Beyond The Influence of Physical Facilities in Improving Islamic Bank's Costumers Satisfaction

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ABSTRACT

This study aims to analyze the influence of service and facility quality on customer satisfaction of Bank Syariah Indonesia (BSI) KCP Batulicin Jhonlin. This study uses a quantitative approach with a survey method, with 97 BSI KCP Batulicin Jhonlin customers as participants. Data analysis was carried out using multiple linear regression through the SPSS program. The results of the study show that service quality has a positive and significant influence on customer satisfaction, as well as the quality of physical facilities. Simultaneously, the quality of service and facilities together has a significant influence on customer satisfaction with an R² value of 66.5%. This shows that Islamic bank customers not only pay attention to the service quality factor, but also assess how the physical facilities provided by the bank are. Additional services such as parking lots, worship rooms, and office comfort, also play a role in building customer satisfaction. This research contributes to adding to the understanding that physical facilities are an additional factor that helps increase customer satisfaction of Islamic banks.

Introduction

Bank Syariah Indonesia (BSI) continues to record rapid development since the merger on February 1, 2021. In the first year, the number of BSI customers reached 3 million people. In 2022, this number increased to 4.8 million customers. By the end of December 2023, the number of BSI customers jumped to 6.3 million people (Nursafitri, 2024). In the first semester of 2024, this number has exceeded 20.5 million people, making BSI the Islamic bank with the largest number of customers in the world. In addition, the total third party funds collected by BSI until December 2023 reached IDR 293.77 trillion, growing 12.35% year on year (yoy). The total financing disbursed reached Rp240.32 trillion, growing 15.70% yoy, with financing quality improving to the gross NPF level of 2.08%. Furthermore, throughout 2023, BSI's net profit reached IDR 5.7 trillion, an increase of 33.8% compared to the previous year, This success, according to BSI (2024), is due to more varied products and services.

Previous studies on consumer satisfaction of Islamic banks shows that service quality is a key factor that is often researched. Researchers such as Fida et al. (2020) and Zouari & Abdelhedi (2021) focused the analysis on the SERVQUAL model and emphasized the importance of the dimensions of empathy, digitalization, and service reliability. Other studies, such as Khatoon et al. (2020) and Baber (2019), highlighted the quality of e-banking services, including privacy and efficiency, in shaping customer satisfaction. Albaity & Rahman (2021) added an element of religiosity as an indirect influence on customer

satisfaction and loyalty. However, research such as Alnaser et al. (2018) and Tabash et al. (2019) indicate the need for more culturally appropriate models, such as PAKSERV and E-SERVQUAL, to understand customer needs. (Fararah & Al-Swidi, 2013) discussed the influence of service quality on the satisfaction of MSME actors. These studies show that research related to the role of physical facilities, such as infrastructure and comfort, in supporting customer satisfaction has not received much attention by previous researchers.

For this reason, this study tries to fill the gap, by analyzing the influence of service quality and facilities on customer satisfaction of Bank Syariah Indonesia KCP Batulicin Jhonlin. We examined the effect of service quality on partial customer satisfaction, the effect of facilities on partial customer satisfaction, and the effect of service quality and facilities on customer satisfaction simultaneously. We use a quantitative approach to analyze the collected data, to add an overview of the factors that affect customer satisfaction, so that it can contribute to the management of Islamic banks. In order to make this research recommendation more relevant to the context of Islamic banks, we focus on Bank Syariah Indonesia Batulicin Jhonlin Sub-Branch Office as the subject of the research.

Through this study, we argue that customer satisfaction of Islamic banks does not only depend on quality service. Supporting aspects such as comfortable parking facilities affect the customer experience. A clean office building also creates a positive impression for customers. The cool and cool room provides additional comfort when customers make transactions. In fact, the availability of adequate places of worship is an important factor for Islamic bank customers. We want to show that adequate facilities contribute greatly to customer satisfaction, that quality service must be supported by good facilities. This study aims to prove that these two aspects complement each other, so that it can add to a better understanding of Islamic bank customer satisfaction.

Literature Review

Consumer satisfaction

Consumer satisfaction is the level of conformity between customer expectations and the experience he or she obtains after using a product or service (Monferrer et al., 2019). Consumer satisfaction is able to improve the company's financial performance through higher customer loyalty (Eklof et al., 2020). Satisfied customers will have a long-term commitment to a certain service (Supriyanto et al., 2021). Satisfied customers are more likely to return to using the service, recommend it to others, and become a valuable asset to the sustainability of the business. In the context of banking, consumer satisfaction is closely related to service quality such as reliability, convenience, and security. While in the context of digital business, related factors such as access, security, and responsiveness contribute significantly to customer satisfaction (Almaiah et al., 2022). Therefore, every business needs to consistently maintain customer satisfaction and maintain their loyalty in an increasingly competitive market.

Factors that affect consumer satisfaction in the banking sector include service quality, trust, company reputation, social responsibility, and digital application design. Service quality is a dominant factor that affects consumer satisfaction, especially in digital banking services. This is evidenced by Indrasari et al. (2022) which shows that reliable service quality, guaranteed privacy, and high security can increase customer satisfaction. In addition, a company's reputation, which includes the dimensions of competence and emotional appeal, also strengthens the relationship between customer satisfaction and loyalty (Damberg et al., 2022). Trust in companies, including corporate social responsibility

(CSR) activities, also plays an important role in increasing satisfaction and loyalty (Al-Ghamdi & Badawi, 2019; Leclercq-Machado et al., 2022). In the context of online banking, quality digital facilities—including security factors, website attributes, responsiveness, efficiency, and reliability—also significantly affect their user satisfaction, as (Mwiya et al., 2022) found in their research in Zambia during COVID-19 restrictions. Hence, we propose that:

H1: Quality of service and facilities simultaneously affect customers' satisfaction of Islamic banks

Service Quality

Service quality is an assessment perceived by customers by comparing their expectations and the level of perception received regarding the services provided by a company. The quality of this service can determine the level of customer satisfaction, hence it become one of the factors in the success of a business. When the quality of service provided meets or even exceeds customer expectations, it will increase their satisfaction. This satisfaction will then increase customer loyalty to the company (Purwati et al., 2021). This loyalty strengthens the relationship between the business and the customer, which will help in creating sustainable trust (Rashid et al., 2020). More than that, good service quality also has a positive impact on the company's competitiveness, which helps the company to develop and grow in increasing the company's profitability (Rahaman et al., 2020).

Service quality has a significant impact on consumer satisfaction, particularly in the banking industry. Al-Araj et al. (2022) demonstrated that high service quality can enhance customer satisfaction and strengthen their loyalty. Key factors such as reliability, responsiveness, assertiveness, and empathy contribute to a positive customer experience, which then fosters greater trust in the company. In the digital banking sector, additional elements like data security and privacy protection also shape customer satisfaction with the service. Almaiah et al. (2023) highlighted that in the use of mobile banking applications, service quality, particularly in terms of security and customer trust, leads to greater customer engagement and satisfaction. Furthermore, a strong customer orientation, combined with excellent service quality, can boost satisfaction and ultimately improve business profitability (Gonu et al., 2023). Hence, we propose that:

H2: Quality of service influences customers' satisfaction of Islamic banks

Quality of Facility

Facility is everything provided by a service provider to meet the needs and convenience of customers. Things that include facilities include infrastructure and equipment designed to support the customer experience. In the context of a business, facilities not only serve to support its operations, but are also part of the services offered to customers. Quality facilities will increase customer satisfaction, because it can make it easier to access and provide comfort in using the services provided. For example, in the banking sector, facilities such as comfortable service rooms, efficient devices, and digital facilities like mobile banking can create a positive experience for customers. Alam et al. (2022) stated that effective facilities can provide comfort and affect customer satisfaction. In addition, facilities also create a positive image of the company. If the facilities offered are in accordance with customer needs, then customers will be more loyal and tend to

choose to do business with the company. Therefore, effective facilities can improve the Company's financial performance (Alnsour, 2023).

The facilities provided by banks have a close relationship with consumer satisfaction. Good facilities can make it easier to access and provide comfort in using the services provided. For example, digital banking facilities such as mobile banking greatly affect customer comfort in transactions. Vasile (2021) demonstrated that facilities can increase financial inclusion and consumer satisfaction, especially in the context of a pandemic that forces consumers to prefer online services. Security and data protection facilities have also been proven to increase customer trust in digital banking services (Anouze, 2020). In addition, well-designed facilities can help customers feel more satisfied and loyal to the services provided, because customers feel their needs are optimally met (Muhammad, 2020). Hence, we propose that:

H3: Quality of banks' facilities influences customers' satisfaction of Islamic banks

Method Research

This research was conducted at Bank Syariah Indonesia Batulicin Jhonlin Sub-Branch Office, which is located at Jl. Raya Kodeco, Mt. Antasari, Simpang Empat District, Tanah Bumbu Regency, South Kalimantan, Indonesia. The location of this research was chosen because the bank is the largest Islamic bank in the area, and stands in a strategic location, so it is relevant to be used as a research object. The sample used in this study consisted of 97 customers of Bank Syariah Indonesia KCP Batulicin Jhonlin who were willing to voluntarily become participants. The sample was determined using the Lemeshow formula with a precision of 10%, given the unknown number of the population.

The variables studied consisted of two independent variables, namely service quality and facilities, and one bound variable, namely customer satisfaction. Data collection was carried out through a questionnaire using a Likert scale with a range of values from 1 (strongly disagree) to 5 (strongly agree). To measure the quality of service, we adopt the indicators of Parasuraman et al. (1988), namely tangible, reliability, responsiveness, assurance, and empathy. Meanwhile, to measure the quality of facilities, the indicators used are spatial planning, room planning, room facilities, lighting and color, and supporting elements. As for measuring customer satisfaction, the indicators used are overall satisfaction, confirmation of expectations, repurchase intentions, willingness to recommend, and customer dissatisfaction.

We then analyzed the collected data using SPSS. First, we conducted an instrument test to evaluate the validity and reliability of the data. A statement is considered valid if the value of r is greater than the value of the table's r. We then conducted a reliability test using Cronbach's Alpha, where if the coefficient value is more than 0.60, then the questionnaire is reliable. Next, we perform a classical assumption test to ensure the data is feasible to use in regression analysis. The normality test was carried out to check whether the residual distribution was normal, while for multicollinearity it was tested with Variance Inflation Factor (VIF) and tolerance value. A VIF lower than 10 and a tolerance above 0.10 indicates that there is no multicollinearity problem. Heteroscedasticity tests were also performed to check whether residual variance was consistent across the data. We use multiple linear regression to analyze the effect of service and facility quality on customer satisfaction. The F test is used to measure the collective influence of variables, and the t test is used to evaluate the influence of each variable. The determination coefficient (R^2) is used to see

the extent to which an independent variable can explain the variation in the dependent variable, with values getting closer to 1 indicating a larger relationship.

Result

Table 1 shows that of the 97 respondents, there were 68 people of male and 29 people of female. 14 work as civil servants, 38 work as self-employed, 18 were housewives, and 27 work as employees. Based on the last education of 97 respondents, 4 individuals are of elementary school/equivalent graduates, 23 are of junior high school/equivalent graduates. 62 are of high school/equivalent graduates, and 8 have bachelor degree.

Table 1. Participant's Demographics

Aspect	Category	Total
Gender	Male	68
	Female	29
Occupation	Civil Worker	14
	Self employed	38
	Housewives	18
	Employee	27
Education	Elementary School	4
	Middle School	23
	High School	62
	Bachelor	8

Source: Processed by Authors (2024)

The criteria for the validity of the questionnaire were determined by comparing the value of r calculation with r table. The df value is calculated based on the formula $n-2$, with a significance level of 10%. If r count is greater than r table, then the questionnaire is declared valid. Conversely, if r count is smaller than r table, then the questionnaire is considered invalid as a research instrument. Based on the number of samples used, the r-table value of 0.361 was obtained. Based on the results of the analysis, as shown by Table 2, all items in the variables of service quality (X1), quality of facilities (X2), and customer satisfaction (Y), were declared valid because the calculated r value was greater than the r table (0.361).

Table 2. Validity Test

Items	Questions	r^{value}	Interpretation
X1.1	Employees have an attractive appearance.	0,445	Valid
X1.2	The equipment, facilities, and infrastructure are modern.	0,532	Valid
X1.3	The environment of the building is clean and comfortable.	0,476	Valid
X1.4	Employees wear clearly visible identification badges.	0,453	

X1.5	Employees consistently provide guidance on the advantages of the products offered.	0,498	Valid
X1.6	Employees are always punctual in serving customers as promised.	0,394	Valid
X1.7	Employees are always ready to assist customers.	0,381	Valid
X1.8	Customers can access 24-hour phone banking services.	0,460	Valid
X1.9	Employees provide clear information.	0,456	Valid
X1.10	Employees are always willing to assist customers during working hours.	0,457	Valid
X1.11	Employees respond quickly to customer complaints.	0,530	Valid
X1.12	The bank ensures security in all its service transactions.	0,442	Valid
X1.13	Employees instill trust in customers.	0,422	Valid
X1.14	Employees maintain good relationships with customers.	0,556	Valid
X1.15	The bank has a trustworthy image in the eyes of the public.	0,491	Valid
X1.16	Employees are always friendly in serving customers.	0,432	Valid
X1.17	The bank's environment is always clean and comfortable.	0,517	Valid
X1.18	Employees communicate with customers effectively	0,525	Valid
X1.19	Employees serve customers quickly without long waiting times.	0,417	Valid
X2.1	Rooms are designed with an appealing and comfortable atmosphere.	0,394	Valid
X2.2	The building design is suitable for financial transactions.	0,424	Valid
X2.3	Equipment and tools meet customer needs.	0,435	Valid
X2.4	The room is equipped with Wifi, customer service guidance, air conditioning, and adequate seating	0,456	Valid
X2.5	Room lighting is supportive and pleasant to look at.	0,407	Valid
X2.6	There are sufficient supporting facilities, including: ATMs toilets, prayer rooms, spacious parking areas, and availability of drinking water	0,466	
Y.1	Customers are satisfied with the services and facilities at the bank.	0,433	Valid

Y.2	Customers provide positive feedback on the bank's services and facilities.	0,373	Valid
Y.3	The facilities and service quality meet customer expectations.	0,367	Valid
Y.4	Customers choose the bank as their primary option for banking services.	0,427	Valid
Y.5	Customers recommend the bank to others.	0,403	Valid
Y.6	Customers feel inclined to try services at other banks.	0,417	Valid
Y.7	Customers are dissatisfied with the bank's facilities and services.	0,490	Valid
Y.8	The bank's services and facilities still require significant improvements.	0,393	Valid

Source: Processed by Authors (2024)

The reliability test is carried out to evaluate the extent to which a research instrument can produce accurate and consistent data. To measure the reliability of the statements in the questionnaire, the Cronbach's Alpha method is used. An instrument is considered reliable if the alpha coefficient exceeds 0.60. Table 3 shows that all variables in this study are deemed reliable, with a Cronbach's Alpha value of 0.655, which surpasses the minimum threshold of 0.60.

Table 3. Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
,655	33

Source: Processed by Authors (2024)

Table 4 shows results of classical assumption tests. Firstly, the normality test, is conducted to determine whether the data obtained from the sample follows a normal distribution. The criteria are as follows: if the probability value (Asymp. Sig.) > 0.05, the data is considered normally distributed; otherwise, if Asymp. Sig. < 0.05, the data is not normally distributed. This study utilized the Kolmogorov-Smirnov test with a 5% or 0.05 significance level. Based on SPSS version 25 output, the Asymp. Sig. (2-tailed) value for 97 respondents (N=97) was 0.2. Since this value exceeds 0.05, it can be concluded that the data for all variables are normally distributed.

Secondly, we determined whether the relationship between independent and dependent variables is linear using the linearity test. If the significance value exceeds 0.05, the relationship is linear; otherwise, it is non-linear. This study used SPSS version 25 for the test. The results show that the significance values for service quality and facilities were 0.139 and 0.59, respectively, both exceeding 0.05. Thus, all independent variables have a significant linear relationship with the dependent variable, allowing further analysis.

Thirdly, the multicollinearity test is conducted to identifiy whether there is a correlation among independent variables in the regression model. A good regression model should have no multicollinearity. The test uses tolerance and Variance Inflation Factor (VIF) values: tolerance > 0.1 and VIF < 10 indicate no multicollinearity. The results

showed tolerance values above 0.1 and VIF values below 5 for all variables (e.g., service quality and facilities had a VIF of 1.003 and tolerance of 0.997). Therefore, the regression model meets the criteria for no multicollinearity.

Fourthly, we examined whether there is a correlation between residual errors in a linear regression model across different periods using the autocorrelation test of Durbin-Watson (DW). If the DW value lies between dU and (4-dU), there is no autocorrelation. This study, with 97 samples and two independent variables, produced a DW value of 2.287. With dL = 1.623 and dU = 1.709, and (4-dU) = 2.291, the DW value (1.709 < 2.287 < 2.291) indicates no autocorrelation, enabling further data analysis.

Table 4. Classical Assumption Tests

Test Type	Method Used	Key Metric	Threshold	Result	Conclusion
Normality Test	Kolmogorov-Smirnov Test	Asymp. Sig. (2-tailed)	> 0.05	0.2	Data is normally distributed.
Linearity Test	SPSS Linearity Analysis	Significance Value	> 0.05	Service Quality: 0.139 Facilities: 0.59	Linear relationships exist.
Multicollinearity Test	SPSS Multicollinearity Analysis	Tolerance & Variance Inflation Factor (VIF)	Tolerance > 0.1 VIF < 10	Service Quality: Tolerance: 0.997 VIF: 1.003 Facilities Tolerance: 0.997 VIF: 1.003	No multicollinearity detected.

Autocorrelation Test	Durbin-Watson Test	DW Value	dU < DW < (4-dU)	DW: 2.287 dU: 1.709 (4-dU): 2.291	No autocorrelation detected.

Source: Processed by Authors (2024)

Finally, we evaluate whether there is unequal variance in residuals across observations in the regression model using the heteroscedasticity test. A good model exhibits no heteroscedasticity. This study used the Glejser test and scatterplot analysis. Our scatterplot in Figure 1 shows that data points spread evenly above and below zero without forming a specific pattern or wave-like shape. Based on these findings, no heteroscedasticity issues were observed in the regression model.

Figure 1. Heteroscedasticity Tests
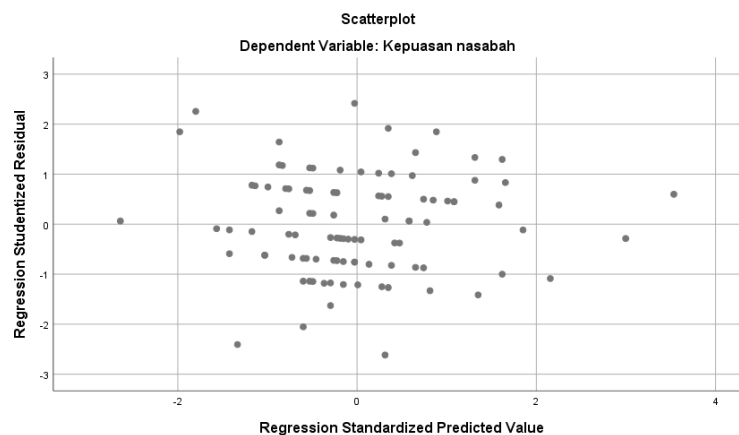
Source: Processed by Authors (2024)

Table 5 shows results of hypothesis tests, starting from multiple linear regression analysis, which we used to test the influence relationship between independent and dependent variables. In this study, we evaluate whether the quality of services and facilities, either partially or simultaneously, affects customer satisfaction. Based on the results of the analysis, the regression equations obtained are:

$$Y = 37,693 + 0,823X_1 + 0,711X_2$$

A constant of 37.693 indicates that if all independent variables are considered to have zero values, the predicted customer satisfaction is 37.693. The coefficient of independent variables of service quality (X_1) of 0.823 shows that every improvement in service quality will increase the prediction of customer satisfaction by 0.823. Meanwhile, the facility variable coefficient (X_2) of 0.711 shows that every increase in one unit in the facility will increase the prediction of customer satisfaction by 0.711.

Next, the t test was carried out to test the influence of each independent variable on the dependent variable partially. Based on the results of the analysis, the quality of service has a significance value of 0.018, which is smaller than 0.05. This shows that service

quality has a significant effect on customer satisfaction, with a coefficient of 0.823. Similarly, the facility has a significance value of 0.030, which is also smaller than 0.05, indicating that it has a significant influence on customer satisfaction, with a coefficient of 0.711. Thus, these two independent variables have a significant influence on customer satisfaction.

Then, to evaluate the simultaneous influence of independent variables on the dependent variables, we conducted the F. Analysis results showed that the Fcal value of 3.923 was greater than the Ftabel of 3.15, with a significance of 0.041 which was smaller than 0.05. This indicates that simultaneously, the quality of service and facilities has a significant effect on customer satisfaction.

Table 4. Statistical Tests

Statistical Tests	Variables	Coefficient/ Value	Threshold	Interpretation
Multiple Linear Regression	Constant (α)	37.693	-	-
	Service (X1)	0.823	-	Positive
	Facility (X2)	0.711	-	Positive
Hypothesis Testing (t-test)	Service (X1)	t = 0.018	< 0.05	significant
	Facility (X2)	t = 0.030	< 0.05	significant
Hypothesis Testing (F-test)	All Variables	F = 3.923	> F^{table} 3,15	Significant
		Sig. = 0,041	< Sig. 0,05	
Coefficient of Determination (R^2)	Adjusted R^2	0.665	-	-

Source: Processed by Authors (2024)

Finally, the results of the determination test (R^2) showed that the R^2 value was 0.665, which means that 66.5% of the variation in customer satisfaction could be explained by the quality of service and facilities simultaneously. The rest, amounting to 33.5%, was explained by other factors that were not included in this research model. With these results, the regression model used in this study shows a significant influence of independent variables on dependent variables, both partially and simultaneously.

Discussion

The Influence of service quality (X1) on customer satisfaction of Islamic banks (Y)

Service quality has a significance value of 0.018 which is smaller than 0.05 with a coefficient of 0.823. These results show that service quality has a positive and significant effect on customer satisfaction. This positive relationship shows that improving service quality encourages increased customer satisfaction.

In the context of the service industry, this relationship is particularly relevant because the sector is highly dependent on the quality of services provided. This can be seen for example in port logistics service (Le et al., 2020) and fast food restaurant (Zhong & Moon, 2020). For service industries like this, service quality increases competitive advantage and long-term profitability. Quality of service helps organizations compete efficiently and differentiate themselves from other companies that strive to achieve the same goals (Alkhurshan & Rjoub, 2020). In addition, the demographic factor of the participants in this study, the majority of whom have a high school education level, also has the potential to affect this relationship, because these groups tend to demand more quality services.

Our finding in this relationship is similar to previous studies. For example, Landa-Zárate et al. (2024) proved that service quality in the hospitality industry have an influence on customer satisfaction, where improving service quality can reduce complaints and improve customer experience. Likewise, Dirgantari et al. (2020) revealed that the quality of the system and service has an effect on e-commerce customer satisfaction. Although his research focused on e-commerce during the pandemic, the results show that service quality remains a major factor in influencing user satisfaction. Another study by Alshare (2020) also found a relationship between after-sales service and customer satisfaction, especially in the electronics industry, which shows that the quality of after-sales service contributes to the level of consumer satisfaction. In addition, Tortorelli et al. (2024) demonstrated the importance of energy management and services in reducing carbon emissions in distributed energy communities, which is indirectly related to community members' satisfaction with the quality of services they receive. (Krasniqi & Statovci, 2019) also emphasized the importance of performance management in the public sector to improve service quality to increase community satisfaction. Our research adds evidence similar to these studies, that service quality is one of the factors that can increase consumer satisfaction in various sectors.

The Influence of quality of facilities (X2) on customer satisfaction of Islamic banks (Y)

Physical facilities have a significance value of 0.030 which is smaller than 0.05 with a coefficient of 0.711. These results show that physical facilities have a positive and significant effect on customer satisfaction. This positive relationship means that improving the quality of physical facilities will increase customer satisfaction.

In the context of Islamic banks, religious facilities such as places of worship, clean ablution places, and well-maintained toilets are important factors, especially because the main target market is Muslim customers. The facility not only supports the spiritual needs of customers and bankers, but also reflects the Islamic values upheld by the bank. Mosques are the shapers of social norms among Muslim communities (Wijaya et al., 2023), and are a key need (*daruriyyat*) due to their role in maintaining their spiritual continuity (Riza Salman et al., 2024). This shows that investment in worship facilities not only supports the Islamic bank's mission, but also becomes an effective strategy to increase the satisfaction and loyalty of Muslim customers. This finding also adds an explanation of the importance of integrating religious aspects in Islamic bank services, where physical facilities that support the implementation of worship can increase customers' positive perception of banks. In addition, of course, other supporting facilities outside the religious aspect such as parking, ATMs, drinking water, and even WIFI are also additional services to strengthen customer satisfaction with bank services.

The findings of this study are in line with the results of past research by Tao et al. (2021) and Hussain et al. (2019) which emphasized the importance of physical facilities in increasing service user satisfaction. Tao et al. (2021) found that adequate physical facilities and an interconnected environment play a significant role in increasing the satisfaction of the elderly with their living environment. Because the facilities available optimally support the mobility and comfort of the elderly. Furthermore, Hussain et al. (2019) identified that physical facilities, such as laboratories and pharmaceutical services, have a significant positive influence on patient satisfaction in Pakistani public hospitals. Therefore, these findings support the conclusion that quality physical facilities have an important role in increasing consumer and service user satisfaction.

Simultaneous influence of service quality (X1) and quality of facilities (X2) on customer satisfaction of Islamic banks (Y)

Our results show that the quality of services and facilities simultaneously has a significant effect on customer satisfaction. The F^{value} of 3.923 is greater than the F^{table} of 3.15, with a significance value of 0.041 which is smaller than 0.05. This means that the quality of service and facilities together can increase customer satisfaction. Furthermore, the results of the determination test (R^2) showed a value of 0.665, which means that 66.5% of the variation in customer satisfaction can be explained by the quality of service and facilities. The remaining 33.5% was influenced by other factors that were not included in this research model. These results indicate that the majority of respondents from Muslims pay great attention to the service and facility aspects of Islamic banks. The quality of service that is friendly, fast, and in accordance with sharia principles as well as physical facilities such as comfortable prayer rooms and clean ablution areas succeed in making customers feel comfortable in transacting and taking care of their financial needs.

These results are in line with the research of Situmorang et al. (2022) which found that mobile-banking facilities and service quality significantly affect the satisfaction of Islamic bank customers in Perumahan Bumi Prestasi Kencana Samarinda. The research proves that banking service facilities, including transaction technology, have an important role in creating customer satisfaction, especially in the era of the Covid-19 pandemic. Furthermore, the results of this study are also consistent with the findings of Nurmayanti & Marpaung (2022) which states that facilities and service quality have a positive and significant effect on customer satisfaction of BNI and BRI, with the result that service quality variables have a significant influence on customer satisfaction, while service support facilities also have a positive influence if tested simultaneously. This finding confirms that physical facilities and service quality influence customer satisfaction, both in Islamic and conventional banks.

Conclusion

The results of this study prove the argument that has been put forward in the introduction, that the customer satisfaction of Islamic banks does not only depend on the quality of services provided. Supporting factors such as physical facilities also have a contribution in improving customer experience and convenience. Facilities such as adequate parking lots, clean office buildings, cool rooms, and the availability of proper places of worship are supporting factors to increase customer satisfaction of Islamic banks. Thus, this study shows that the quality of service and facilities complement each other in creating customer satisfaction, especially in the context of Bank Syariah Indonesia (BSI) KCP Batulicin Jhonlin. This research contributes to the science of Islamic banking

management and related authorities to consider physical facilities as one of the factors that affect customer satisfaction. Further research can explore the influence of physical facilities on customer satisfaction through a qualitative approach, which may be able to provide more in-depth and detailed data on customer perception of Islamic bank facilities, as well as provide additional insights that are useful for improving Islamic banking service strategies.

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