

Evaluation of BMT Service Quality Based on SERVQUAL and Maqāṣid al-Shariah (A Case Study of BMT Mandiri Sejahtera Kranji Lamongan)

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Abstract

This study aims to analyze the gap between members' expectations and perceptions of BMT Mandiri Sejahtera Kranji Lamongan services with the SERVQUAL model approach. The research design used a descriptive quantitative approach involving 41 respondents who were selected purposively. The instrument in the form of a Likert questionnaire was analyzed through gap analysis and paired samples t-test. The results showed that there was the largest negative gap in the reliability dimension (-0.2927), while tangibles and responsiveness had positive gaps. Statistically, some service items show significant differences between perceptions and expectations, so the research hypothesis is accepted. This research strengthens the application of SERVQUAL in the context of Islamic microfinance and emphasizes the importance of services that are in accordance with maqāṣid al-sharī'ah. Implicitly, the results of this study are relevant for improving the quality of BMT services and management policies.

Keywords: Service Quality; SERVQUAL; BMT Mandiri Sejahtera; Maqāṣid Al-Shariah

Abstrak

Penelitian ini bertujuan untuk menganalisis kesenjangan antara harapan dan persepsi anggota terhadap layanan BMT Mandiri Sejahtera Kranji Lamongan dengan pendekatan model SERVQUAL. Desain penelitian menggunakan pendekatan kuantitatif deskriptif yang melibatkan 41 responden yang dipilih secara purposive. Instrumen penelitian berupa kuesioner skala Likert dianalisis melalui analisis kesenjangan (gap analysis) dan uji paired sample t-test. Hasil penelitian menunjukkan bahwa terdapat kesenjangan negatif terbesar pada dimensi reliability (-0,2927), sedangkan dimensi tangibles dan responsiveness menunjukkan kesenjangan positif. Secara statistik, beberapa item layanan menunjukkan perbedaan signifikan antara persepsi dan harapan, sehingga hipotesis penelitian diterima. Penelitian ini memperkuat penerapan model SERVQUAL dalam konteks keuangan mikro syariah dan menekankan pentingnya layanan yang selaras dengan maqāṣid al-sh

Kata Kunci: Kualitas Layanan; SERVQUAL; BMT Mandiri Sejahtera; Maqāṣid Al-Syarī'ah



INTRODUCTION

Islamic microfinance institutions such as Baitul Maal wa Tamwil (BMT) have a significant contribution to strengthening the economic structure of the people, especially in non-urban areas where access to formal financial institutions is still limited (Putri et al., 2023) BMT is present as an inclusive alternative based on sharia principles that is able to reach the lower class segment of society. As public awareness of the sharia economy increases, the number of BMTs in Indonesia has grown rapidly (Amalia, 2022). Based on data from the Financial Services Authority (OJK), until 2023 there are more than 4,500 active BMTs widely distributed, especially in rural areas (Santoso & Djalaludin, 2024). This growth shows the urgent need for Islamic financial services that are not only accessible, but also of high

quality.

However, the rapid quantitative development of BMT is not always in line with the quality of services provided. In their operational practices, many BMT members feel that there is a gap between their expectations of service and the reality they receive (Anwar & Suriyok, 2022). This service gap has the potential to erode member trust, which ultimately has an impact on loyalty and the sustainability of financial participation. Huda et al. (2025) emphasized that this mismatch of perception and expectations is one of the crucial challenges in BMT management, especially in maintaining the integrity of the principles of maqashid al-shariah in daily service practices. This requires a systematic evaluation of service quality that is oriented towards the value and satisfaction of members (Sopiyan, 2022).

Although until now the evaluation of BMT service quality has not been carried out comprehensively and standardized, especially in non-urban areas (Muhammad Haris et al., 2022). Previous studies have highlighted the performance of Islamic banking in urban areas, with managerial and operational approaches that differ from the context of BMT in rural areas (Ruskiyanto & Tsabit, 2025). In fact, BMTs in rural areas operate with local challenges such as limited resources, managerial capacity, and a more heterogeneous diversity of member needs. This creates a knowledge gap in the scientific literature regarding the right approach to evaluate and improve the quality of services in the community-based Islamic microfinance sector (Trimulato, 2019).

One model that has proven to be reliable in measuring service quality is SERVQUAL, developed by (Parasuraman et al., 2017). This model assesses quality based on five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. SERVQUAL has been widely used in various service sectors, including Islamic banking (Ahmed et al., 2022), due to its ability to identify differences between customer expectations and perceptions. However, its use in the context of BMT, especially in rural areas, is still relatively minimal. Therefore, it is necessary to adapt the SERVQUAL approach that is relevant to the local social, economic, and cultural characteristics of the communities that are members of the BMT (Trisma Kamelia et al., 2023).

The urgency of this research is getting stronger considering that the sustainability of BMT is highly dependent on member satisfaction and positive perceptions of the professionalism and integrity of the institution's sharia (Sarin & Baehaqi, 2022). Service quality evaluation based on gap analysis between expectations and perception is an important strategy in understanding service weak points (Mon, 2023). Thus, the main objective of this study is to measure and analyze the service quality gap in BMT using the SERVQUAL approach, as well as to develop strategic recommendations for continuous service quality improvement. This step is expected to strengthen BMT's competitiveness while maintaining member loyalty in the long term.

This research was carried out at BMT Mandiri Sejahtera, an active Islamic microfinance institution in rural areas of East Java. This BMT was chosen because it has a large enough member base but has not developed a structured and systematic service evaluation system. This context provides an important opportunity to delve deeper into the dynamics of community-based BMT service quality in rural realities. The study is also expected to be a model for the development of service evaluation practices that are not only

professional but also in accordance with Islamic values. This study tries to fill the literature gap while making a real contribution to BMT management practices (Mardani et al., 2023).

Theoretically, this study expands the application of the SERVQUAL model in the realm of Islamic microfinance, especially community-based in rural areas. The results of this study are expected to enrich understanding of the dimensions of service that have the most influence on BMT member satisfaction and loyalty. Practically, this research provides a basis for BMT management to design a more targeted, data-based, and member satisfaction-oriented service improvement strategy. In addition, these findings can be used by regulators and policy makers to formulate BMT service quality standards nationally, in order to strengthen BMT's role in inclusive and equitable economic development.

METHOD

This study uses a descriptive quantitative approach that aims to measure and analyze the gap between members' expectations and perceptions of BMT Mandiri Sejahtera Kranji Lamongan services. The measurement of service quality was carried out based on the SERVQUAL model developed by Parasuraman et al. (2017), which includes five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The research instrument in the form of a structured questionnaire with a Likert scale of 1–5 was used to capture data on members' perceptions and expectations. The population of this study is all active members of BMT, with a sample of 41 respondents selected purposively, referring to the sampling method in a similar study by Santoso & Djalaludin (2024). The collected data is then analyzed using the gap analysis method, which involves calculating the difference between the average value of perception and expectation.

The gap value is interpreted in three categories: positive (perception exceeds expectations), zero (perception meets expectations), and negative (perception below expectations), to identify service areas that need improvement (Mon, 2023). To ensure the quality of the research instruments, a construct validity test was carried out to evaluate the suitability of the indicators with each dimension of SERVQUAL (Harmeni, 2022). Meanwhile, the reliability of the instrument was tested using Cronbach's alpha coefficient, with a value of ≥ 0.7 considered to indicate adequate internal consistency (Ahmed et al., 2022). Through this approach, the research is expected to provide an empirical picture of the overall quality of BMT services and offer a solid basis for strategic decision-making in improving the quality of services of Islamic microfinance institutions.

RESULTS AND DISCUSSION

Respondent Characteristics: Gender, age, and length of membership.

This study involved respondents who were active members of BMT Mandiri Sejahtera Kranji Lamongan. Descriptive analysis was conducted to understand the basic characteristics of respondents, which included gender, age, length of time in the cooperative, and frequency of transactions or visits to the cooperative.

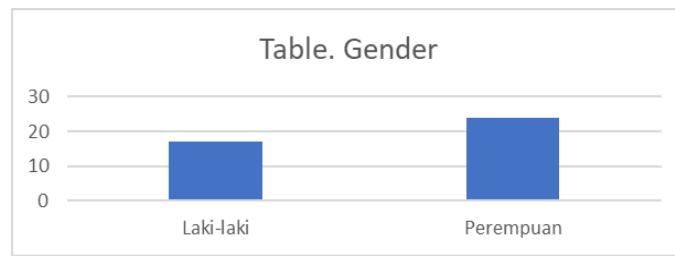
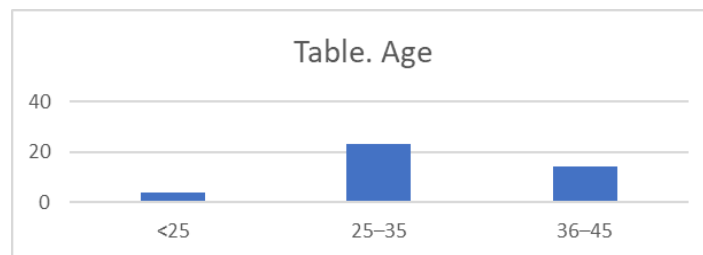


Table. Gender shows that the majority of respondents are women, namely 23 people, while male respondents amount to 17 people. This reflects a trend that these cooperative services are more utilized by women, which may be related to household financial needs and more inclusive microeconomic access for women.



Based on the table. Age, most of the respondents were in the productive age range, namely 25-35 years (around 23 people), followed by the age group of 36-45 years as many as 15 people. Meanwhile, respondents under the age of 25 were only about 3 people. This shows that this cooperative is quite in demand by young to middle-aged age groups, who are most likely to already have economic needs and stable access to loans.



Table. Long Membership of the Cooperative shows that members who have joined for less than 1 year and more than 3 years each amount to 17 people, while members with a membership period of 1-3 years are only 11 people. This data indicates that there is a mix of new and old members, which can reflect the continued trust in cooperative services.

Average SERVQUAL Dimension Score.

The SERVQUAL analysis was carried out by comparing the average customer perception and expectations of the five dimensions of service quality, namely tangible, reliability, responsiveness, assurance, and empathy. The results of the analysis are presented in Table 1 as follows:

Table 1. Average Expectation and Perception Values

Dimensi	Average Perception (P)	Average Expectation (H)	GAP (P-H)
Tangibles	4.5285	4.1626	0.3659
Reliability	4.187	4.4797	-0.2927
Responsiveness	4.5285	4.2114	0.3171
Assurance	4.0081	4.0163	-0.0082
Empathy	4.0081	4.0163	-0.0082

From the table, it can be seen that the tangibles and responsiveness dimensions have a higher perceived value than expectations (positive gap), which indicates that users assess the physical aspects of the service and the alertness of the officers have exceeded their expectations. In contrast, the reliability dimension has a fairly large negative gap (-0.2927), indicating that the service is not yet fully reliable as expected. For the assurance and empathy dimensions, although there is a negative gap, the difference is very small, showing that perception is almost balanced with expectations (Setiono & Hidayat, 2022).

Gap Value per Dimension:

To deepen understanding of each dimension, a comparative analysis of the value of expectations and perceptions on each item was carried out using the Paired Samples Test. The results of the analysis are presented in Table 2:

Table 2. SERVQUAL Gap Analysis Paired Samples Test Based

Pair	Item	Mean (K-H)	Sig. (2-tailed)	GAP Signifikan	GAP Description
1	P_Tangibles1 - H_Tangibles1	0.024	0.875	Insignifikan	There is no significant difference
2	P_Tangibles2 - H_Tangibles2	1.024	< 0.001	Signifikan	Perception is much higher
3	P_Tangibles3 - H_Tangibles3	0.049	0.16	Insignifikan	There is no significant difference
4	P_Reliability1 - H_Reliability1	0.049	0.16	Tidak Signifikan	There is no significant difference
5	P_Reliability2 - H_Reliability2	-0.927	< 0.001	Signifikan	Perception is much lower
6	P_Reliability3 - H_Reliability3	0	1	Insignifikan	No difference
7	P_Responsiveness1 - H_Responsiveness1	0.512	< 0.001	Signifikan	Higher perception
8	P_Responsiveness2 - H_Responsiveness2	0.073	0.083	Insignifikan	Almost significant (marginal)
9	P_Responsiveness3 - H_Responsiveness3	0.366	< 0.001	Signifikan	Higher perception
10	P_Assurance1 - H_Assurance1	0	1	Insignifikan	No difference
11	P_Assurance2 - H_Assurance2	-0.439	< 0.001	Signifikan	Lower perception
12	P_Assurance3 - H_Assurance3	0.415	< 0.001	Signifikan	Higher perception
13	P_Empathy1 - H_Empathy1	0.415	< 0.001	Signifikan	Higher perception
14	P_Empathy2 - H_Empathy2	-0.463	< 0.001	Signifikan	Lower perception
15	P_Empathy3 - H_Empathy3	0.024	0.323	Insignifikan	There is no significant difference

The results of the analysis showed that in the tangibles dimension, only one item (Tangibles2) had a significant gap with perception much higher than expected. The reliability dimension shows one item with a significant negative gap (Reliability2), indicating dissatisfaction with the reliability aspect of the service. The responsiveness dimension has two items with significant positive gaps, indicating fast and responsive service is highly valued by members. Meanwhile, assurance and empathy showed mixed results between positive, negative, and insignificant gaps.

The weakest performing dimension.

Based on SERVQUAL's gap analysis, the dimensions with the largest negative gaps are the top priority in service improvement. The improvement priorities are arranged as follows:

Table 3. Improvement Priorities Based on SERVQUAL Negative Gaps

Prioritas	Dimensi	GAP
1	Reliability	-0.2927
2	Assurance	-0.0082
3	Empathy	-0.0082

Strategic Recommendations:

1. Reliability: It is necessary to improve the reliability of services, such as timeliness of service, clarity of information, and commitment to fulfilling promises to members. Strategic steps that can be taken include the preparation of stricter standard operating procedures (SOPs) and periodic monitoring of their implementation. This increase in service reliability is expected to increase customer satisfaction and build loyalty, which is the key to success in service strategy.
2. Assurance and Empathy: Although the gap is relatively small, improvements are still needed to maintain and increase member satisfaction. Improvements can be made through soft skills training for officers, strengthening interpersonal communication, and creating a more humane and inclusive service environment. It is important to emphasize that an interpersonal approach in healthcare can contribute to an increase in overall patient satisfaction, especially in the aspects of reliability and empathy.

Interpretation of Negative Gap as an Indicator of Service Non-Conformity

The results of the analysis showed that there were three dimensions of SERVQUAL that recorded negative gap values, namely reliability (-0.2927), assurance (-0.0082), and empathy (-0.0082), which empirically became an indicator of the mismatch between members' expectations and the actual services received. Especially in the reliability dimension, the highest negative difference shows that BMT Mandiri Sejahtera Kranji Lamongan has not been optimal in fulfilling service promises, delivering accurate information, and completing services on time and consistently. This less reliable performance

risks lowering member trust and loyalty, which in the long run can hinder institutional sustainability (Cuesta-Valiño et al., 2021).

In contrast, the tangibles (+0.3659) and responsiveness (+0.3171) dimensions recorded positive gap values, indicating that the physical aspects and alertness of the officers exceeded the expectations of the members. Especially in the responsiveness dimension, members assessed that officers were able to respond quickly and responsively to requests and complaints, an important strength in the context of community-based microservices. This dimension is a strategic opportunity to strengthen loyalty and long-term relationships with members. However, the assurance and empathy dimensions, although they only have a small gap, still show room for improvement in building a sense of security and emotional relationships between members and cooperative officers (Sopiyan, 2022).

This finding is in line with a study by Ruskiyanto & Tsabit (2025) at BMT NU East Java which noted low reliability due to the absence of standard operating procedures (SOPs) and weak officer training. The same thing was also expressed by Fahmi & Muqorobin (2020) at BMT La Tansa Gontor, which highlighted the inconsistency of service time as the main obstacle in maintaining the quality of sharia cooperative services. Therefore, the negative gap value not only reflects technical incompatibility, but also reflects the institution's failure to carry out the values of trust and professionalism, which are the main principles in *maqāṣid al-sharī'ah*, in particular in maintaining *ḥifẓ al-māl* (protection of property) and *ḥifẓ al-amānah* (safeguarding of trust) (Abdulhameed, 2021).

Analysis of the Strengths and Weaknesses of Services: Perspectives of SERVQUAL and Maqāṣid al-Sharī'ah

Based on empirical data, the dimensions of empathy and assurance are the main strengths in BMT Mandiri Sejahtera services. Members judged the officers to demonstrate genuine personal attention, polite communication, and a willingness to understand individual needs, which reflected the principles of *ḥifẓ al-nafs* and *ri'āyah al-muḥtājīn* in *maqāṣid al-sharī'ah*. Similarly, high assurance shows that officers are considered to have competence, integrity, and a professional attitude that are able to build a sense of security and trust in values that are very important in the sharia-based financial system (Arslan, 2022).

However, the main drawbacks lie in reliability and tangibles. The reliability dimension reflects problems in the fulfillment of service promises, accuracy of information, and timeliness, which, if not immediately corrected, can reduce the credibility of the institution. Meanwhile, in the tangible aspect, there are still complaints about the physical condition of the office, supporting facilities, and the appearance of officers that do not optimally reflect the professional image. In the digital era and increasing competition, the visual aspects and comfort of service spaces also shape the perception of service quality (Daholu, 2021).

The strategic implications of these findings require BMT management to make improvements to the reliability dimension a top priority. This can be done by strengthening SOPs, routine evaluation of service performance, digitizing service processes, and training human resources based on Islamic values, such as honesty (*ṣidq*), responsibility (*mas'ūliyyah*), and commitment (*iltizām*) (Fitriana & Muafi, 2022). On the other hand, the

strength in the dimensions of empathy and assurance must be maintained and enhanced through an approach based on Islamic communication ethics training and compassion-based service (*rahmah*) (Rosepti, 2023).

Overall, these findings confirm that the quality of service in Islamic microfinance institutions cannot be separated from the integral application of the values of *maqāsid al-sharī'ah*, not only to answer the technical aspects of service efficiency and speed, but also in building fair, trusting, and spiritually and socially empowering relationships. BMT as an Islamic-based community financial institution, is required to balance between profit orientation, service, and blessing values in every service interaction.

CONCLUSIONS

Based on the results of the SERVQUAL analysis, it can be concluded that the quality of BMT Mandiri Sejahtera Kranji Lamongan services shows a combination of strengths and weaknesses. The tangibles and responsiveness dimensions obtained positive gap values, indicating that members assessed the physical aspects of the service as well as the alertness of the officers, had exceeded their expectations. In contrast, the reliability dimension recorded the largest negative gap (-0.2927), indicating the low reliability of the service in fulfilling promises, providing accurate information, and completing services consistently. This finding was strengthened by the results of the Paired Samples Test, which showed significant differences in several items, especially in reliability and responsiveness. In the perspective of *maqāsid al-sharī'ah*, the negative gap in reliability reflects the lack of optimal implementation of trust values (*ḥifẓ al-amānah*) and asset protection (*ḥifẓ al-māl*), which are basic principles in Islamic financial services. Meanwhile, the strength in the dimensions of responsiveness, assurance, and empathy shows great potential in building more humane and needs-oriented services for members, in line with the values of *ḥifẓ al-nafs* and *rahmah*. Therefore, a strategy to improve services is needed through strengthening SOPs, training of human resources based on Islamic values, and digitization of service processes.

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