



Analysis of Service Quality and Trust on Customer Satisfaction

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Sections Info	Abstract
<p>Article history: Received: Juni, 17, 2025 Accepted: Juni, 17, 2025 Published online: Juni, 30, 2025</p> <p>Keywords: Islamic Service Quality, BMT, Customer Satisfaction, Trust, Islamic Service</p> <p>Kata kunci: Kualitas Pelayanan Islami, BMT, Kepuasan Nasabah, Kepercayaan, Layanan Syariah</p>	<p><i>The purpose of this research is to provide an impact on the quality of Islamic-based services and the level of trust on the level of customer satisfaction at BMT Darul Falah Cukir. The research is motivated by the declining number of customers annually, indicating possible dissatisfaction. The study employed an associative quantitative approach using a questionnaire survey involving 89 respondents selected via Slovin's formula. The instruments were tested using validity, reliability, and multiple linear regression through SPSS version 27. The results revealed that both Islamic Service Quality and Trust have a partial and simultaneous positive and significant effect on customer satisfaction, with Trust being the most dominant variable. The study recommends enhancing Sharia-compliant service quality and strengthening customer trust to retain and attract more customers.:</i></p> <p>Abstrak</p> <p>Tujuan dari Penelitian ini untuk memberikan dampak kualitas pelayanan berbasis Islami serta tingkat kepercayaan terhadap tingkat kepuasan nasabah di BMT Darul Falah Cukir. Latar belakang penelitian ini didasari oleh penurunan jumlah nasabah dari tahun ke tahun yang mengindikasikan adanya masalah dalam kepuasan nasabah. Metode yang digunakan adalah kuantitatif asosiatif dengan pendekatan survei melalui kuesioner kepada 89 responden, yang ditentukan melalui rumus Slovin. Instrumen diuji menggunakan uji validitas, reliabilitas, dan regresi linier berganda melalui SPSS versi 27. Hasil penelitian menunjukkan bahwa <i>Islamic Service Quality</i> dan <i>Trust</i> secara parsial dan simultan berpengaruh positif dan signifikan terhadap kepuasan nasabah. Kepercayaan memiliki pengaruh paling dominan terhadap kepuasan. Penelitian ini merekomendasikan agar BMT Darul Falah meningkatkan layanan mutual yang sesuai syariah serta membangun hubungan prinsip kepercayaan yang lebih kuat dengan nasabahnya untuk mempertahankan dan menarik lebih banyak nasabah.</p>

A. INTRODUCTION

In the Islamic banking industry, service quality that is in accordance with Islamic principles or Islamic Service Quality (ISQ) is very important to create a satisfying customer experience and in accordance with Islamic values ¹. This service quality includes various aspects such as honesty, fairness, compliance with Islamic principles, and financial management that is free from usury and non-halal activities ². Previous research has stated that service quality based on Islamic values can increase customer trust and satisfaction towards Islamic banks, so that it can strengthen the relationship between banks and customers ³.

According to the results of a recent study, optimal service and strong trust have been proven to play an important role and have a significant impact on customer satisfaction, especially in transactions that are in line with Sharia values ⁴. This study indicates that Islamic banks need to focus on improving the quality of sharia-based services and building strong trust to increase customer satisfaction ⁵. Thus, when customers feel that their transactions are not only safe and efficient, but also in accordance with Islamic values, they will feel more satisfied and more likely to choose Islamic banks as long-term financial partners. ⁶.

Table 1
Total BMT Darul Falah Customers

Year	Amount
2019	225
2020	123
2021	127
2022	124
2023	128
2024	112
Total	839

Source: Interview Data

This study focuses on the case of BMT Darul Falah Cukir as the research location. This is because the branch shows an interesting uniqueness, namely the decline in the number of customers each year is a serious problem faced by BMT Darul Falah, as illustrated in Table 1 above, recording the number recorded each year from 2019 to 2024, with a total of 839. In 2019, the number recorded was 225, then experienced a significant decline in 2020 to 123. Although there was a decline in 2020, the number began to increase slightly in 2021 (127) and 2022 (124), with slight fluctuations in 2023 (128). However, in 2024, the number dropped again to 112. Which has a total of 12 BMT Darul Falah Cukir employees with a mismatch in their fields of work.

¹ Sopingi Imam, "Business Ethics According to Al-Ghazali: A Study of the Book Ihya' Ulum Al-Din," *Iqtishoduna* 10, no. 2 (2016): 142–48, <https://doi.org/10.18860/iq.v10i2.3223>.

² Wahid Ikhsanudin, Peni Haryanti, and Imam Sopingi, "Religiosity and Promotion Factors in Increasing Consumer Interest in Becoming Customers of Bank Syariah Indonesia (BSI)" 5, no. 3 (2024): 167–78, <https://doi.org/10.33752/jies.v5i3.7467>.

³ Afiska Lila, Dian Fitria Handayani, and Vanica Serly, "The Influence of the Characteristics of the Sharia Supervisory Board (SSB) on the Financial Performance of Sharia Commercial Banks Registered with the Financial Services Authority (OJK) of Indonesia" 3, no. 4 (2021): 784–98.

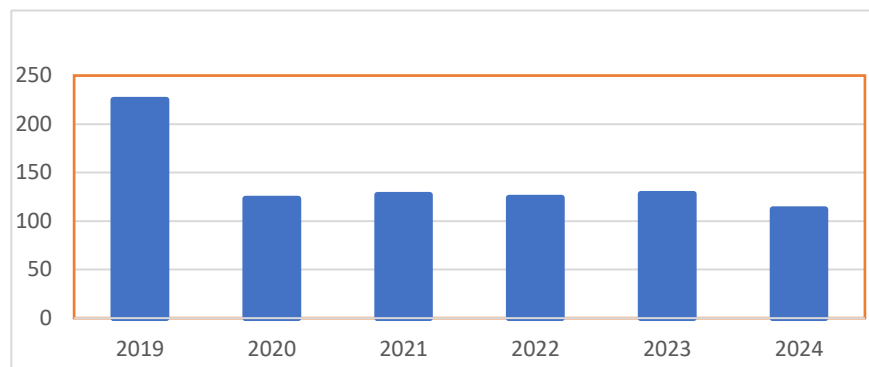
⁴ Abrori Faizul, "Mechanism of Sharia Principles in Sharia Bank Products," *Braz Dent J.* 33, no. 1 (2022): 1–12.

⁵ Eka Dita Wahyunitasar, Imam Sopingi, and Anita Musfiroh, "Analysis of the Role of Islamic Financial Institutions in the Indonesian Economy," *JIES Journal of Islamic Economics Studies* volume.2, no. 2 (2023): 103–14.

⁶ (Suryanto, 2024)

Baitul Maal wat Tamwil (BMT) is a sharia-based microfinance institution established to provide financial services to people with lower and middle economic levels by following sharia principles⁸. Unlike sharia banks that operate on a larger scale⁹, BMT focuses on empowering the economy of people who are generally not yet covered by formal banking¹⁰. In its operational structure, BMT not only offers banking products, but also provides financial services that are more social in nature, including microfinance and fundraising from the community¹¹.

Figure 1. Graph of Decrease in Number of Customers



Source. Interview Results at BMT Darul Falah)

According to the results of initial observations at BMT Darul Falah Cukir, the decline in the number of customers each year is a serious problem faced by BMT Darul Falah, indicating customer dissatisfaction with the quality of service or reduced trust in the institution¹². Thus, a more comprehensive study is needed on the various elements that play a role in shaping customer satisfaction and loyalty, including the quality of service that refers to sharia principles and the level of trust held by customers, so that banks can improve the quality of service and retain and re-attract their customers.

The purpose of this study is to examine the extent to which service quality and level of trust impact customer satisfaction at BMT Darul Falah Cukir. The results of this study are expected to provide useful input for BMT in formulating strategies to improve services and strengthen relationships with customers¹³. With a deeper understanding of these factors, BMT can improve service and trust

⁷ Dzulkifli Wakit, Sopingi Imam, and Kusnul Ciptanila Yunita Kusuma, "The Influence of Financial Inclusion and Financial Literacy on the Decision to Become a Customer," *International Journal of Cross Knowledge* 1, no. 2 (2024): 183–91.

⁸ Kurnia Ade and Sopingi Iman, "The Role of Islamic Microfinance Institutions (MFIs) in Micro and Small Enterprises (MSEs) During the Covid-19 Pandemic: A Modified Case Study Approach by Robert K. Yin" 5, no. 1 (2024): 14–31, <https://doi.org/10.33752/jies.v5i1.5946>.

⁹ Sopingi Imam, Rohmad Prio Santoso, and Peni Haryanti, "Product Quality and Product Price Influence on Purchasing Decisions Moderated by Halal Labeling," *Proceedings of the National Seminar on Science, Technology, Economics, Education and Religion (SAINSTEKNOPAK)* 7 (2023): 85–93, <https://ejournal.unhasy.ac.id/index.php/SAINSTEKNOPAK/article/view/4967/2224>.

¹⁰ Destiana Ekawati and Rohmawati Kusumaningtias, "The Role of Baitul Maal Wat Tamwil (BMT) in Economic Empowerment Efforts in Indonesia," *Proceeding of International Conference on Accounting And Finance* 2 (2024): 573–82.

¹¹ Sakinah Pokhrel, "The Role of Service Quality in Islamic Bank Customer Satisfaction," *Ayan* 15, no. 1 (2024): 37–48.

¹² Faza Faizatul Ummah, Tony Seno Aji, and Imam Sopingi, "Islamic Utilitarianism and the Risk of Its Influence on Shopee Buyer Satisfaction," *JIES : Journal of Islamic Economics Studies* 5, no. 1 (2024): 1–13, <https://doi.org/10.33752/jies.v5i1.5909>.

¹³ Dewi Maslachah and Imam Sopingi, "Micro Business Financing (KUR) at Bank Syariah Indonesia KCP Pare Kediri: Procedures and Challenges," *Journal of Economic and Islamic Research* 3, no. 1 SE-Articles (November 30, 2024): 319–31, <https://www.journal.staisyaichona.ac.id/index.php/jeir/article/view/136>.

strategies to maintain and increase their customer satisfaction ¹⁴.

Based on the background description above, the researcher is interested in further exploring the influence of Islamic service quality and trust on customer satisfaction levels, with a case study conducted at BMT Darul Falah Cukir. The title of this study is "Analysis of the Influence of Islamic Service Quality and Trust on Customer Satisfaction".

B. THEORETICAL BASIS

1. Customer satisfaction

According to Kotler and Keller, customer satisfaction is an emotional state that arises after customers compare their initial expectations of a product or service with their perception of the actual performance they feel. If the performance matches or even exceeds expectations, then customers will feel satisfied. Conversely, if the product performance is below expectations, then feelings of disappointment can arise. In other words, satisfaction is the result of a subjective evaluation process of the experience of using a product or service. Meanwhile, according to Zeithaml and Bitner, customer satisfaction is defined as the level of reaction or response from customers to the extent to which the products or services they receive are able to meet their needs, desires, and expectations. This satisfaction arises when customers feel that the services provided are able to answer their needs effectively and adequately, thus creating a positive perception of the service provider ¹⁵.

2. Trust

According to Kotler and Keller in their research Eldawati et al (2022) Trust is an important element in creating a good relationship between a company and its consumers. According to Kotler, trust refers to the customer's belief that a company or brand will act consistently in meeting their expectations, maintaining integrity, and providing value as promised. This trust is the main foundation in building customer loyalty, because consumers feel confident that the company or brand they choose will continue to provide quality **products** or services as expected. ¹⁶. In Kotler's view, trust is defined as consumer confidence that a company or brand will always act consistently to meet their expectations, demonstrate integrity, and deliver the promised value. This trust is an important basis for building customer loyalty, where consumers feel confident that their chosen company or brand will continue to provide quality products or services according to expectations ¹⁷.

3. Islamic service quality

Islamic Service Quality is a concept that refers to the provision of services by emphasizing the principles of Islamic ethics and values. These principles are based on the teachings of the Qur'an and Hadith, which include honesty, justice, responsibility, sincerity, and service with empathy. Islamic services also aim to provide benefits and happiness to service recipients with sincerity and hoping for Allah's pleasure ¹⁸.

C. RESEARCH METHODS

Study This apply approach quantitative, where data is collected in the form of numbers real from results distribution questionnaire . The data furthermore analyzed in a way statistics use help device SPSS software version 27 ¹⁹. In the section discussion, analysis served based on theory referred to in

¹⁴ Kurnia and Sopingi, "The Role of Islamic Microfinance Institutions (MFIs) in Micro, Small and Medium Enterprises (MSEs) During the Covid-19 Pandemic: A Modified Case Study Approach by Robert K. Yin."

¹⁵ (Govinaz & Budiani, 2021)

¹⁶ Ikhsanudin, Haryanti, and Sopingi, "Religiosity and Promotion Factors in Increasing Consumer Interest in Becoming Customers of Bank Syariah Indonesia (BSI)."

¹⁷ Risa Arsita Sari, Nurul Fadilah Aswar, and Annisa Paramaswary Aslam, "The Effect of Service Quality and Trust on Customer Satisfaction at PT. Bank Sulselbar," *Journal of Management* 2, no. 2 (2023): 119, <https://doi.org/10.26858/jm.v2i2.42329>.

¹⁸ (Hakunta et al 2022)

¹⁹ Hernawaty Manalu, Fahrudin Ramly, and Imam Sopingi, *Economic Research Methods: Concepts, Methods, and Implementation* , PT. Mifandi Mandiri Digital (Medan: PT. Mifandi Mandiri Digital, 2024).

the foundation theoretical as well as Islamic perspective ²⁰. For study This using direct primary data from Respondent on questionnaires distributed to BMT Darul Falah Cukir customers and using secondary data obtained with gather journals and books as well as utilize the internet for gather related information with Analysis of the influence of Islamic service quality and trust towards customer satisfaction .

Study This held at BMT Darul Falah Cukir which is located at Jl. Kediri No. 21 (in front of Cukir Market), Village Carving , To c. Diwek , Regency Jombang , East Java 61481. Location the chosen based on consideration researcher related with characteristics respondents who became focus research. Number population in study This as many as 839 customers. Data collection techniques were carried out through distribution questionnaire or questionnaire in a way direct to respondents. The instruments used in study This in the form of statements that are composed based on indicator from each variables that have been explained in Chapter II. In general overall, instrument study consists of from 22 grains statement . In data analysis is available two type the questionnaire submitted , namely statement descriptive and quantitative ²¹. Statement descriptive analyze data on characteristics from a condition object of research ²².

Data analysis techniques in this study include three types of analysis, one of which is the validity test. The validity test aims to assess the extent to which the questionnaire used is actually able to measure what should be measured. A questionnaire is said to be valid if each question in it accurately reflects the concept or variable to be studied ²³. Validity testing is done to ensure that the questionnaire used is very capable of measuring what is intended in the study. A questionnaire is declared valid if the questions can accurately reflect the aspects or variables to be studied ²⁴. The second is reliability testing, Reliability testing is a technique used to assess the extent to which a questionnaire can be relied on as a measuring tool for a variable. ²⁵. Instrument reliability testing was conducted using the Cronbach's Alpha (a) analysis method. A construct or variable is said to be reliable if the Cronbach's Alpha value exceeds 0.70. Furthermore, instrument analysis also includes classical assumption testing and multiple linear regression analysis, which includes the F test, t test, and determination coefficient (R) test, with the help of SPSS version 27 software ²⁶.

According to Sugiyono, (2021) In quantitative research, a sample is a portion of a population that has certain characteristics or traits that represent the entire population. Sampling is done as a representative of a wider population to facilitate the research process, especially if the population is too large or does not allow for research as a whole. To determine the number of samples needed, a calculation is made based on the total number of BMT Darul Falah customers, so that the appropriate number of respondents can be obtained as a research sample . The calculation used is the Slovin formula for estimation which is calculated based on the research population with a proportion of 10%. The sample taken in this study was 89 respondents. The respondent criteria used in this study were Darul Falah students who save at BMT Darul Falah, and regardless of education level

D. RESULTS AND DISCUSSION

Based on the results of the study, a description was obtained describing the characteristics of respondents at BMT Darul Falah Cukir based on the gender of the respondents, the majority of female respondents were 59 people, the rest were male as many as 30 people. Based on the characteristics of

²⁰ (Sugiyono, 2021)

²¹ Imam Sopingi et al., "The Effect of BOPO, CAR and Inflation on ROA in Islamic Banking in Islamic Banking in Indonesia" 8 (2024): 15–22.

²² (Sugiyono, 2022)

²³ Imam Ghozali, " Multivariate Analysis with IBM SPSS 26 Program'' , ed. Apriya Heri S, 10th Edition (Semarang: Diponegoro University Publishing Agency, 2021).

²⁴ Juriko Abdussamad et al., *Research Methods: Quantitative, Qualitative, and Mixed Methods* (Medan: PT Media Penerbit Indonesia, 2024).

²⁵ Juriko Abdussamad et al., *Research Methods: Quantitative, Qualitative, and Mixed Methods* , 2024.

²⁶ Ghozali, *Multivariate Analysis with IBM SPSS 26 Program* .

respondents with Age <20 as many as 12 customers, Age 20-25 as many as 70 customers, Age 26-30 as many as 4 customers, and Age > 30 as many as 2 customers. Based on the last education that of the total 89 respondents, the majority had a last education of S1 as many as 40 people, followed by high school graduates as many as 37 people, then 10 people had other educational backgrounds, and 2 people whose last education was junior high school

This study discusses how Islamic Service Quality and Trust influence customer satisfaction levels. Classical Assumption Test, Normality test. To test the normality of the data, this study used the Kolmogorov-Smirnov method with the support of SPSS software version 27. The test results are shown in the following table:

Table 2 Normality Test

	Unstandardized Residual
N	89
Test Statistics	.061
Asymp . Sig. (2-tailed)	.200 ^d

Source: Processed SPSS data, 2025

Based on the results of the normality test in Table 2 above, it can be concluded that the regression model has a normal distribution. This is indicated by the probability value of 0.200 which exceeds the significance limit of 0.05. Thus, the regression model is stated to meet the normality assumption and can be used for the next stage of analysis.

Multicollinearity test.

Multicollinearity occurs when two or more independent variables in a regression model have a very strong linear relationship, which can cause difficulty in accurately identifying the effect of each independent variable on the dependent variable (Sugiono, 2022) and is obtained with the results in the table below:

Table 3 Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
Islamic service quality (X1)	0.789	1,268
Trust (X2)	0.789	1,268

Source: SPSS processed data, 2025

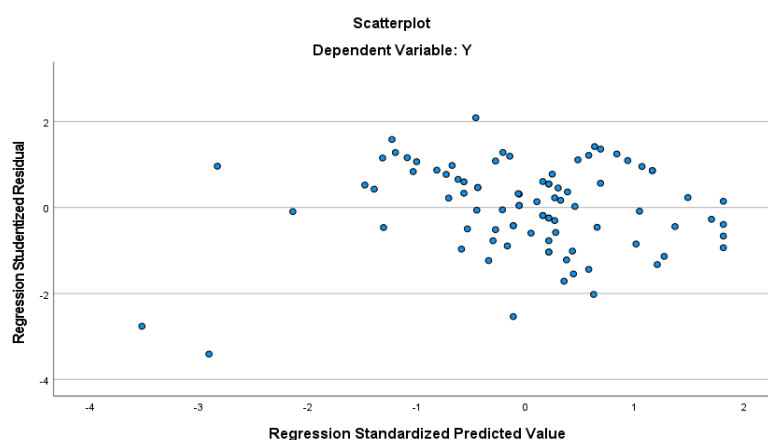
Based on the results of the multicollinearity test of the variables Islamic service quality (X1) and Trust (X2) to satisfaction Customer (Y) shows that each variable obtained a VIF value of $1.268 < 10$ and tolerance of $0.789 > 0.1$ so that H_0 rejected It means that study This fulfil assumption No multicollinearity occurs .

Heteroscedasticity

According to Ghazali (2021), the purpose of this test is to determine whether there is inequality in the residual variance between observations in the regression model. The ideal regression model is one that meets the assumption of homoscedasticity, namely where the residual variance between observations is constant. To detect symptoms of heteroscedasticity, it can be done by analyzing the graph showing the relationship between the predicted values of the variables (ZPRED) and the residuals (SRESID)²⁷. The results of the analysis are shown in the following table and figure:

²⁷ Ghazali, Multivariate Analysis with IBM SPSS 26 Program .

Figure 2: scatterplot graph image



Source: Processed SPSS data, 2025

Based on Figure 2 above, the points on the scatterplot are spread out and do not form a particular pattern. This shows that the data on customer satisfaction, Islamic service quality and trust do not show any symptoms of heteroscedasticity.

Table 4 Multiple Regression Test Results

<i>Independent variables</i>	<i>Regression coefficient</i>
Islamic service quality (X1)	0.221
Trust (X2)	0.794
Constant = 6.792	

Source: (Data processed, 2025)

Based on results analysis regression, equation multiple linear regression can arranged as following:

$$Y = a + b_1x_1 + b_2x_2 + e$$

$$Y = 6.792 + 0.221X1 + 0.794X2 + e$$

Information:

- 1.Constant value of 6,792 indicates that if Islamic Service Quality (X1) and Trust or confidence (X2) resides in value zero , then level satisfaction Customer is at 6,792 .
- 2.The coefficient on the Islamic Service Quality variable is 0.221 indicating that every improvement one unit on a variable This will cause improvement satisfaction Customer of 0.221. On the other hand , if happen decline one unit on Islamic Service Quality, then satisfaction customers will also reduce of 0.221, with assumption variable other still .
- 3.Meanwhile, the coefficient value on the Trust variable of 0.794 means that every one unit increase in Trust will increase customer satisfaction by 0.794. Likewise, a one unit decrease in this variable will cause a decrease in customer satisfaction by 0.794, with the note that other factors do not change.

Partial Test (t-Test)

The t-statistic test is used to determine whether each independent variable has a partial and significant influence on the dependent variable. This test aims to assess how much each independent variable contributes to the dependent variable in the regression model. The test is carried out with a significance level of 5% or $\alpha = 0.05$ using a two-tailed test. Decision making in this partial test is based on a comparison between the calculated t value and the t table. The test results are presented as follows:

Table 5 Partial Test Results (t)

Independent variables	t count	t table	Sig.	conclusion
Islamic service quality (X1)	2,720	1,989.	0.012	Accepted
Trust (X2)	7,319	1,989.	0.022	Accepted
df = 86				
α = 0.05				

Source: (Processed Data, 2025)

Based on the results of statistical test processing on the 5 above, the t-test results can be described as follows:

1. Based on Table 5, the Islamic Service Quality variable (X1) has a significance value of 0.012, which is below the significance limit of 0.05. In addition, the calculated t value of 2.720 exceeds the t table value of 1.989. Based on these results, the alternative hypothesis (H1) is accepted while the null hypothesis (H0) is rejected. In other words, the Islamic Service Quality variable (X1) is proven to have a significant and partial effect on customer satisfaction at BMT Darul Falah Cukir.
2. Based on Table 5, the Trust variable (X2) shows a significance value of 0.022, which is smaller than the threshold of 0.05. In addition, the calculated t value of 7.319 is higher than the t table of 1.989. Therefore, the second hypothesis (H2) can be accepted and the null hypothesis (H0) is rejected. This means that the Trust variable has a significant partial influence on customer satisfaction at BMT Darul Falah Cukir.

Simultaneous Test (F Test)

The F test is used to assess whether independent variables simultaneously have an effect on the dependent variable. If the independent variables show a simultaneous effect on the dependent variable, then the regression model is considered appropriate or fit ²⁸. Conversely, if there is no simultaneous effect, then the regression model is considered inappropriate or unfit. In general, the F test shows the extent to which all independent variables are collectively able to explain the variation that occurs in the dependent variable.

Table 6: Simultaneous Test Results (F)

F count	F table	Sig.	Conclusion
50,263	3.11	0,000	Accepted
Df N1 = 2			
Df N2 = 86			
Probability = 0.05			

Source: (Data processed, 2025)

Based on table 6 above, the results of simultaneous statistical tests processed using SPSS show that the variables of Islamic Service Quality (X1) and Trust (X2) together have a significant effect on customer satisfaction (Y). This is indicated by a significance value of 0.000 which is below the significance limit of 0.05, so it can be concluded that the two independent variables simultaneously have a real effect on the dependent variable.

Coefficient of Determination (R²)

The Determination Coefficient (R² adj) aims to determine the magnitude of the contribution of the independent variable to the dependent variable. The R square value is between 0 - 1. The higher the determination coefficient, the higher the ability of the independent variable to explain the variation of changes in the dependent variable ²⁹. In this study, adjusted R square was used for more accurate results. In this study, the validity of the data in the form of questionnaire validity will be validated by

²⁸ Masturah, Hasnita, and Djakfar.

²⁹ Wakit, Sopingi, and Kusuma, "The Influence of Financial Inclusion and Financial Literacy on the Decision to Become a Customer."

the validator as attached and then tested through SPSS 27.

Table 7 Test of Determination Coefficient (R-Square)

Variables	R-Square	R-Square Adjusted
Customer Satisfaction	0.539	0.528

Source: (Data processed, 2025)

The results of the Adjusted R Square test in this study showed a value of 0.528. This means that the variables Islamic Service Quality (X1) and Trust (X2) contribute 52.8% to customer satisfaction. Meanwhile, the remaining 47.2% is explained by other variables outside the model that are not discussed in this study.

E. Discussion

1. The influence of Islamic service quality on customer satisfaction at BMT Darul Falah Cukir

H1: which states that Islamic Service Quality has a positive effect on customer satisfaction at BMT Darul Falah Cukir, is accepted. This shows that Islamic Service Quality has a role in influencing the level of customer satisfaction. The higher the quality of Islamic-based services provided, the higher the customer satisfaction tends to be. Conversely, a decrease in the quality of the service can cause a decrease in customer satisfaction. This finding supports the results of previous studies which show that Islamic Service Quality has a significant effect on customer satisfaction in the BMT environment. Influence trust in customer satisfaction at BMT Darul Falah Cukir.

2. The influence of Trust on Customer Satisfaction at BMT Darul Falah Cukir

H2 : Trust influential positive to satisfaction BMT Darul Falah Cukir customers stated accepted which means that H_2 is stated accepted . Thus, Trust has an influence on customer satisfaction. If the company's Trust increases, then customer satisfaction will increase, conversely if Trust decreases, then customer satisfaction will decrease. This study is in accordance with previous research conducted by Illa Susanti (2023) entitled The influence of trust on customer satisfaction of Islamic banks which states that the Trust variable has a significant influence on customer satisfaction. And by Illa Susanti (2023) entitled The influence of trust on customer satisfaction of Islamic banks which states that the Trust variable has a very big influence on customer satisfaction.

3. The influence of Islamic service quality and trust on customer satisfaction at BMT Darul Falah Cukir

H3 : Islamic Service Quality and Trust influential positive to satisfaction "BMT Darul Falah Cukir customers " stated accepted which means that H_3 is stated accepted . With thus, Islamic Service Quality and Trust own influence to satisfaction customers. The findings in this study are in line with the results of previous studies conducted by Ismukhanah et al., (2023) entitled "The Influence of Service Quality, Bank Image, and Trust on Bank" Customer Satisfaction, which states that the Service Quality variable has a positive influence on customer satisfaction.

F. CONCLUSION

Based on the results of the research carried out, the following conclusions were obtained:

1. Based on results multiple linear regression, it is known that Islamic Service Quality variables have an influence positive to level satisfaction customers at BMT Darul Falah Cukir.
2. Analysis results multiple linear regression also shows that Trust variable (trust) provides influence positive to satisfaction customers at BMT Darul Falah Cukir.
3. From the results of the F test, it can be concluded that Islamic Service Quality and Trust (trust) are together own influence positive to satisfaction customers of BMT Darul Falah Cukir.

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