui

kuesioner skala Likert 5 dan dianalisis menggunakan regresi linear berganda dengan SPSS versi 25. Tahap kualitatif melibatkan wawancara semi-terstruktur dengan 10 nasabah yang dipilih secara *purposive sampling*, dengan analisis tematik berdasarkan teori modal sosial. Hasil penelitian menunjukkan bahwa kualitas pelayanan Islami, penanganan komplain, dan margin memiliki pengaruh positif dan signifikan terhadap kepuasan nasabah, dengan kontribusi sebesar 72,2% terhadap variabilitas kepuasan nasabah. Analisis kualitatif menegaskan bahwa kepercayaan, norma Islami, dan jaringan sosial memainkan peran penting dalam meningkatkan kepuasan nasabah, terutama melalui pelayanan Islami yang transparan, responsif, dan adil. Penelitian ini merekomendasikan peningkatan layanan berbasis empati, penyelesaian komplain secara cepat, dan penyesuaian margin yang kompetitif namun sesuai syariah untuk meningkatkan daya saing lembaga keuangan syariah. Implikasi teoretis menyoroti pentingnya modal sosial sebagai elemen kunci dalam membangun hubungan berkelanjutan antara lembaga keuangan syariah dan nasabah.

Kata kunci: Kualitas Pelayanan Islami; Margin; Penanganan Komplain; Kepuasan Nasabah

Introduction

Indonesia, with over 240 million Muslims, has a growing demand for Islamic financial services in line with the development of the financial system and the improvement of public welfare. Islamic Financial Institutions (IFIs), both banks and non-banks, play an essential role in the national economy.¹ The government continues to strive to expand the market share of Islamic finance to reach various segments of society.² Among non-bank IFIs, Baitul Maal Wa Tamwil (BMT) stands out as an institution that plays a significant role in supporting the microeconomic sector and alleviating poverty.³

Baitul Maal Wa Tamwil is a type of non-bank Islamic financial institution that plays a crucial role in the microeconomic sector. BMT has two main functions. The first function is BMT as a house for wealth development, which works to grow and develop productive and innovative businesses to improve the quality of micro-enterprises. The second function is Baitul Maal (house of wealth), which serves to collect *zakat*, *infaq*, and *sadaqah*, while optimizing financing and savings activities.⁴ BMT NU products include savings, financing, and services. Murabaha financing is one of the most sought-after products.⁵ According to Wahbah Az-Zuhailiy, *Murabahah* is a sale conducted with an initial price determination added

¹ Eliza, "Pengaruh Tingkat Margin Terhadap Keputusan Pengambilan Pembiayaan Murabahah Pada BPRS Gajah Tongga Kotopiliang Kota Sawahlunto," *Jurnal Ekonomi Dan Bisnis Dharma Andalas* 21, no. 1 (2019): 143–53.

² Ahmad Rinaldi, "Pengaruh Kualitas Layanan Islami Dan Kepercayaan Terhadap Anggota Serta Loyalitas Anggota Pada BMT Al-Fath Ikmi," *Skripsi* 53, no. 9 (2019): 1689–99.

³ Andri Soemitra, "Bank & Lembaga Keuangan Syariah," books.google.co.id, 2009.

⁴ Rury Almadaea, "Pengaruh Kualitas Pelayanan Dan Kepercayaan Merek Terhadap Kepuasan Nasabah (Studi Pada Nasabah Produk Penghimpunan Dana Bank BNI Syariah Kantor Cabang Pekanbaru)," *Jom FISIP* 4, no. 2 (2017): 1–10.

⁵ Abdul Gofur, "Pengaruh Pembiayaan LASISMA Terhadap Omset BMT NU Cabang Burneh Kabupaten Bangkalan," *Skripsi*, 2020, 1–59.

with a profit margin.⁶ The items sold must meet specific criteria, including the requirement of stating both the price and the desired profit as agreed upon by both parties. This specificity distinguishes Murabaha from ordinary sales transactions.⁷ *Murabahah* financing is one of the most popular financing products in many BMT NU institutions. In *Murabahah* contracts, the seller informs the buyer about the base price and the profit margin, which is referred to as the return. Additionally, the seller has the ability to buy on behalf of the buyer.⁸

The call to establish a clear agreement in business relationships regarding what is permissible and not creates feedback for both parties.⁹ Customer satisfaction is achieved through a good relationship between the seller and the consumer. Companies highly value customer satisfaction because it can have a positive long-term impact on the business and determine the company's ability to survive in competition.¹⁰ The feeling of happiness or disappointment that arises after comparing perceptions or impressions of the performance or results of a product with expectations is known as satisfaction.¹¹ Customer satisfaction is very important for BMT, and service quality must be based on Sharia principles. Islamic service quality refers to how customers evaluate the service provided by a company that manages its actions according to moral principles and in compliance with the Sharia.¹² According to Othman and Owen in Ambardi's research,¹³ there are several reasons why Islamic financial institutions must be aware of service quality. First, products and services must be accepted as high-quality by consumers. The concept of work in Islam is considered a type of worship. The Prophet said: "*Whoever becomes tired in the evening due to working with his own hands to earn a living, then at that time his sins will be forgiven.*"¹⁴ Second, using service quality in Islamic banks becomes important because of its clear relationship with costs, profits, reviews, and consumer satisfaction.

Good Islamic service must start from understanding the customers' needs and end with customer satisfaction. As the party who purchases and consumes, customers are the ones who decide how good a company's Islamic service is. Complaint behavior is a form of dissatisfaction exhibited by consumers or customers after using goods or services.¹⁵ Customers will provide evaluations that can indicate satisfaction or dissatisfaction, which may lead to negative attitudes and resentment such as complaints against the service

⁶ Wahbah al Zuhayli, *al Fiqh al Islam wa adillatuhu*, Damaskus, Dar al Fikr: 1989, IV, Hal. 84.

⁷ Yazid Afandi, *Fiqh Muamalah dan Implementasinya dalam Lembaga Keuangan Syariah*, Yogyakarta: Logung Pustaka, 2009, Hal.86.

⁸ Ascarya, *Akad Dan Produk Bank Syariah : Konsep Dan Praktek Di Beberapa Negara* (Jakarta, 2006).

⁹ Azzarqa, azzarqa, & Fuadi, A. (2013). Etika Bisnis dan Upaya Membangun Budaya Berbisnis yang Islami. *Az-Zarqa'*: Jurnal Hukum Bisnis Islam, 5(2). <https://doi.org/10.14421/azzarqa.v5i2.1315>

¹⁰ Wirdayani Wahab, "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Industri Perbankan Syariah Di Kota Pekanbaru," *Maqdis: Jurnal Kajian Ekonomi Islam* 2 No. 1 (2017).

¹¹ M.Nur Rianto Al Arif, *Lembaga Keuangan Syariah: Suatu Kajian Teoritis Praktis*, ed. Anwar Abbas (Bandung: Pustaka Setia, 2016).

¹² Nisa Kusumawardhani, "Pengaruh Kualitas Pelayanan, Penanganan Komplain, Kualitas Produk, Dan Tingkat Margin Terhadap Kepuasan Nasabah Produk Pembiayaan Murabahah" (Studi Pada KSPPS Ubasyada Ciputat)" (2017).

¹³ Juniawan, Ambardi, "Kualitas Pelayanan Islami dan Kepuasan Nasabah Pada Bank Umum Syariah di Jakarta, *Jurnal Liquidity*, Vol.3 No. 1, 2014.

¹⁴ Abu al-Qasim Sulaiman bin Ahmad At-Tabarani, *Al-Mu'jam al-Ansat*, vol. 2, 7 vols. (Beirut: Dar al-Kutub al-Ilmiyyah, 2012).

¹⁵ Simanjuntak, Megawati & Shahirah Ilfia. *Indonesia Consumer Complaint Behavior on Ethnic Groups and Generations*. *Journal of Business*, Vol. 26, No. 2, 2024. DOI: 10.22146/gamaijb.71143

provider.¹⁶ In Islamic jurisprudence (*fiqh*), this is known as *khiyar 'aib*. However, consumers are not allowed to complain or cancel a product or agreement due to defects, as the cancellation process cannot be undone unless it is immediate.¹⁷

Various studies have shown a significant relationship between Islamic service quality, trust, and customer satisfaction in Islamic financial institutions. For instance, a study by Selim Ahmed et al. found that compliance with Sharia principles has a significant effect on customer satisfaction, primarily through the mediation of excellent service quality.¹⁸ Furthermore, another study highlighted the importance of trust as a mediator between service quality and customer loyalty in Islamic banking, showing that improving service quality can significantly strengthen trust and customer loyalty.¹⁹ Additionally, further studies emphasize that social relationships based on trust and Islamic service quality play an important role in creating customer satisfaction and loyalty, especially in Islamic banks.²⁰ Therefore, this study will complement the existing literature by focusing on the combination of social capital, complaint handling, fair margins, and Islamic service quality in enhancing customer satisfaction in Islamic financial institutions.

The statement of “dissatisfaction” or complaints about the performance of the goods or services used, also known as complaint behavior, should be considered by the organization or company as “input” for improvement, providing an opportunity for the company to enhance the products or services used by the customers.²¹ If a company handles customer complaints well, the customer will feel satisfied. One of the ways many Islamic financial institutions and conventional institutions compete is by offering guarantees,²² margins, or the difference between the cost price and the selling price of *Murabahah* products. Customers or clients believe that this margin is equivalent to interest in conventional cooperatives, so it must align with their income. For example, in KSPPS BMT NU JATIM Branch Burneh, a margin of 2% per month is set according to the initial agreement.²³

This study aims to analyze the influence of Islamic service quality, complaint handling, and margins on customer satisfaction in Islamic financial institutions. In addition, this study also aims to reveal how the elements of social capital contribute to enhancing customer satisfaction through a mixed-method approach. The discussion in this research focuses on customer satisfaction with the independent variables of Islamic service quality, complaint

¹⁶ Rafidah, “Pengaruh Kepercayaan Merek, Kualitas Pelayanan Islami Dan Promosi Terhadap Kepuasan Pelanggan Outlet Rabbani Di Kota Jambi,” *Iltizam Journal Of Shariah Economic Research* 3, no. 2 (2019): 57–80.

¹⁷ Hasan bin Ahmad bin Muhammad Al Kaf, *Taqriratus Sadidah*, Riyad, Darul Mirats An Nabawi, 2013. 39-41

¹⁸ Selim Ahmed et al., “The Impact of Islamic Shariah Compliance on Customer Satisfaction in Islamic Banking Services: Mediating Role of Service Quality,” *Journal of Islamic Marketing* 13, no. 9 (July 27, 2022): 1829–42, <https://doi.org/10.1108/JIMA-11-2020-0346>.

¹⁹ Razali Haron, Noradilah Abdul Subar, and Khairunisah Ibrahim, “Service Quality of Islamic Banks: Satisfaction, Loyalty and the Mediating Role of Trust,” *Islamic Economic Studies* 28, no. 1 (October 10, 2020): 3–23, <https://doi.org/10.1108/IES-12-2019-0041>.

²⁰ Irma Rasita Gloria Barus, Hery Winoto Tj, and Soengeng Wahyoedi, “The Effects of Trust and Service Quality on Customer Loyalty of Islamic Banks Moderated By Religiosity (A Study of Islamic Bank Customers in Jakarta),” *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)* 4, no. 3 (2021): 5713–25, <https://doi.org/10.33258/birci.v4i3.2370>.

²¹ Ascarya, *Akad Dan Produk Bank Syariah : Konsep Dan Praktek Di Beberapa Negara*.

²² azzarqa, azzarqa, & Khanifa, N. K. *Jaminan Akad Murabahah di Lembaga Keuangan Syariah Kajian Hukum Perdata*. Az-Zarqa: Jurnal Hukum Bisnis Islam, 7(2). 2015, <https://doi.org/10.14421/azzarqa.v7i2.1505>

²³ Rafidah, “Pengaruh Kepercayaan Merek, Kualitas Pelayanan Islami Dan Promosi Terhadap Kepuasan Pelanggan Outlet Rabbani Di Kota Jambi.”

handling, and margins. Kusumawardhani (2022),²⁴ only investigated the variable of service quality in general. The results of that study indicated that all dimensions of service quality had an effect on customer satisfaction. Budiarti (2018),²⁵ discussed complaint handling and found that all dimensions of complaint handling had an effect on customer satisfaction. Meanwhile, in research conducted by Sepyarina,²⁶ regarding margin mastery from the customer's perspective, it was stated that margin did not have an impact on customer satisfaction.

This study adopts the theory of Social Capital because it is considered highly relevant to explain how factors such as trust, norms, and social networks play an important role in forming strong relationships between Islamic financial institutions and their customers. According to Cohen and Prusak,²⁷ social capital can be understood as efforts to build mutually beneficial relationships between individuals, which involve aspects of trust, cooperation, and shared values and behaviors that bind the members of a society. Additionally, social capital also provides an opportunity to build relationships between individuals based on their characteristics.²⁸ Therefore, social capital is not only related to economic transactions but also to the social and moral values that are important in the Islamic context.²⁹

The modern concept of social capital was first introduced by Bourdieu,³⁰ who stated that social capital encompasses all resources related to networks formed over a long period and reciprocal relationships between institutions or entities that hold significant positions in society. In the context of this research, the element of social capital is used to analyze three main aspects: first, trust that is formed through transparent and honest Islamic service; second, the norms that guide institutions in handling customer complaints in a fair and responsive manner; and third, social networks that support sustainable relationships between customers and BMT. This social capital analysis provides deeper insights into how these factors interact and influence customer satisfaction, complementing the findings from the quantitative analysis that has been conducted.

This study begins by addressing several key questions: (1) To what extent do Islamic service quality, complaint handling, and margins significantly affect customer satisfaction? (2) What role does social capital play in strengthening these relationships? (3) How can a

²⁴ Kusumawardhani, "Pengaruh Kualitas Pelayanan, Penanganan Komplain, Kualitas Produk, Dan Tingkat Margin Terhadap Kepuasan Nasabah Produk Pembiayaan Murabahah" (Studi Pada KSPPS Ubasyada Ciputat)."

²⁵ Anindhyta Budiarti, "Pengaruh Kualitas Layanan Dan Penanganan Keluhan Terhadap Kepuasan Dan Loyalitas Nasabah Bank Umum Syariah Di Surabaya," *EKUITAS (Jurnal Ekonomi Dan Keuangan)* 15, no. 2 (2018): 210–31, <https://doi.org/10.24034/j25485024.y2011.v15.i2.229>.

²⁶ Diantika Sepyarina, "Pengaruh Kualitas Pelayanan, Penanganan Komplain Dan Tingkat Margin Terhadap Kepuasan Nasabah Produk Pembiayaan Murabahah Di KSPPS BTM BiMU Bandar Lampung," *Skripsi*, 2019.

²⁷ Cohen D dan L Prusak, *In Good Company: How Social Capital Makes Organizations Work*. Boston: Harvard Business School Press, 2001.

²⁸ Jelena Filipovic, Maja Arslanagic-Kalajdzic, *Social Capital Theory Perspective on The Role of Academic Social Networking Sites*, *Journal of Business Research*, Vol. 166, 2023. <https://doi.org/10.1016/j.jbusres.2023.114119>.

²⁹ Baker, W, *Achieving Success through Social Capital: Tapping the Hidden Resources in Your Personal and Business Networks*. San Francisco: Jossey-Bass, 2000.

³⁰ Bourdieu P, "*The Forms of Capital*". In JG Richardson (ed), *Handbook of Theory and Research for the Sociology of Education*. Westport, CT: Greenwood Press, 1986.

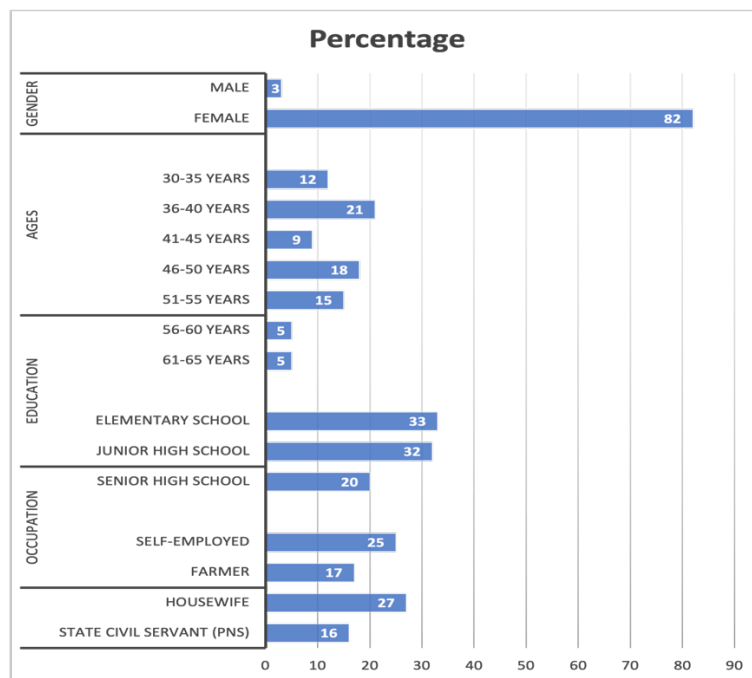
combination of quantitative and qualitative analysis provide a more comprehensive understanding of the factors influencing customer satisfaction?

The mixed-method approach with a sequential explanatory design was chosen to deeply explore the relationship between these variables,³¹ combining the strengths of measurable quantitative analysis with qualitative insights that enrich the social context of this research. The study was conducted at KSPPS BMT NU JATIM Branch Burneh Bangkalan, with a data population obtained through closed-questionnaire responses using a 5-point Likert scale to measure the research variables. The quantitative sample consisted of 85 respondents selected using simple random sampling, while qualitative data was collected through semi-structured interviews with 10 customers selected via purposive sampling. The selection of qualitative informants considered variations in characteristics such as gender, age, education level, experience with Islamic services, and frequency of complaints. Quantitative analysis was performed using multiple linear regression with SPSS version 25, while qualitative data was analyzed thematically with a focus on the elements of trust, norms, and social networks. This combination of methods allows the research to not only measure the direct effects among the variables but also delve into the social and moral factors shaping customer satisfaction in a holistic manner.

Results and Discussion

The respondents of the study were grouped based on four characteristics. The following table presents the characteristics of the respondents obtained in this study.

Table 1: Respondent Characteristics



³¹ Lin N, *Social Capital: A Theory of Social Structure and Action*. Cambridge, New York: Cambridge University Press, 2001.

From the respondent characteristics table, the majority of respondents in this study were women, with a total of 82 individuals. 21 respondents were between the ages of 36–40 years, and 33 respondents had an education level of elementary school. In terms of occupation, the majority, 27 respondents, were housewives (IRT). For qualitative data reinforcement, interviews were conducted with 10 customers who were selected based on purposive sampling. The selection criteria were predominantly female (2 males and 8 females), ages 36-40 and 45-60 years, education levels from elementary school, junior high school, and high school, and most were housewives, entrepreneurs, farmers, or civil servants, with a frequency of complaints greater than once. This selection aimed to ensure that the insights and attitudes of the chosen respondents covered diverse perspectives in line with the heterogeneity of customers at KSPPS BMT NU JATIM Branch Burneh.

Validity Test

The validity test is a measure that indicates whether the variable being measured truly reflects what is intended to be studied.³² Ghazali,³³ directly affirms that this test is used to determine whether a questionnaire is valid or not. A questionnaire is considered valid if the questions within the questionnaire can reveal what is being measured.

From the sample data of customers at KSPPS BMT NU JATIM Branch Burneh Bangkalan, the sample was used. According to Sugiyono, an item is considered valid if the calculated *r* value is greater than the *r* table value, with a significance level of 1%. Based on the calculation of the *r* table for 30 respondents, the *r* table value is 0.463. The validity test results are as follows:

Table 2. Validity Test

Variable	Item	Calculated <i>r</i>	Status	Variable	Item	Calculated <i>r</i>	Status
Islamic Service Quality (X1)	1	0,805	Valid	Complaint Handling (X2)	1	0,795	Valid
	2	0,872	Valid		2	0,750	Valid
	3	0,790	Valid		3	0,752	Valid
	4	0,796	Valid		4	0,641	Valid
	5	0,827	Valid		5	0,748	Valid
Margin (X3)	1	0,848	Valid	Customer Satisfaction (Y)	1	0,671	Valid
	2	0,764	Valid		2	0,669	Valid
	3	0,860	Valid		3	0,720	Valid
	4	0,843	Valid		4	0,750	Valid
					5	0,711	Valid

The validity test results indicate that the research instrument is valid since every variable has a value greater than 0.463.

³² Cooper, Donald R, dan Pamela S. Schindler, *Metode Riset Bisnis*. PT Media Global Edukasi: Jakarta, 2006.

³³ Ghazali, Aplikasi Analisis dengan program SPSS. Penerbit : Universitas Dipenogoro. Semarang, 2009

Reliability Test

The reliability test refers to the concept that the instrument used in the research produces consistent results and can be trusted to gather data and reveal the actual information in the field.³⁴ According to Suryabrata, reliability indicates how much the results of measurements using a particular tool can be trusted.³⁵

The tool for measuring reliability is Cronbach's Alpha. Cronbach's alpha in SPSS is used to determine how reliable a statement is. If the value of the independent variable is greater than 0.06, it is considered reliable.³⁶ The Cronbach's alpha for the Islamic service quality variable is 0.876, complaint handling (X2) is 0.777, margin (X3) is 0.849, and customer satisfaction (Y) is 0.738, thus all variables in this study are considered reliable.

Multiple Linear Regression

The results of the multiple linear regression test were performed using SPSS Version 25, and the multiple linear regression equation is formulated as follows:

$$Y = -7,043 + 0,374X_1 + 0,460X_2 + 0,611X_3 + e \quad (1)$$

Based on the multiple linear regression equation above, it can be concluded that:

1. The constant value of -7.043 indicates the value of the dependent variable (customer satisfaction) when the independent variables (X1-X3) are not influenced by any changes. If the independent variables are absent, the value of the dependent variable (customer satisfaction) will be -7.043.
2. The regression coefficient value for Islamic service quality (X1) is 0.374, indicating that the Islamic service quality variable positively influences customer satisfaction. This means that customer satisfaction will increase by 0.374 for every unit increase in Islamic service quality, while the other variables remain unchanged.
3. The regression coefficient for complaint handling (X2) is 0.460, indicating that the complaint handling variable positively influences customer satisfaction. This means that customer satisfaction will increase by 0.460 for every unit increase in complaint handling, while the other variables remain unchanged.
4. The regression coefficient for margin (X3) is 0.611, indicating that the margin variable positively influences customer satisfaction. This means that customer satisfaction will increase by 0.611 for every unit increase in margin, while the other variables remain unchanged.

Partial Test (t-test)

The partial test is used to evaluate the effect of independent variables (Islamic service quality, complaint handling, and margin) on the dependent variable (customer satisfaction). The results of the partial test can be calculated by comparing the t-count value with the t-table value. If the t-count value is greater than the t-table value and the significance value is less

³⁴ Sugiharto, & Sitinjak. *Pengujian Prosedural Metode Penelitian Kuantitatif Kualitatif dan R&D*. (Bandung: Alfabeta. 2006.)

³⁵ Suryabrata, Sumadi. *Psikologi Pendidikan*. (Jakarta: Raja Grafindo Persada. 2004).

³⁶ Andhita Dessy W, *Aplikasi Statistika Parametrik Dalam Penelitian*, ed. Retno Widyaningrum (Yogyakarta: Pustaka Felicha, 2016).

than 0.05, then the independent variable has an effect on the dependent variable.³⁷ The t-table value used is 1.662 with a significance of 10% or 0.1.

Table 1. t-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-7.043	2.053		-3.430	.001
	X1 Islamic Service Quality	.374	.120	.246	3.121	.002
	X2 Complaint Handling	.460	.104	.341	4.434	.000
	X3 Margin	.611	.126	.401	4.859	.000
a. Dependent Variable: customer satisfaction						

Based on the SPSS output shown in Table 3 above, it can be concluded that each independent variable has a significant effect on the dependent variable as follows:

1. The Islamic service quality variable has a t-count value of 3.121, which is greater than the t-table value of 1.662, with a significance of 0.002, which is smaller than 0.05. Therefore, it can be concluded that Islamic service quality positively and significantly influences customer satisfaction, meaning that hypothesis H1 is accepted.
2. The complaint handling variable has a t-count value of 4.434, which is greater than the t-table value of 1.662, with a significance of 0.000, which is smaller than 0.05. Therefore, it can be concluded that complaint handling positively and significantly influences customer satisfaction, meaning that hypothesis H2 is accepted.
3. The margin variable has a t-count value of 4.859, which is greater than the t-table value of 1.662, with a significance of 0.000, which is smaller than 0.05. Therefore, it can be concluded that margin positively.

Simultaneous Test (F-test)

The simultaneous test (F-test) is used to determine if there is a simultaneous effect between the independent variables (Islamic service quality, complaint handling, and margin) and the dependent variable (customer satisfaction). There are two ways to perform the satisfaction test using the F-test: based on the significance value and comparing the F-count value with the F-table value. Independent variables are said to have a simultaneous effect on the dependent variable if the significance value is less than 0.05 and the F-count value is greater than the F-table value.³⁸

³⁷ Sunarsi Sidik, *Metode Penelitian Kuantitatif*, ed. Della, *Pascal Books* (Tangerang Selatan: Pascal Books, 2021).

³⁸ Anik Agung, *Metode Penelitian Bisnis Kuantitatif Dan Kualitatif Edisi Ke-1*, ed. Nengah Suardhika (Bali, Indonesia: CV. Noah Aletheia, 2019).

Table 2 F-Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	242.891	3	80.964	73.752	.000 ^b
	Residual	88.921	81	1.098		
	Total	331.812	84			

The comparison between F-calculated and F-table should be made based on the SPSS output in Table 4 above. The results show that the F-calculated value of 73.752 is greater than the F-table value of 2.72, since the F-table value is obtained from $N1 = 4-1 = 3$ and $N2 = n-k$, where n is the total number of independent and dependent variables. The significance value (Sig.) of 0.000 is smaller than 0.05. This indicates that the dependent variable (customer satisfaction) is strongly influenced by the independent variables (Islamic service quality, margin, and complaint handling).

Coefficient of Determination

The coefficient of determination is a test that determines how much the independent variables affect the dependent variable by examining the adjusted R square value. The findings from the coefficient of determination test are as follows:

Table 5: Coefficient of Determination Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	242.891	3	80.964	73.752	.000 ^b
	Residual	88.921	81	1.098		
	Total	331.812	84			

Based on Table 5, the coefficient of determination value is 0.722. From this value, it can be seen that customer satisfaction is influenced by Islamic service quality (X1), complaint handling (X2), and margin (X3) by 72.2%, while the remaining 27.8% is influenced by factors not investigated in this study.

The Impact of Islamic Service Quality on Customer Satisfaction

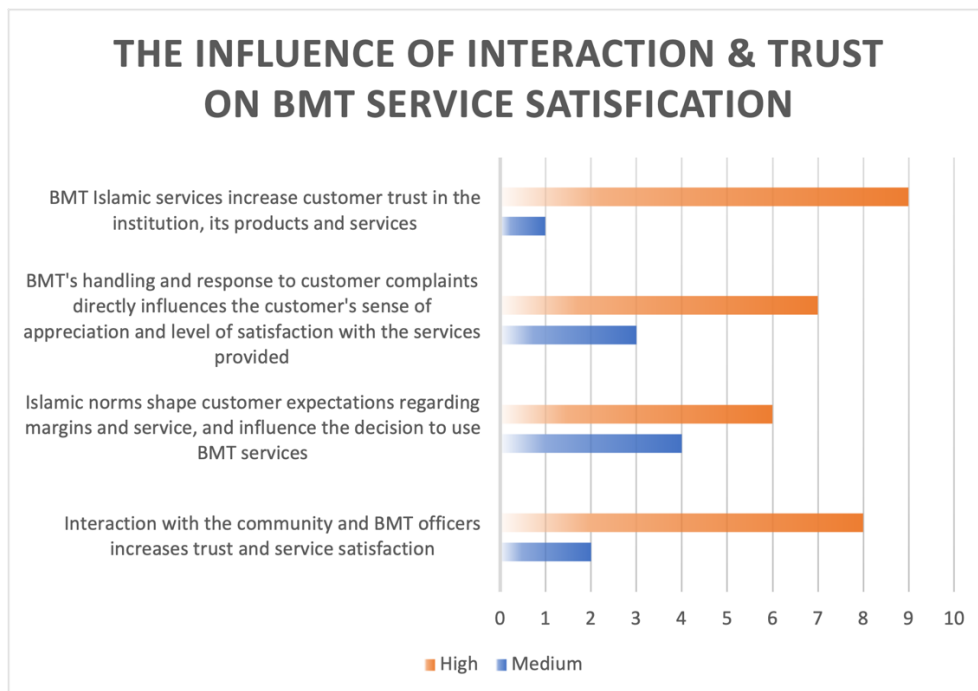
Islamic service quality has a positive and significant effect on customer satisfaction in *Murabah* financing at KSPPS BMT NU JATIM Branch Burneh. This is evidenced by the t-test results, where the t-count value is 3.121, which is higher than the t-table value of 1.662, and the significance value of 0.002, which is less than 0.05. The coefficient value of 0.374 shows that a better Islamic service quality will significantly increase customer satisfaction. Therefore, the hypothesis H1 proposed in this study is accepted, which means that Islamic service quality indeed has a direct effect on customer satisfaction.

This result is consistent with the finding that the higher the Islamic service quality provided by an institution, the higher the level of customer satisfaction achieved. This customer satisfaction, in turn, has the potential to create loyalty, reflected in customers' tendency to continue using *Murabah* financing services regularly and recommend the

institution to others. In other words, good service quality not only improves customer satisfaction but also contributes to increasing customer loyalty to the institution. However, this finding contradicts the research by Zafunni,³⁹ which stated that service quality does not significantly affect customer satisfaction. In this study's context, we found that positive interactions between officers and customers, based on the principles of Sharia in service, strongly affect customer trust in the institution and ultimately improve their satisfaction with the services provided.

Social interaction between customers, officers, and the surrounding community plays an important role in establishing trust and building close social relationships. In social capital theory, relationships formed through trust, social norms, and this interaction not only strengthen the relationship between customers and officers but also increase customers' comfort when transacting.⁴⁰ When customers feel valued and recognized, they tend to be more loyal and satisfied with the service. Interviews also support the quantitative findings, showing that the social interaction between customers and BMT officers significantly influences the customer's perception of service quality. Positive relationships increase trust, and ultimately, higher customer satisfaction. Therefore, it is essential for BMT to maintain and strengthen social relations between customers and officers to improve service quality and, in turn, enhance customer satisfaction.

Table 6: The Effect of Interaction and Trust on BMT Service Satisfaction



³⁹ Rahmawati Tri Zafunni, "Pengaruh Kualitas Pelayanan, Penanganan Komplain, Dan Tingkat Margin Terhadap Kepuasan Nasabah Produk Pembiayaan Murabahah (KSPPS BMT Amal Mulia Suruh)," *Skripsi*, 2022.

⁴⁰ Razali Haron, Noradilah Abdul Subar, and Khairunisah Ibrahim, "Service Quality of Islamic Banks: Satisfaction, Loyalty and the Mediating Role of Trust," *Islamic Economic Studies* 28, no. 1 (October 10, 2020): 3–23, <https://doi.org/10.1108/IES-12-2019-0041>.

The data strengthens the findings of previous research by Jannah et al.,⁴¹ which showed that Islamic service quality has a positive and significant effect on customer satisfaction, particularly in *Murabahah* financing. As found in this study, the Islamic service quality provided by BMT NU JATIM Branch Burneh has a similar impact on customer trust. The majority of respondents in this study felt that the Islamic service quality they received has significantly built their trust in the institution, as one respondent shared, *"The Islamic service quality I received greatly helped in building my trust in BMT."*⁴² This emphasizes that the higher the Islamic service quality given to customers, the higher their level of trust in the institution, which aligns with Jannah et al.'s findings.

However, despite the majority of respondents feeling highly trusting, some expressed doubts about certain products offered, even though they felt that the Islamic service quality provided was adequate. One respondent with moderate trust said, *"Although the Islamic service quality is quite good, I still feel uncertain about some of the products offered."*⁴³ This shows that even though good service quality has been received, some specific products still raise concerns, an aspect that should be addressed to improve customer satisfaction.

From the interviews, it can be concluded that direct experience with Islamic service quality plays a significant role in building customer trust. Some respondents who had positive experiences with Islamic service quality reported an increase in trust toward the products and services offered by BMT. One respondent mentioned, *"My experience with Islamic service quality at BMT has significantly affected my trust in their products and services."*⁴⁴ This reflects that customer satisfaction is not only influenced by the Sharia principles being implemented but also by how their experience aligns with their expectations when transacting with the institution.

Overall, the findings in this section show that customer trust in BMT is strongly influenced by the Islamic service quality provided, executed with principles of transparency, honesty, and compliance with Sharia norms. This is consistent with Jannah et al.'s findings, which state that good Islamic service quality can improve customer satisfaction, ultimately contributing to increased customer loyalty toward the institution. Elements of social capital theory, such as shared norms and social networks, also play a role in strengthening interactions between customers and BMT, which in turn increases trust and customer satisfaction.

The Effect of Complaint Handling on Customer Satisfaction

This study reveals that complaint handling has a positive and significant effect on customer satisfaction with *Murabahah* financing at KSPPS BMT NU JATIM Branch Burneh. The quantitative test results using the t-test show that the t-count value of 4.434 is greater than the t-table value of 1.662, with a significance value of 0.000, which is smaller than 0.05. With a coefficient value (β_2) of 0.460, it can be concluded that complaint handling has a significant effect on customer satisfaction. Therefore, the hypothesis proposed in this study is accepted, meaning that the better the complaint handling, the higher the customer satisfaction.

⁴¹ Sofi Faiqotul Hikmah Khiliatul Jannah, "Pengaruh Margin Dan Kualitas Pelayanan Islami Terhadap Kepuasan Anggota Pada Pembiayaan *Murabahah* Di BMT Muamalat Kalibaru Kabupaten Banyuwangi," *Jurnal Perbankan Syariah Darussalam* 2, no. 2 (2022): 208–19.

⁴² Responden (R1), Customer Interview about BMT NU JATIM Burneh Branch Service, 2024.

⁴³ Responden (R2), Customer Interview about BMT NU JATIM Burneh Branch Service, 2024.

⁴⁴ Responden (R3), Customer Interview about BMT NU JATIM Burneh Branch Service, 2024.

Table 7. The Effect of Complaint Handling on Customer Satisfaction

Variable	t-count Value	Significance Value	β 2 Coefficient
Complaint Handling	4,434	0,000	0,460

The table above shows the relationship between effective complaint handling and customer satisfaction, emphasizing the importance of quick and efficient responses in improving satisfaction and trust. From the perspective of social capital theory, good relationships between customers and the institution are built through social interactions based on trust and mutual respect for norms.

Based on the interviews, most customers feel that prompt and responsive complaint handling makes them feel valued, which strengthens their trust in BMT. One respondent stated, *"I feel very appreciated because BMT quickly responded to my complaint and provided a suitable solution."*⁴⁵ This illustrates how transparent and swift complaint handling can enhance trust, which is a key component of social capital, and improve the relationship between customers and the institution.

However, despite most customers feeling satisfied, there were some who noted that complaint handling could still be a bit slow at times. One respondent said, *"The response to complaints is good, but sometimes it feels a little slow in providing a solution."*⁴⁶ This indicates that expectations are evolving in this relationship, where customers are looking for faster and more effective responses. Delays in complaint handling can weaken the social ties that have been built, and if not addressed in a timely manner, it can reduce the trust that has been established.

Table 8 shows the differences in customer experiences related to complaint handling and its impact on their level of trust in BMT. Good complaint handling not only increases satisfaction but also strengthens the social network between customers and the institution. Responsive and transparent complaint handling strengthens existing relationships, creates deeper bonds, and enhances customer loyalty.

Table 8: The Effect of Complaint Handling on Customer Trust

Respondents	Experience with Complaint Handling	Trust in BMT
R1, R2, R3	Quick and effective handling	High trust
R4, R5, R6	Response is fairly quick, solution slow	Moderate trust
R7	Very quick and accurate handling	High trust

Through the perspective of social capital theory, it can be seen that prompt and accurate complaint handling not only increases customer satisfaction but also strengthens social relationships between customers and the institution. The social networks formed, involving trust, shared norms, and reciprocity, strengthen the bond that benefits both parties. When customers feel their complaints are valued and addressed quickly, they are more likely to remain loyal and share positive experiences within their social circles. This not only

⁴⁵ (R1), Customer Interview about BMT NU JATIM Burneh Branch Service, 2024

⁴⁶ (R4), Customer Interview about BMT NU JATIM Burneh Branch Service, 2024

strengthens the relationship between customers and the institution but also improves BMT's reputation among the people of Burneh.

This study aligns with findings by Budiarti (2018), which state that effective complaint handling can transform initially dissatisfied customers into loyal and satisfied ones.⁴⁷ In this study, the majority of customers felt that the complaint handling performed by BMT NU JATIM Branch Burneh had a significant impact on their satisfaction. One respondent said, *"I feel highly valued because BMT quickly addressed my complaint and provided the right solution."*⁴⁸ This statement shows that quick and proper complaint handling not only improves customer satisfaction but also strengthens the trust customers have in the institution. This finding is consistent with Budiarti's work, which suggests that good service in handling complaints can enhance customer loyalty and create long-term beneficial relationships for the company.

Timely and effective complaint handling plays an important role in reinforcing the social network between customers and BMT, as explained in social capital theory. When customer complaints are responded to quickly and effectively, customers feel appreciated, which, in turn, strengthens trust and reinforces the existing social bonds. Trust, a key component of social capital, plays a central role in strengthening the relationship between customers and the institution. Therefore, BMT NU JATIM Branch Burneh can leverage effective complaint handling to build stronger relationships and increase customer loyalty, which also supports the institution's long-term sustainability.

Thus, this analysis combines the quantitative findings showing a significant effect of complaint handling on customer satisfaction with the qualitative interviews that delve deeper into how trust and social norms influence the relationship between customers and the financial institution. Effective complaint handling not only boosts satisfaction but also strengthens the social capital underlying the relationship. This, ultimately, improves customer loyalty and contributes to the institution's sustainability.

The Effect of Margin on Customer Satisfaction

This study shows that margin has a positive and significant effect on customer satisfaction with *Murabahah* financing at KSPPS BMT NU JATIM Branch Burneh. This is evidenced by the t-test results, where the t-count value of 4.859 is greater than the t-table value of 1.662, and the significance value is 0.000, which is smaller than 0.05. The coefficient value (β) of 0.611 indicates that the better the margin provided, the higher the customer satisfaction. In other words, a clear and transparent margin plays a major role in increasing customer satisfaction.

Quantitatively, this study also supports previous research by Sarmita,⁴⁹ which stated that the appropriate margin determination influences customer satisfaction with *Murabahah* financing. This study slightly differs from Sepyarina's findings,⁵⁰ which stated that margin does not significantly affect customer satisfaction. However, this study emphasizes that

⁴⁷ Budiarti, "Pengaruh Kualitas Layanan Dan Penanganan Keluhan Terhadap Kepuasan Dan Loyalitas Nasabah Bank Umum Syariah Di Surabaya."

⁴⁸ Responden (R7), Wawancara Nasabah tentang Layanan BMT NU JATIM Cab. Burneh, 2024.

⁴⁹ Bakia Sarmita, "Pengaruh Tingkat Margin Dan Pelayanan Terhadap Kepuasan Nasabah Pada Pembiayaan Murabahah (Studi Kasus Bank Syariah Mandiri KCP Gunung Tua)," *Skripsi*, 2021.

⁵⁰ Sepyarina, "Pengaruh Kualitas Pelayanan, Penanganan Komplain Dan Tingkat Margin Terhadap Kepuasan Nasabah Produk Pembiayaan Murabahah Di KSPPS BTM BiMU Bandar Lampung."

affordable and Sharia-compliant margins positively impact customers because a lower margin makes the cost burden on customers lighter and aligns with their expectations.⁵¹

From the perspective of social capital theory, the social relationship between customers and the institution, built on trust and shared norms, plays a significant role in creating satisfaction. Interview results showed that the Islamic norms applied in margin determination greatly affect customers' expectations of the margin and service provided by BMT. For example, one respondent (R1) said, *"Islamic norms greatly influence my expectations of margin and service. I expect fairness and Sharia compliance."* This shows how customers' expectations are strongly influenced by the application of Islamic principles in every aspect of service, including margin determination.

In another interview, many respondents expressed that the alignment of the margin with Sharia principles was a key factor in their decision to choose BMT services. As one respondent (R4) mentioned, *"The alignment of the margin with Sharia principles greatly influences my decision. I only choose services that comply with Sharia."* This emphasizes that customers' decisions to use *Murabahah* financing services are driven not only by financial considerations but also by their belief that the services adhere to Sharia principles.

Although the majority of respondents were satisfied with the margin set by BMT, some still felt there was room for improvement, particularly in terms of transparency. For instance, respondent R7 stated, *"Although the margin offered is quite Sharia-compliant, I still feel there is room for improvement in terms of transparency."* This reflects that clear information and transparency regarding the margin are crucial for customers to feel confident that the service they are receiving is fair and aligns with Sharia principles.

Table 9: Interview Results Social Capital and its Relationship with Behavioral Norms

Variables	Respondent	Definition	Interview Results
Islamic norms on customer expectations	R1, R2, R3, R4, R5, R6	Influence of Islamic norms on customer expectations of margin and services.	"Islamic norms significantly influence my expectations of margin and service. I expect fairness and Sharia compliance."
Sharia principles and the margin	R1, R2, R3, R4, R5, R6, R7, R8	The influence of margin compliance with Sharia on customers' decisions	"The alignment of margin with Sharia principles greatly influences my decision. I only choose services that comply with Sharia."
The expectations for the services	R1, R2, R3, R4, R5, R6	The customers who have high expectations on the margin and Sharia based services.	I hope the margin that offered (by BMT) is aligned with the Sharia principles and the services show the norms of Islam."
Moderate Margin Suitability	R7, R8, R9, R10	Customers who feel that margin compliance with	"Although the margin is Sharia-compliant, I feel there is room for improvement in transparency."

⁵¹ Ritonga, U. A. *Margin Pada Pembiayaan My Ihram di BFI Finance Syariah Yogyakarta*. Az-Zarqa': Jurnal Hukum Bisnis Islam, Vol. 12 No.1, 2020. <https://doi.org/10.14421/azzarqa.v12i1.1852>

		Sharia is enough to influences their decisions, but there are doubts.	
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From the interview results, it can be understood that the factor of Islamic norms in margin and service determination significantly influences customer satisfaction. The majority of customers are satisfied with the margin determination that aligns with Sharia principles, although a small number feel there is still room for improvement, particularly in terms of transparency and the clarity of information related to the margin provided. Although the interview results show that the majority of customers are satisfied with the offered margin, it is important for KSPPS BMT NU JATIM Branch Burneh (an Islamic financial cooperative branch in East Java) to consistently strive for transparency in margin determination and ensure that the margin aligns with Sharia principles. This will ensure that customer satisfaction remains intact, and BMT can continue to compete in the Islamic financial market while adhering to Islamic legal principles, particularly the prohibition of *MAGHRIB* (*maysir, gharar, riba*), as well as regulations set by the Financial Services Authority of Indonesia (Otoritas Jasa Keuangan (OJK)).

The Effect of Islamic Service Quality, Complaint Handling, and Margin on Customer Satisfaction

The data shows that Islamic service quality, complaint handling, and margin have a positive and significant effect on customer satisfaction with *Murabahah* financing at KSPPS BMT NU JATIM Branch Burneh. From the results of the quantitative test, the Adjusted R Square value of 0.722 or 72.2% indicates that the variation in independent variables contributes greatly to customer satisfaction. The remaining 27.8% is influenced by other variables that were not included in this research model. The F-test (simultaneous test) shows that the F-value of 73.752 is greater than the F-table value of 2.72, which means that these three variables—Islamic service quality,⁵² complaint handling,⁵³ and margin⁵⁴—together have a positive and significant effect on customer satisfaction.

Qualitatively, interviews with customers also revealed that the social interactions that occur between customers and staff, as well as among customers themselves, play an important role in creating satisfaction. The majority of respondents felt more comfortable and satisfied with the service provided by BMT because of the good and smooth interactions with both the staff and other customers. As one respondent (R1) stated, “When the interaction with the staff and fellow customers is smooth, I feel more comfortable and really satisfied.” This statement shows that positive social interaction between customers and staff plays a role in strengthening their trust and satisfaction with the service provided.

⁵² Suryani, “Pengaruh Kualitas Pelayanan Dan Citra Merek Terhadap Kepuasan Dan Dampaknya Terhadap Loyalitas (Studi Kasus Pada Nasabah Bank BNI 46 Cabang UIN Syarif Hidayatullah Ciputat),” *Skripsi* 3 (2010).

⁵³ Sepyarina, “Pengaruh Kualitas Pelayanan, Penanganan Komplain Dan Tingkat Margin Terhadap Kepuasan Nasabah Produk Pembiayaan Murabahah Di KSPPS BTM BiMU Bandar Lampung.”

⁵⁴ Hafid, H., & Maulana, D. F. *Mudharabah Contracts at KJKS BMT UGT Sidogiri: Implementation and Analysis of the Compilation of Sharia Economic Laws*. Az-Zarqa: Jurnal Hukum Bisnis Islam, 15(1), (2023) 27-42. <https://doi.org/10.14421/azzarqa.v15i1.2727>

Furthermore, good social relationships also have a significant impact on customers' trust in the service provided. For example, R3 added, "A good relationship with the staff and fellow customers makes me trust and feel comfortable being a customer here." This aligns with the social capital theory, which explains that relationships built on trust, social norms, and networks are a fundamental foundation in creating satisfaction. When trust is built through positive social relationships, customers feel more valued and are more likely to remain loyal.

However, there are also a small number of customers who feel that there are aspects that need improvement, particularly in the social relationships that have not yet fully become close. One respondent (R9) stated, "The relationship is just okay, not bad, but sometimes it feels less close, so my satisfaction is just okay." This indicates that while most customers feel satisfied with the service and social interactions, some still feel that the relationships with staff or other customers need to improve in order to enhance their level of satisfaction.

Table 10: The Results of Social Capital Interviews on Service Satisfaction, Complaint Handling Satisfaction, and Margin Satisfaction

Variables	Respondent	Definitions	Result
Social Interaction & Satisfaction	R1, R2, R3, R4, R5, R6, R7, R8	The effect of interactions with the customer community or staff on customer satisfaction.	"When the interaction with the staff and fellow customers is smooth, I feel more comfortable and really satisfied."
Social Relationships & Trust	R1, R2, R3, R4, R5, R6	The effect of social relationships on trust and customer satisfaction.	"A good relationship with the staff and fellow customers makes me trust and feel comfortable using this service."
High Satisfaction due to Social	R1, R2, R3, R4, R5, R6, R7, R8	Customers who feel satisfied because of good social interaction with the community and staff.	"We often chat, help each other between customers and staff, so I feel more confident and satisfied with the service."
Moderate Satisfaction due to Social	R9, R10	Customers who are satisfied but feel there are shortcomings in social relationships with staff or other customers.	"The relationship is just okay, not bad, but sometimes it feels less close, so my satisfaction is just okay."

Based on the interviews, the social network established between customers and BMT staff has proven to play a significant role in increasing their satisfaction. As explained in social capital theory, strong relationships built on trust and shared norms facilitate the creation of a more harmonious environment and strengthen the bond between customers and the institution. Good social interaction actively developed within the community, such as through activities like savings groups or study sessions, provides customers with a sense of connection and appreciation, which ultimately enhances their loyalty to BMT.

Social interaction between customers and staff at KSPPS BMT can influence the level of satisfaction according to social capital theory. Social capital, which consists of relationships built on trust, norms, and social networks, is clearly evident in the dynamics of these interactions. The presence of a strong and intensive social network serves as a foundation that facilitates the creation of a harmonious environment where norms and trust develop,⁵⁵ thus contributing to higher customer satisfaction. According to social capital theory, relationships between individuals in a community not only create trust but also influence their behavior and decisions. The social networks formed at KSPPS BMT lay a strong foundation for creating customer satisfaction. Interactions between customers and staff, both in service contexts and social activities such as savings groups or study sessions, create a strong sense of attachment. This leads to an improvement in service quality, where customers feel more comfortable and appreciated in every transaction, resulting in increased loyalty to the institution. Financial institutions must build and maintain good social relationships between customers and staff. From the perspective of social capital, relationships based on trust and shared norms will improve service quality and customer satisfaction.⁵⁶ Therefore, in addition to focusing on service quality and products, financial institutions also need to consider the social aspects that occur between customers and staff, as these social interactions can have a significant positive impact on customer satisfaction. Engagement in community activities and frequent interactions will strengthen emotional bonds and increase trust, which in turn leads to improved customer loyalty.⁵⁷

The analysis in this section is consistent with previous studies and also shows that social factors, such as the relationship between customers and staff, play an important role in creating satisfaction, especially in the context of Islamic financial institutions.⁵⁸ However, this study adds a new dimension by integrating social capital theory to explain in greater depth how social networks affect customer satisfaction. This study also confirms the results of previous research that showed that service quality and complaint handling have a positive impact on customer satisfaction.⁵⁹ However, the emphasis on the margin provided by Islamic financial institutions in this study contributes further to analyzing the factors that support customer satisfaction. While many studies discuss service quality and margin, few integrate social capital theory as an approach that comprehensively explains the social dynamics between customers and staff, making this a significant contribution to the existing literature.

KSPPS BMT can enhance social capital by strengthening relationships between customers and staff through relevant community programs. For example, BMT can routinely hold activities such as study sessions, savings groups, or entrepreneurship training that involve customers in a sense of togetherness. These activities not only strengthen social bonds but also create space for sharing experiences and information related to BMT

⁵⁵ Galuh Widitya Qomaro, "Peneguhan Ketahanan Negara Melalui Penguatan Ketahanan Keluarga Dan Pendidikan Pranikah: Telaah Modal Sosial Pesantren," *Proceedings of Annual Conference for Muslim Scholars* 3, no. 1 (November 26, 2019), <https://doi.org/10.36835/ancoms.v3i1.244>.

⁵⁶ Yongqiang Sun et al., "User Satisfaction with Information Technology Service Delivery: A Social Capital Perspective," *Information Systems Research* 23, no. 4 (2012): 1195–1211.

⁵⁷ Xueming Luo et al., "The Effects of Customer Relationships and Social Capital on Firm Performance: A Chinese Business Illustration," *Journal of International Marketing* 12, no. 4 (2004): 25–45.

⁵⁸ Muhammad Tariq Majeed, "Social Capital and Economic Performance of the Muslim World: Islamic Perspectives and Empirical Evidence," *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 4 (2019): 601–22.

⁵⁹ Adam Ng, Mansor Ibrahim, and Abbas Mirakhor, "On Building Social Capital for Islamic Finance," *International Journal of Islamic and Middle Eastern Finance and Management* 8, no. 1 (2015): 2–19.

services.⁶⁰ Additionally, a more personal approach from the staff, such as regular visits or proactive communication, can increase customers' trust in the institution.

In addition to strengthening social networks, KSPPS BMT also needs to consistently instill Islamic values in every interaction and service provided. This can be realized by ensuring that all aspects of service, from margin transparency to complaint handling, reflect principles of justice and responsibility according to Sharia. By integrating Islamic norms into everyday practices, BMT can strengthen customer trust and build long-term loyalty, which directly impacts their satisfaction levels.

Conclusion

This study found that Islamic service quality, complaint handling, and margin have a positive and significant impact on customer satisfaction in *Murabahah* financing at KSPPS BMT NU Jatim Branch Burneh. This result is supported by quantitative analysis, which shows that these three variables simultaneously contribute significantly to customer satisfaction. Qualitatively, in-depth interviews also revealed that trust, social norms, and interactions between customers and staff play a crucial role in building closer relationships, which aligns with social capital theory. These findings confirm that customer satisfaction in Islamic financial institutions is not only influenced by service quality and margin but also by the social bonds formed within the customer community.

However, this study has some limitations. First, the research was conducted only at one branch of KSPPS BMT NU, so the results cannot be generalized to all Islamic financial institutions. Second, this study focused only on *Murabahah* financing, while BMT offers various other financing products that may have different customer satisfaction dynamics. Third, the use of social capital theory as the main approach places more emphasis on the social relationship aspect, while other external factors—such as market competition, regulations, or macroeconomic factors—were not considered in the analysis. For future research, it is recommended that the scope of the study be expanded by including multiple branches of BMT and various types of Sharia financing products, so the results are more representative. Additionally, a broader theoretical approach could be adopted by incorporating customer satisfaction theories or the SERVQUAL model, so the analysis can be more comprehensive and not solely focus on social aspects, but also consider economic, psychological, and behavioral factors that affect customers' decisions in choosing Islamic financial services.

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