



# The Determinants of Customer Satisfaction at Bank Syariah Indonesia

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## Abstract

**Purpose** – This study aims to examine the effect of Islamic service quality, commitment, corporate image, and level of trust in shaping customer satisfaction at Bank Syariah Indonesia (BSI) KCP Jepara.

**Methodology** – This study uses a quantitative approach involving 106 customers of Bank Syariah Indonesia (BSI) KCP Jepara as a sample. The sampling technique applied is convenience sampling, a non-probability sampling method. Data collection was carried out through questionnaires distributed online and directly. The data obtained were then analyzed using multiple linear regression, hypothesis testing (T and F), and classical assumption tests, which include normality, multicollinearity, heteroscedasticity, and the coefficient of determination, with the help of IBM SPSS 23 software.

**Findings** – The study found that Islamic service quality and trust level have a positive and significant impact on customer satisfaction. However, commitment and corporate image did not show a significant influence on the level of satisfaction.

**Implications** – The results of this study indicate that sharia-based services and the level of trust have an important role in increasing customer satisfaction. Therefore, BSI KCP Jepara is advised to continue to optimize the quality of Islamic services and maintain transparency and trust to maintain customer loyalty.

**Originality** – This research presents a new perspective on the various factors that play a role in shaping customer satisfaction in Islamic banking, especially at BSI KCP Jepara. Different from some previous studies, this study found that commitment and corporate image are not always the dominant factors in shaping Islamic bank customer satisfaction.

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## 1. Introduction

The development of Islamic banking in Indonesia is inseparable from the banking system as a whole. Regulations regarding banking are regulated in Law No. 10 of 1998, which allows commercial banks to operate both conventionally and based on sharia principles, including in the provision of various financial services. The role of banking is crucial in encouraging economic growth in various regions, thus helping to create a balance in the structure of the economy (Septia et al., 2023). Banking in Indonesia contributes significantly to driving economic growth and supporting the welfare of society, both as a provider of capital and a place to store funds. To fulfill



the needs of the community and increase a sense of security and comfort in transactions, Islamic banks are present as an effective solution in building and strengthening trust in the banking system in Indonesia.

The development of Islamic banking in Indonesia began with the establishment of Bank Muamalat Indonesia in the early 1990s. Its existence was strengthened by Government Regulation No. 72 of 1992, which aims to realize justice, togetherness, and community welfare. Along with its development, Islamic banks are able to meet the needs of the community for financial services that are in line with Islamic principles, especially in avoiding usury practices, the avoidance of unproductive speculative activities such as gambling, and transparency in every transaction. The Islamic banking system emphasizes shared prosperity, in contrast to conventional banking which is interest-based and more oriented towards individual profit (Septia et al., 2023).

Bank Syariah Indonesia (BSI) was formed through the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity. BSI has officially operated since February 1, 2021 with the aim of strengthening the role and performance of Islamic banking in Indonesia. Through this merger, the advantages of the three united banks are expected to be optimally integrated, so as to provide more comprehensive services, expand customer reach, and strengthen capital to support the growth of Islamic banking nationally. Increasingly fierce competition with conventional banks that offer more diverse and technology-based services is a challenge for BSI KCP Jepara in maintaining and increasing customer satisfaction. Today, customers are increasingly selective in choosing banking services. They not only want ease of transactions, but also demand consistency and transparency in the application of Sharia principles. In this competitive situation, this research becomes increasingly relevant to analyze BSI KCP Jepara's strategy in maintaining customer loyalty by understanding the factors that influence their satisfaction.

Customer satisfaction is a major factor that reflects their experience in using a product or service. This level of satisfaction is influenced by perceptions of the quality of service provided, where the difference depends on the extent to which the service is able to meet or even exceed their expectations (Aristyanto et al., 2019). Therefore, a marketing strategy that focuses on customer satisfaction is very important to maintain and increase market share, especially in the growing Islamic banking sector such as at Bank Syariah Indonesia KCP Jepara.

Many aspects that affect customer satisfaction, one of which is Islamic service quality, because Islamic service quality greatly affects customer satisfaction by applying Sharia principles, such as fairness, transparency, and honesty, these principles ensure that customers feel safe and secure in every transaction they make, thereby increasing their trust in Islamic banking services. This increases customer trust which in turn encourages their loyalty to Islamic banks because they feel their needs and expectations are met professionally and according to Sharia (Perdana & Fahrullah, 2020). In addition, commitment is also an important factor in influencing customer satisfaction, because banks can foster trust by showing strong commitment, such as listening to and valuing customer needs. If customers feel valued, they will feel emotionally satisfied and tend to become more loyal. Consistent commitment from the bank can strengthen relationships with customers and make them reluctant to move to other banks (Putra et al., 2024).

Corporate image affects customer satisfaction because it reflects reputation, trust and service quality. A positive image increases customers' sense of security, comfort and trust, so they feel more satisfied. In addition to attracting new customers, a good image also helps maintain relationships with existing customers, which in turn increases overall satisfaction with the company (Prasetyo et al., 2023). The level of customer trust is also a key factor in shaping customer satisfaction. This trust is the belief that the bank will meet customer expectations. This trust includes aspects of security, transparency, and credibility of Islamic institutions. Customers who feel safe and believe that banks act in accordance with Sharia principles tend to feel higher satisfaction (Rizalfalal et al., 2020).

Research conducted by Bahari and Lukman (2024) the results of this study indicate that service quality has a significant effect on customer satisfaction. The services provided by Bank Syariah Indonesia KCP Baubau City are considered to have an important role in increasing customer satisfaction. However, these findings are different from research conducted by Andriyani and

Ardianto (2020) which states that service quality does not always have an impact on customer satisfaction, because there are still other factors that influence the level of customer satisfaction. On the other hand, research conducted by Anggoro (2021) indicates that commitment does not have a significant effect on customer loyalty, because they tend not to make long-term bank commitments a major factor in the decision to continue using banking services. Meanwhile, research conducted by Aristyanto et al. (2019) shows that commitment plays a significant role in increasing customer satisfaction of Islamic banks in Surabaya. On the other hand Prasetyo et al. (2023) revealed that company image has a positive contribution to customer loyalty. However, this result contradicts the research findings Purba and Talumantak (2023) which states that company image does not have a significant impact on customer satisfaction at BCA Express Met Mall Cibubur. This difference is due to the factor that customer satisfaction is more influenced by experience in receiving services and the level of trust in the bank, compared to the company's image itself. In addition, research Rizalfalal et al. (2020) emphasizes that trust has a crucial role in increasing the satisfaction and loyalty of Islamic bank customers. High trust in sharia principles and service transparency encourages customers to continue to use Islamic banking services on an ongoing basis.

This article presents several novel aspects compared to previous research. Firstly, it focuses on Bank Syariah Indonesia KCP Jepara to provide deeper empirical insights related to customer satisfaction in Islamic banking. Secondly, it conducts a comprehensive analysis of the relationship between Islamic service quality, commitment, corporate image, and level of trust on customer satisfaction. Consequently, this study offers a new perspective on the interaction of these factors in Islamic banking services at BSI KCP Jepara. Furthermore, this study aims to examine the effect of Islamic service quality, commitment, corporate image, and level of trust on customer satisfaction at Bank Syariah Indonesia KCP Jepara.

## **2. Literature Review**

### **2.1 Islamic Service Quality**

Service quality describes how customers rate a service and the extent to which the service can meet their expectations. In addition, service quality serves as a key indicator in assessing the effectiveness and level of customer satisfaction with the services provided. The impact of this service quality is sustainable, where the impact can develop over time. Therefore, service companies need to design the right strategy in providing quality services and ensuring its implementation runs effectively (Faizah & Sa'diyah, 2022). In an Islamic perspective, service quality refers to the customer's assessment of the company in providing services, with an emphasis on compliance with sharia principles. This quality is based on cognitive aspects, where every service activity is based on obedience to Islamic law and moral values (Sutono et al., 2024).

Othman and Owen proposed a six-dimensional framework for measuring service quality in Islamic-based financial institutions, extending the five dimensions of service quality known as CARTER (Kurnia et al., 2023) by incorporating the dimension of "compliance." The six dimensions are as follows:

- 1) Sharia Compliance. This dimension assesses the extent to which Islamic banking institutions adhere to Islamic principles. It encompasses the avoidance of interest-based practices and the adoption of partnership schemes such as mudharabah and musyarakah, which implement profit-sharing mechanisms.
- 2) Assurance. This dimension evaluates the level of knowledge, skills, friendliness, and trust possessed by employees in providing services. It aims to enhance customer confidence by mitigating risk and uncertainty.
- 3) Responsiveness. This dimension assesses the promptness and accuracy of employees in addressing customer inquiries and providing services. It ensures that customer needs are met efficiently.
- 4) Physical Evidence (Tangible). This dimension encompasses tangible elements that can be perceived directly, such as the design of buildings, the utilization of facilities, equipment, and communication systems that support customer service.

- 5) Empathy. This dimension reflects the ability of employees to establish rapport with customers, provide personalized attention, and comprehend their needs. It contributes to a more satisfying service experience.
- 6) Reliability. This dimension assesses the bank's ability to deliver services as promised in a timely, accurate, and consistent manner. It fosters customer trust and satisfaction.

## 2.2 Commitment

According to Khairunnisa and Inayatillah (2023), commitment is the desire to maintain a good long-term relationship with the company, which is realized through real and sincere actions in an effort to maintain the relationship. According to Sutiyeem and Fitri (2022) commitment is an attitude that shows the desire to maintain transparency in the long term. In an Islamic perspective, a person's commitment is reflected in the actions they take. One form of a person's commitment as a creature of God is to commit to fulfilling their obligations and staying away from the prohibitions of Allah. Strong determination or belief will encourage customers to remain firm and be responsible physically and mentally in carrying out contracts with banks until the achievement of mutually agreed goals (Khairunnisa & Inayatillah, 2023).

As per Fatiya et al. (2021), the commitment variable is assessed through several indicators:

- 1) Sense of Pride. This arises when customers or employees exhibit a desire to be associated with an organization or company.
- 2) Long-term Relationships. These are established when customers and employees choose to remain with an organization due to the provision of specific benefits and the absence of more lucrative alternatives. Consequently, they continue to be part of the organization or collaborate because they perceive a sense of necessity.
- 3) Absence of Desire to Depart. This occurs when employees remain committed to an organization because they recognize the importance of maintaining their involvement.

## 2.3 Company Image

Company image is an assessment given by customers to a company or organization based on the service or transaction process provided whether planned or not or from other external influences (Cahyo et al., 2024). Many products or services offered by companies have an image that is strongly embedded in customer perceptions (Asrorudin et al., 2023). Therefore, companies need to design and determine how the image they want to build in the eyes of the public. In addition, the company's image must reflect values that are in line with the principles of Islamic business ethics and spiritual aspects, so that it remains in accordance with the norms and values adopted by customers.

The company image indicators in this study are based on Harrison's (2019) framework, which encompasses four key elements:

- 1) Personalit. This refers to the overall characteristics of the company that are perceived by the public, including the level of trust held in the organization.
- 2) Reputation. This encompasses the company's track record, which is believed by the public based on personal experiences or information from other parties, such as the security of banking transactions.
- 3) Value. This refers to the values or culture adopted by the company, such as management's concern for customers and employees' prompt response to customer requests and complaints.
- 4) Corporate Identity. This includes elements that assist the public in recognizing the company, such as logos, distinctive colors, and slogans.

## 2.4 Level of Trust

Trust is defined as the belief that a business is able to build and maintain long-term relationships with customers. In addition, trust also reflects the commitment and willingness of business partners to maintain these relationships in order to create sustainable cooperation and provide positive results in the long term (Rahma & Ekowati, 2022). The level of trust is also influenced by past

experiences, if someone has a consistent positive experience with a party, mutual trust will be stronger, thus fostering hope for a good relationship in the future (Faizah & Sa'diyah, 2022). According to Siswadhi et al. (2022) customer trust reflects their readiness to rely on an authority with positive confidence in its actions and intentions. When the level of trust is high, customers tend to be willing to face risks, including the possibility of experiencing disappointment. Meanwhile, (Palandi et al., 2022) defines trust as the belief of individuals or groups that promises, statements, and commitments, both oral and written from other parties, will be kept and realized.

In Rahma and Ekowati (2022), three primary indicators are employed to assess the level of trust:

- 1) Integrity. This refers to the extent to which consumers perceive the company as being honest in adhering to and fulfilling all agreements made with them.
- 2) Benevolence. This encompasses the company's commitment to providing services that prioritize the interests of its customers and strive to meet their needs to the fullest extent.
- 3) Competence. This reflects customers' trust in the company's ability to provide assistance and solutions that align with their specific requirements.

## 2.5 Customer Satisfaction

Satriady (2022) defines satisfaction as an emotional response, either positive or negative, that arises after customers compare the performance of a product with their expectations. If the product performance does not meet expectations, customers will feel disappointed. Conversely, if the product matches expectations, they will feel satisfied, and if the performance exceeds expectations, the level of satisfaction felt will be even higher, even to very satisfied (Palandi et al., 2022). In general, consumer satisfaction can be defined as a feeling of pleasure or disappointment that arises after customers evaluate the fit between the performance of the product received and their initial expectations.

In Safari (2020), several indicators of customer satisfaction are identified, including:

- 1) Conformity to expectations. The extent to which the service provided aligns with customer expectations. When the service meets customer expectations, customer satisfaction tends to increase.
- 2) Desire to reuse services. Satisfied customers are more likely to repeat business with the cooperative.
- 3) Willingness to recommend to others: Satisfied customers are more inclined to share their positive experiences, which can attract new customers.

## 2.6 Hypothesis

Service quality reflects the level of excellence expected and the various efforts made to meet customer needs. In an Islamic perspective, service quality is not only seen from the aspect of customer satisfaction, but also as a form of cognitive evaluation of the services provided, based on moral values and compliance with sharia principles. In Islamic marketing ethics, there are three main characteristics, one of which is a commitment to provide the best service to others. This action is not only considered a form of devotion but also a noble work that brings blessings to the perpetrator (Isabella et al., 2022). Perdana and Fahrullah (2020) revealed that Islamic service quality has a positive correlation with the level of customer satisfaction of Islamic banks. This shows that customers rate Islamic service quality as the main factor influencing their satisfaction. Similar research by Bahari and Lukman (2024) also confirms that service quality plays a significant role in increasing customer satisfaction at Bank Syariah Indonesia KCP Baubau City. Services that are in accordance with sharia principles provide a sense of security and increase customer confidence in every transaction.

*H<sub>1</sub>: Islamic Service Quality affects Customer Satisfaction*

Commitment is a long-term in a relationship that shows a desire to maintain and maintain the sustainability of the relationship. In a competitive business world, the company's ability to build sustainable relationships with customers not only depends on internal factors but is also influenced by competitors' strategies and actions (Aristyanto et al., 2019). Various studies show that



commitment has a positive impact on customer satisfaction and loyalty. Although the direct relationship between commitment and customer satisfaction and loyalty has not been fully proven, there are indications that commitment can indirectly influence these two aspects (Putra & Sukresna, 2024). A study conducted by Aristyanto et al. (2019) found that commitment has a significant influence on customer satisfaction of Islamic banks in Surabaya. Meanwhile, Putra and Sukresna (2024) revealed that commitment plays a role in increasing customer loyalty, because it reflects the extent to which they feel emotionally and rationally attached to a brand or service.

*H<sub>2</sub>: Commitment affects Customer Satisfaction*

Corporate image is an overall representation of an organization that is not just limited to a particular product or service. A strong image plays a crucial role in creating sustainable customer satisfaction (Hesty et al., 2025). In addition, a positive image also contributes to maintaining relationships with existing customers, which in turn has an impact on increasing their satisfaction with the company (Prasetyo et al., 2023). Research conducted by Prasetyo et al. (2023) revealed that company image affects customer loyalty. A good image can increase a sense of security and strengthen customer trust, which in turn has an impact on their satisfaction. Hesty et al., (2025) also found that company image has a positive and significant effect on customer satisfaction, because it reflects the reputation, value, and identity of the company in the eyes of consumers. With a strong image, customers feel more confident and comfortable in using the company's services, which in turn encourages an increase in their loyalty.

*H<sub>3</sub>: Company Image affects Customer Satisfaction*

Trust can be interpreted as an individual or group's belief in another party, either in the form of words, promises, or written statements, which are believed to be realized (Karwur et al., 2022). In addition, trust also reflects the commitment and willingness of business partners to maintain relationships in order to create sustainable cooperation and provide long-term benefits (Rahma & Ekowati, 2022). Research conducted by Rizalfalal et al. (2020) revealed that the level of trust has a crucial role in increasing the satisfaction and loyalty of Islamic bank customers. High trust in sharia principles and service transparency encourages customers to continue using Islamic banking services. Similar findings were also put forward by Siswadhi et al. (2022) who found that trust has a positive and significant effect on customer satisfaction and loyalty. In other words, the greater the level of trust that customers have, the higher the likelihood that they will continue to use Islamic banking services and recommend them to others.

*H<sub>4</sub>: Trust level affects Customer Satisfaction*

### **3. Research Methods**

This study uses a quantitative approach that aims to test the hypothesis and analyze the relationship between the variables studied. The population in this study consisted of customers of Bank Syariah Indonesia (BSI) KCP Jepara. The sample was obtained through non-probability sampling method with convenience sampling technique, namely sample selection based on availability and ease of access to respondents. this technique is used because it allows researchers to reach respondents more easily. The number of samples used in this study were 106 respondents.

This study uses primary data collected through surveys with instruments in the form of questionnaires made using google form. The questionnaire was distributed to customers of Bank Syariah Indonesia KCP Jepara via whatsapp and directly. The data collection process is supported by a Likert scale as a measuring tool with a questionnaire that uses a Likert scale of 1-4, producing discrete numerical data with a certain score. Preparation of instrument items both in the form of statements and questions, based on the indicators used in this study. In this study the variables used include Islamic service quality, commitment, company image, level of trust, and customer satisfaction with the following indicators.

**Table 1.** Variable Measurement

Variable	Indicator	Reference
Islamic Service Quality	Sharia Compliance	(Kurnia et al., 2023)
	Assurance	
	Responsiveness	
	Tangible	
	Empathy	
Commitment	Reliability	(Fatiya et al., 2021)
	A sense of pride in being part of the organization	
	Long-term relationship	
Company Image	No desire to move	(Purnama & Hidayah, 2019)
	Personality	
	Reputation	
	Value	
Trust level	Corporate Identity	(Rahma & Ekowati, 2022)
	Integrity	
	Benevolence	
Customer Satisfaction	Competence	(Safari, 2020)
	Conformity to expectations	
	Desire to reuse the service	
	Willingness to recommend to others	

In this study, data analysis was carried out using multiple regression techniques with the help of IBM SPSS Statistics software version 23. The analysis process begins with validity and reliability tests, then continues with the classical assumption test, which includes normality test, multicollinearity test, heteroscedasticity test, and coefficient of determination analysis. Furthermore, this study developed a multiple linear regression model to evaluate the relationship and influence between the variables studied. At the final stage, statistical tests, namely the T test and F test, were conducted to assess the significance of the influence of the independent variables on the dependent variable.

## 4. Results and Discussion

### 4.1 Respondent Characteristics

Most of the respondents in this study were female, with a total of 64 people or equivalent to 60.4% of the total respondents. In terms of age, 51 respondents (48.1%) were between 17 and 22 years old. Based on occupation, most respondents, namely 64 people (60.4%), are students. As for the length of time they have been customers, 40 respondents (37.7%) have been customers for three years.

### 4.2 Validity Test

Based on the validity test results, the dependent variable, namely customer satisfaction, as well as independent variables including Islamic service quality, commitment, company image, and level of trust, show the value of  $r$  count greater than  $r$  table. Thus, all variables in this study were declared valid. This validity is determined based on the criteria that an indicator is considered valid if  $r$  count  $>$   $r$  table (Mufawazah & Sadiyah, 2025). These findings indicate that each statement item in the research instrument has met the validity criteria, so it is feasible to use in the data collection process. The following are the results of validity testing:

**Table 2.** Validity Test Results

Code	N	Pearson Correlation			Keterangan
		R hitung	>	R tabel	
X1.1	106	0.546	>	0.1909	Valid
X1.2	106	0.439	>	0.1909	Valid
X1.3	106	0.476	>	0.1909	Valid
X1.4	106	0.634	>	0.1909	Valid
X1.5	106	0.737	>	0.1909	Valid
X1.6	106	0.555	>	0.1909	Valid
X1.7	106	0.657	>	0.1909	Valid
X1.8	106	0.642	>	0.1909	Valid
X1.9	106	0.652	>	0.1909	Valid
X1.10	106	0.607	>	0.1909	Valid
X1.11	106	0.473	>	0.1909	Valid
X1.12	106	0.682	>	0.1909	Valid
X2.1	106	0.740	>	0.1909	Valid
X2.2	106	0.680	>	0.1909	Valid
X2.3	106	0.700	>	0.1909	Valid
X2.4	106	0.672	>	0.1909	Valid
X2.5	106	0.708	>	0.1909	Valid
X2.6	106	0.653	>	0.1909	Valid
X3.1	106	0.696	>	0.1909	Valid
X3.2	106	0.707	>	0.1909	Valid
X3.3	106	0.610	>	0.1909	Valid
X3.4	106	0.684	>	0.1909	Valid
X3.5	106	0.762	>	0.1909	Valid
X3.6	106	0.645	>	0.1909	Valid
X3.7	106	0.741	>	0.1909	Valid
X3.8	106	0.745	>	0.1909	Valid
X4.1	106	0.624	>	0.1909	Valid
X4.2	106	0.696	>	0.1909	Valid
X4.3	106	0.636	>	0.1909	Valid
X4.4	106	0.582	>	0.1909	Valid
X4.5	106	0.626	>	0.1909	Valid
X4.6	106	0.799	>	0.1909	Valid
Y.1	106	0.690	>	0.1909	Valid
Y.2	106	0.777	>	0.1909	Valid



Y.3	106	0.538	>	0.1909	Valid
Y.4	106	0.586	>	0.1909	Valid
Y.5	106	0.628	>	0.1909	Valid
Y.6	106	0.633	>	0.1909	Valid

**Source:** (SPSS Processed Data, 2025)

#### 4.3 Reliability Test

The reliability test results indicate that the dependent variable, namely customer satisfaction, as well as the independent variables consisting of Islamic service quality, commitment, company image, and level of trust, have a high level of consistency. This is evidenced by the Cronbach's Alpha value which is greater than 0.60, A research instrument is considered reliable if the Cronbach's Alpha value exceeds 0.60 (Mufawazah & Sadiyah, 2025). So that all variables in this study can be classified as reliable. The following are the results of the reliability test::

**Table 3.** Reliability Test Results

Variabel	Cronbach's Alpha	Nilai Batas	Keterangan
Islamic Service Quality	0.834	0.60	Reliabel
Commitment	0.782	0.60	Reliabel
Company Image	0.851	0.60	Reliabel
Trust level	0.745	0.60	Reliabel
Customer Satisfaction	0.716	0.60	Reliabel

**Source:** (SPSS Processed Data, 2025)

#### 4.4 Normality Test

Based on the Kolmogorov-Smirnov test results in the table above, the Asymp. Sig. value of 0.200, which is greater than 0.05. This indicates that the residuals in the regression model are normally distributed. based on the Monte Carlo method, a data is considered normally distributed if the significance value is greater than 0.05 (Mufawazah & Sadiyah, 2025). he following are the results of the normality tests:

**Table 4.** Normality Test Results

		Unstandardized Residual
N		106
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.63705171
Most Extreme Differences	Absolute	.057
	Positive	.049
	Negative	-.057
Test Statistic		.057
Asymp. Sig. (2-tailed)		.200c,d

**Source:** (SPSS Processed Data, 2025)

#### 4.5 Multicollinearity Test

Based on the table above, all independent variables meet the criteria for tolerance ( $> 0.1$ ) and VIF ( $< 10$ ). The variable with the lowest tolerance value is Company Image, which is 0.328, while the highest VIF value is found in the Trust Level variable, which is 0.433. These results indicate that the regression model used does not experience multicollinearity problems. Based on the opinion that if the VIF value is less than 10, it can be concluded that there is no multicollinearity (Mufawazah & Sadiyah, 2025). The following are the results of the multicollinearity test:

**Table 5.** Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
Islamic Service Quality	0.350	2.861
Commitment	0.366	2.729
Company Image	0.328	3.045
Trust level	0.433	2.311

**Source:** (SPSS Processed Data, 2025)

#### 4.6 Heteroscedasticity Test

Based on the table above, the residual abresid value for all variables shows more than 0.05. Thus, it can be concluded that the regression model in this study does not experience symptoms of heteroscedasticity. This conclusion is in line with the opinion stating that if the significance value exceeds 0.05, then there is no indication of heteroscedasticity in the model (Mufawazah & Sadiyah, 2025). The following are the results of the heteroscedasticity test analysis:

**Table 6.** Heteroscedasticity Test Results

Model	Coefficients <sup>a</sup>	
	t	Sig.
Constant	4.825	0.000
Islamic Service Quality	-1.321	0.189
Commitment	-.023	0.982
Company Image	0.175	0.862
Trust level	-1.338	0.184

**Source:** (SPSS Processed Data, 2025)

#### 4.7 Coefficient of Determination

The coefficient of determination is to measure the ability of the model to explain the effect of the independent variable on the dependent variable (Sehangunaung et al., 2023). Based on the data above, the R Square value is 0.799, which indicates that 79.9% of customer satisfaction variables are influenced by Islamic service quality, commitment, company image, and trust level. Meanwhile, the remaining 20.1% is influenced by other factors outside this research model. The following are the results of the coefficient of determination analysis:

**Table 7.** Coefficient of Determination Results

Model Summary <sup>b</sup>
----------------------------

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.894 <sup>a</sup>	0.799	0.791	.68435

Source: (SPSS Processed Data, 2025)

#### 4.8 Multiple Linear Regression

This analysis evaluates the relationship between the four independent variables through the following equation:

$$Y = 7.388 + 0.103X_1 + 0.39X_2 + 0.35X_3 + 0.386X_4 + e$$

1. The constant of 7,388 indicates that if all independent variables, namely Islamic service quality, commitment, company image, and level of trust, then the dependent variable number shows 7,388 as the value of the dependent variable result so that it can determine customer satisfaction at Bank Syariah Indonesia KCP Jepara.
2. The coefficient of 0.103 indicates that Islamic service quality ( $X_1$ ) has a positive effect on customer satisfaction ( $Y$ ). In other words, every 1% increase in respondents' assessment of Islamic service quality will increase customer satisfaction.
3. The coefficient of 0.39 indicates that commitment ( $X_2$ ) has a positive impact on customer satisfaction ( $Y$ ). That is, every 1% increase in respondents' perceptions of commitment will contribute to an increase in customer satisfaction.
4. The coefficient of 0.35 indicates that the company's image ( $X_3$ ) has a positive effect on customer satisfaction ( $Y$ ), but the effect is not significant. In other words, a 1% increase in company image does not have a big impact directly on the level of customer satisfaction.
5. The coefficient of 0.386 indicates that the level of trust ( $X_4$ ) has a positive effect on customer satisfaction ( $Y$ ). This means that every 1% increase in respondents' responses regarding the level of trust will contribute to an increase in customer satisfaction. The following are the results of the analysis using multiple linear regression:

**Table 8.** Multiple Linear Regression Results

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	7.388	0.714		10.344	0.000
	KPI	0.103	0.028	0.278	3.683	0.000
	K	0.039	0.047	0.061	0.833	0.407
	CP	0.035	0.037	0.074	0.951	0.344
	TK	0.386	0.046	0.574	8.456	0.000

Source: (SPSS Processed Data, 2025)

#### 4.9 Partial Test (t)

Based on Table 7, the hypothesis test results show some important findings. First, H1 is accepted because the t value of 3.683 is greater than t table 1.660 with a significance level of 0.000. This indicates that islamic service quality has a positive and significant effect on customer satisfaction. Conversely, H2 is rejected because the t value of 0.833 is smaller than the t table of 1.660 with a significance level that exceeds 0.05. Thus, it can be concluded that commitment has no effect on customer satisfaction. Likewise, H3 is rejected, because the t value of 0.951 does not exceed t table 1.660 and has a significance above 0.05. These results indicate that company image does not have a significant effect on customer satisfaction. Meanwhile, H4 is accepted because the t value of 8.456 is higher than the t table of 1.660 with a significance level of 0.000. This shows that the level of trust has a positive and significant impact on customer satisfaction.

#### 4.10 Simultaneous Test (f)

Based on the table above, with degrees of freedom ( $df_1 = 4$  ( $k - 1 = 5 - 1$ ) and  $df_2 = 101$  ( $n - k = 106 - 5$ ), the calculated F value is 100.200 through a simultaneous test (F test). Meanwhile, the F table value for  $df_1 = 4$  and  $df_2 = 101$  at the 5% significance level refers to the F distribution. Since F count (100.200) is greater than F table (2.46) and the significance value of 0.00 is smaller than 0.05,  $H_0$  is rejected and  $H_1$  is accepted. Thus, it can be concluded that simultaneously all independent variables have a significant effect on the dependent variable. The following are the results of the simultaneous test:

**Table 9.** Simultaneous Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	187.710	4	46.928	100.200	0.000b
	Residual	47.302	101	0.468		
	Total	235.013	105			

**Source:** (SPSS Processed Data, 2025)

#### 4.11 The Effect of Islamic Service Quality on Customer Satisfaction

Islamic service quality plays a crucial role in shaping customer perceptions and experiences. By applying sharia principles such as fairness, transparency, and compliance with islamic law, this service provides a sense of comfort and security for customers. The findings of this study are in line with the results of a study conducted by (Perdana & Fahrullah, 2020) which revealed that Islamic service quality has a positive relationship with the level of satisfaction of islamic bank customers. This indicates that customers assess sharia-based service quality as a major factor in determining their satisfaction. Similar findings were also presented by (Bahari & Lukman, 2024) which stated that service quality has a significant effect on customer satisfaction of Bank Syariah indonesia KCP Baubau City. The application of services in accordance with sharia principles is able to increase customer trust and comfort in transactions. However, the findings of this study are not in line with the results of research conducted by (Aristyanto et al., 2019) which states that service quality does not directly affect customer satisfaction. This difference indicates that although islamic service quality contributes to increasing satisfaction, there are still other external factors that shape customer perceptions and experiences of Islamic bank services. Overall, the results of this study confirm that Islamic service quality has a positive and significant influence on customer satisfaction. The better the quality of service provided by BSI KCP Jepara, the higher the level of customer satisfaction felt.

#### 4.12 The Effect of Commitment on Customer Satisfaction

The bank's commitment to providing the best service is one of the factors that can affect customer satisfaction. Banks that show dedication and attention to customer needs tend to be more effective in building customer loyalty. The results of research conducted by (Aristyanto et al., 2019) show that commitment has a significant influence on customer satisfaction of Islamic banks in Surabaya. (Putra & Sukresna, 2024) also found that commitment contributes to customer loyalty, because it reflects the extent to which customers feel emotionally and rationally attached to a brand or service. However, research conducted by (Anggoro, 2021) shows that commitment does not always have a direct effect on customer satisfaction in the Islamic banking sector. Therefore, although commitment is not the main factor in increasing customer satisfaction at BSI KCP Jepara, banks still need to demonstrate a strong commitment by providing responsive and customer needs-oriented services. Thus, customer loyalty can be built in the long term. However, the results of this study reveal that commitment does not have a significant influence on customer satisfaction, which indicates that customers prioritize service quality and trustworthiness over bank commitment in the long term.

#### **4.13 The Effect of Company Image on Customer Satisfaction**

A positive corporate image plays an important role in building trust and increasing customer loyalty. As one of the largest Islamic banks in Indonesia, Bank Syariah Indonesia (BSI) has built a strong reputation in the Islamic banking industry. Research conducted by (Prasetyo et al., 2023) shows that company image affects customer loyalty. A good image can foster a sense of security and increase trust, which in turn has an impact on the level of customer satisfaction. (Hesty et al., 2025) also found that the company's image has a positive and significant effect on customer satisfaction, because it reflects the company's reputation, value and identity in the eyes of consumers. However, research conducted by (Purba & Talumantak, 2023) revealed that customer satisfaction is more influenced by service quality and level of trust than the company's image itself. This difference in findings suggests that the effect of company image on customer satisfaction may vary depending on customer characteristics and preferences. Nevertheless, the results of partial analysis in this study indicate that the company's image does not have a significant impact on customer satisfaction because at BSI KCP Jepara, customers tend to prioritize service quality and trust level more than the company's image.

#### **4.14 The Effect of Trust Level on Customer Satisfaction**

Trust is a major factor in Islamic banking, because it plays an important role in building long-term relationships between banks and customers. Research conducted by (Rizalfalal et al., 2020) confirms that a high level of trust can encourage customer loyalty in using Islamic banking services, which in turn increases their satisfaction with the services provided. However, research conducted by (Palandi et al., 2022) found that the effect of trust on customer satisfaction is moderate, because there are other factors, such as promotion and service innovation, which also influence customer decisions in using Islamic banking services. This shows that although trust is a crucial factor, other aspects also play a role in shaping customer satisfaction. The results of this study indicate that the level of trust has a significant influence on customer satisfaction. Customers who believe that BSI KCP Jepara applies sharia principles well, maintains transparency, and ensures security in every transaction tend to feel more satisfied with the services provided.

### **5. Conclusion**

This study aims to analyze the effect of Islamic service quality, commitment, corporate image, and level of trust on customer satisfaction at Bank Syariah Indonesia (BSI) KCP Jepara. The results showed that Islamic service quality and trust level have a positive and significant influence on customer satisfaction, while commitment and corporate image do not contribute significantly. This finding indicates that Islamic banking customers prioritize services that are in accordance with Islamic principles as well as transparency and trust in transactions compared to corporate image or institutional commitment. The implications of this study emphasize the importance for BSI KCP Jepara to continue to improve the quality of Islamic services and maintain transparency in order to strengthen customer trust and maintain their loyalty. In addition, this study also contributes to enriching the academic literature on Islamic banking customer satisfaction by showing that not all factors that are often considered important, such as corporate image and commitment, have a dominant impact in determining customer satisfaction. However, this study has limitations because it was only conducted at one BSI branch, so the results obtained cannot be generalized to all Islamic banks in Indonesia. Therefore, it is recommended that future research expand the scope by involving more BSI branches or other Islamic banks and adding other variables that have the potential to affect customer satisfaction, so that the research results become more comprehensive and relevant.



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