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CUSTOMER PERCEPTIONS OF SERVICE QUALITY AT NTB SYARIAH BANK (A CASE STUDY OF STUDENTS AT THE NURUL HAKIM ISLAMIC INSTITUTE

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ABSTRACT

This study aims to determine the perceptions of IAI Nurul Hakim students, as customers, regarding the service quality of Bank NTB Syariah, as well as their perceptions of the five dimensions of SERVQUAL: tangibles, reliability, responsiveness, assurance, and empathy. The study employed a descriptive qualitative approach using field research. Informants were selected through purposive sampling, specifically 10 active IAI Nurul Hakim students who held accounts and had used the services of Bank NTB Syariah. Data were collected through observation, semi-structured in-depth interviews, and documentation. Data analysis involved the stages of data condensation, data presentation, and the drawing and verification of conclusions. Data validity was strengthened through triangulation of sources, techniques, and time. The results of the study indicate that students generally have a positive perception of the service quality at Bank NTB Syariah. The tangible dimension was rated as convenient and adequate; reliability was assessed as capable of meeting transaction needs despite disruptions in mobile banking; responsiveness was evident in the speed with which staff assisted customers; assurance was established through clear information and staff's ability to build trust; while empathy was reflected in the staff's friendliness and attentiveness. Aspects that still need improvement include the stability of digital services and the expansion of electronic payment integration.

1. INTRODUCTION

The development of Islamic banking has made service quality one of the key elements in building trust and maintaining relationships with customers. Service that meets customers' needs and expectations can foster a positive perception, while service that falls short of expectations can lead to a negative perception. In the context of Islamic banking, service quality is also linked to service characteristics that align with Sharia values and principles. Service quality can be understood by comparing the service customers receive with the service they expect. The SERVQUAL model identifies five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). These five dimensions are widely used to evaluate customer experiences, including at Islamic financial institutions. Previous research has shown that service quality is related to customer satisfaction, trust, and loyalty (Iffah, 2018; Febriana, 2016; Ardianty et al., 2023).

In Islamic banking, research on service quality has also expanded to include frontline service and the customer experience. Nawrah and Indra (2023) found that the quality of frontline service at Bank Sumut Syariah was rated as good but still required improvement to minimize risks and enhance objectivity in handling customer complaints. Other research on mobile banking services indicates that system reliability, response speed, and security are crucial components of the customer experience (Nugraha et al., 2025). These findings suggest that the quality of in-person service and employee interactions must be balanced with the quality of digital services.

Bank NTB Syariah is a regional bank that operates in accordance with Sharia principles and serves various segments of the population in West Nusa Tenggara. For students at IAI Nurul Hakim, Bank NTB Syariah's services are directly related to their transactional needs, such as tuition payments, transfers, cash

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withdrawals, and the use of mobile banking. This makes students a relevant group for studying their experiences and perceptions regarding the bank's service quality.

This study is important because research on the service quality of Bank NTB Syariah from the perspective of students as customers remains limited. The study aims to determine how students at IAI Nurul Hakim perceive the service quality of Bank NTB Syariah and how these perceptions are formed across each dimension of SERVQUAL. Thus, this study is expected to provide practical insights for evaluating bank services, particularly those that directly address students' needs and digital services.

Previous studies have examined service quality in Islamic banking from various perspectives, including customer satisfaction, frontline service, and the experience of using digital banking services (Iffah et al., 2018; Nawrah & Indra, 2023; Nugraha et al., 2025). These studies indicate that service quality is a key factor in shaping customers' experiences and perceptions of Islamic banking servicesh.

However, previous research has largely focused on different Islamic banking institutions and has not specifically examined how students—as a distinct group of banking customers with their own characteristics perceive the overall quality of service at regional Islamic banks. Furthermore, attention to students' experiences in using banking services, whether in person or digitally, remains limited. This gap is significant because students are increasingly relying on banking services for various academic transactions and daily financial needs, including tuition payments, fund transfers, ATM transactions, and mobile banking. Therefore, this study aims to address this gap by analyzing the perceptions of students at the Nurul Hakim Islamic Institute regarding the service quality of Bank NTB Syariah based on the five dimensions of SERVQUAL: tangibles, reliability, responsiveness, assurance, and empathy.

2. LITERATURE REVIEW

Customer perception is the process by which individuals select, organize, and interpret information to derive specific meaning. In the context of customers, perception is shaped by their experiences when receiving and using banking products or services. These experiences are then compared with their expectations, resulting in a positive evaluation of the service. The perception process is influenced by an individual's experiences, knowledge, and ability to process stimuli. Consequently, two customers may offer different evaluations of the same service. These differences make perception a crucial aspect of understanding the customer experience, particularly for services involving direct interaction and the use of technology (Nisa et al., 2023).

Service Quality and SERVQUAL

Service quality reflects a service provider's ability to consistently meet customers' needs and expectations. In this study, service quality was analyzed using the five dimensions of SERVQUAL developed by Parasuraman et al. (1988). This model defines service quality as the result of customers' evaluations of the characteristics of the service they receive. The concept of service quality is also understood as part of the effort to meet customer needs and build satisfaction and loyalty (Chandra et al., 2020; Halim et al., 2021). Tangibility relates to physical evidence such as facilities, the condition of service areas, transaction equipment, and employee appearance. Reliability refers to the ability to provide services accurately, promptly, and consistently. Responsiveness relates to employees' willingness and speed in assisting customers. Assurance encompasses employees' knowledge, courtesy, and ability to foster a sense of security and trust. Empathy demonstrates individual attention and concern for customers' needs.

In the context of Islamic banking, these five dimensions are important because service quality is assessed not only based on technical aspects but also on the customer experience and the alignment of services with the characteristics of Islamic financial institutions. Research by Ardianty et al. (2023) and Trisasmita and Supriyadi (2024) demonstrates the relevance of service quality dimensions in explaining the experiences and satisfaction of Islamic bank customers.

3. METHODS

This study employed a descriptive qualitative approach using field research. The qualitative approach was used to gain an in-depth understanding of the informants' experiences and perceptions in their natural context (Moleong, 2018; Sugiyono, 2014). The research location was the Nurul Hakim Islamic IInformants were selected using purposive sampling based on the following criteria: (1) active students at

IAI Nurul Hakim; (2) holders of a Bank NTB Syariah account; (3) those who have used Bank NTB Syariah's services, whether in-person or digital; and (4) those willing to serve as informants. Based on these criteria, the study involved 10 student informants. Primary data were obtained through in-depth interviews and observations, while secondary data were obtained from books, journal articles, official documents, and relevant supporting sources. Interviews were conducted using a semi-structured guide focused on the five dimensions of SERVQUAL. Documentation was used to supplement information regarding the research subject.

Data analysis followed the interactive model proposed by Miles et al. (2014), namely data condensation, data presentation, and the drawing and verification of conclusions. Data validity was tested through triangulation of sources, techniques, and time. This process involved comparing information across informants, comparing interview results with observations and documentation, and conducting checks at different times.

4. RESULTS AND DISCUSSIONS

Students' Perceptions of the Tangible Dimensions (Physical Evidence)

Interview results indicate that students gave positive evaluations of the physical evidence of service. Informants described the service area as comfortable, clean, air-conditioned, and equipped with facilities that support transaction needs. Access to ATMs and tuition payment services was also considered convenient for students. These findings align with the SERVQUAL concept, which identifies physical facilities as one of the elements shaping customers' initial assessments of service quality (Parasuraman et al., 1988). In the context of this study, the comfort of the facilities does not stand alone but contributes to the overall service experience.

Students' Perceptions of the Reliability Dimension

Students assessed Bank NTB Syariah as sufficiently capable of meeting transactional needs such as transfers, cash withdrawals, tuition payments, and the use of digital services. Informants also noted that staff were able to explain banking products in an easy-to-understand manner. However, there have been instances of mobile banking disruptions that hindered transfers and balance checks. These findings indicate that reliability in face-to-face services is relatively positive, while the digital aspect remains an area in need of improvement. This aligns with research on mobile banking services that identifies system reliability as a crucial component of service quality perception (Nugraha et al., 2025).

Students' Perceptions of the Responsiveness Dimension

The responsiveness dimension received positive feedback. Students rated staff as quick to assist with customer needs and handle complaints. One experience shared by an informant involved an ATM card being swallowed by the machine; staff immediately helped block the card and issue a replacement. This quick response reinforces the perception that the bank is there for customers when they face problems. This finding is consistent with the research by Nawrah and Indra (2023), which highlights the importance of frontline service quality in shaping the customer transaction experience.

Students' Perceptions of the Assurance Dimension (Guarantee)

Students feel quite secure and confident using the services of Bank NTB Syariah. This trust is reinforced by the staff's ability to clearly explain products and services. Information that is easy to understand helps customers make decisions and reduces uncertainty while using the services. From a SERVQUAL perspective, assurance relates to the staff's knowledge and courtesy, as well as their ability to foster a sense of trust and security (Parasuraman et al., 1988).

Students' Perceptions of the Empathy Dimension

The empathy dimension received positive ratings because students felt that the staff were friendly, willing to help, and attentive to their needs. The tuition payment service was also viewed as a service that aligned with the characteristics of students' needs. These experiences demonstrate that individualized attention can reinforce positive perceptions of the bank. Thus, empathy plays a crucial role in building a service relationship that is not merely transactional but also customer-need oriented.

Students' Perceptions of Overall Service Quality

Overall, students at IAI Nurul Hakim have a positive perception of the service quality at Bank NTB Syariah. This perception is shaped by a combination of comfortable facilities, prompt service, friendly staff, ease of tuition payment, and the staff's ability to provide information. These findings support the view that service quality is a multidimensional experience shaped by the interaction between physical evidence, reliability, responsiveness, assurance, and customer care (Parasuraman et al., 1988). On the other hand, the study found that the quality of digital services is not yet entirely consistent. Mobile banking disruptions and limited payment integration on some platforms were issues highlighted by the informants' experiences. In the development of digital banking, these conditions are important because students are users who require services that are fast, easy, and flexibly accessible. Therefore, improving the quality of digital services must go hand in hand with maintaining the quality of in-person service.

The study's findings also show that the quality of Islamic banking services cannot be adequately assessed based solely on the availability of products, but rather on customers' actual experiences when using the services. These results reinforce previous research indicating that service quality plays a role in shaping customer satisfaction and the image of Islamic banking institutions (Ardianty et al., 2023; Trisasmita & Supriyadi, 2024). For Bank NTB Syariah, these results indicate that its main strengths lie in employee interactions and the convenience of academic services, while the greatest room for improvement lies in the stability and expansion of digital services.

5. CONCLUSION

This study shows that IAI Nurul Hakim students, as customers, have a positive perception of the service quality at Bank NTB Syariah. In the tangible dimension, the physical facilities and service environment were rated as comfortable and adequate. In the reliability dimension, the service was able to meet transactional needs, but mobile banking disruptions still affected the convenience of some customers. In the responsiveness dimension, employees were rated as quick and prompt in addressing needs and complaints. In the assurance dimension, employees' ability to provide clear information fosters a sense of security and trust. Meanwhile, in the empathy dimension, the friendliness and attentiveness of employees make students feel valued while receiving service. In practical terms, Bank NTB Syariah needs to maintain the service quality that has been rated as good, particularly staff friendliness, response speed, and communication skills. At the same time, the stability of mobile banking and the expansion of digital payment system integration should be prioritized for improvement. Future research could expand the scope of the study and the number of informants, as well as examine the relationship between service quality and customer satisfaction, loyalty, or the quality of digital services in greater depth.

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