



Service Quality Towards Consumer Satisfaction: SERVQUAL Model and Islamic Service Perspective

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Article Info	Abstract
Article history: Received July 11, 2025 Revised August 12, 2025 Accepted October 22, 2025 *Corresponding author email: megahapsari@uinsatu.ac.id Keywords: Service Quality, Consumer Satisfaction, Islamic Service.	Introduction/Main Objectives: To attain organizational excellence in a time when consumer expectations are only going to climb, Micro, Small, and Medium-Sized Enterprises (MSMEs) need to implement creative quality management techniques. This study uses the service quality variables tangible, reflective, responsive, assured, and empathic to investigate how customer satisfaction at PLUT-KUMKM Tulungagung Regency is affected by service quality. Furthermore, this study examines how well service quality aligns with Islamic service values, such as <i>ta'awun</i>, <i>at-taysir</i>, <i>musawah</i>, <i>muhabbah</i>, <i>al-layin</i>, and <i>ukhuwah</i>. Research Methods: A mixed method with Explanatory Sequential Design was used in this study to produce comprehensive analysis results. Observations, questionnaires, and documentation were used to gather data, and non-probability sampling approaches were used to choose a sample size of 60 respondents. Multiple linear regression tests and SPSS 20 were used for quantitative data analysis. Following that, qualitative data analysis was carried out using the findings from observations, interviews, and documentation pertaining to SERVQUAL's suitability with indicators of the Islamic service perspective. Finding/Results: The results of the study demonstrate that PLUT-KUMKM

	Tulungagung's customer satisfaction is positively and significantly impacted by the five service quality criteria, which are in line with Islamic service principles. The tangible, assurance, and empathy factors, which represent the the principles of <i>ta'awun</i>, <i>at-taysir</i>, <i>muhabbah</i>, and <i>ukhuwah</i> in providing convenience, comfort, and an empathetic attitude to consumers. The reliability variable shows a significant negative effect, although in Islam the principle of <i>musawah</i> emphasizes justice and <i>ta'awun</i> demands reliable service. Meanwhile, responsiveness does not have a significant effect, but the principle of <i>al-layin</i> still emphasizes the importance of gentleness in service. Conclusion: This finding confirms the importance of improving tangible, assurance, and empathy aspects, as well as the need for evaluation of reliability and responsiveness to improve consumer satisfaction at PLUT-KUMKM Tulungagung Regency in accordance with Islamic service.
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INTRODUCTION

Customer satisfaction, according to Kotler and Armstrong, is the extent to which a product's perceived performance meets the client's expectations. Every company aspires to satisfy its clientele. Meeting customer wants can boost competitive advantage in addition to being crucial for the company's existence. When a customer is pleased with a product or service, they are more likely to buy it again and use it again in the future when the similar need comes up. This indicates that customer happiness plays a significant role in their decision to buy from or continue utilizing the company's goods or services. Customers are happy when performance surpasses their expectations. Customers are dissatisfied when a product's performance falls short of their expectations (Cohen & Arieli, 2021; Grover et al, 2018; Okeke et al, 2024). Additionally, the degree of happiness varies from customer to customer and is subjective. Numerous elements that affect customer happiness are to blame for this. According to Lupyoadi, there are five elements that can affect customer satisfaction: cost, price, emotions, service quality, and product quality (Ratnasari, 2023).

When performance surpasses expectations, customers are happy. Customer disappointment occurs when product performance falls short of expectations (Huwae &

Tabelessy, 2025). Additionally, customer happiness varies from person to person, therefore it is subjective. This is caused by some elements that affect customer happiness. According to Lupyoadi, customer happiness can be influenced by five factors: price, cost, emotions, service quality, and product quality (Ratnasari, 2023).

According to Parasuraman, Zeithaml, and Berry, service quality is a function of some differences between expectations and reality (Parasuraman et al., 1985). Service quality is determined by how big the difference (gap) is between customer expectations of a service and the reality or experience they receive. If the service received is the same as or exceeds expectations, then the customer will feel satisfied or very satisfied. Conversely, if the service received is below expectations, then the customer will feel disappointed or dissatisfied. The company's perspective cannot be used to evaluate the quality of the services; instead, the viewpoint of the customer must be considered. Therefore, businesses must consider consumer quality components when developing service strategies and programs to be focused on the interests of their customers (Riadi et al., 2021).

Service quality has several dimensions or elements of service quality. Service organizations can utilize SERVQUAL, an empirically derived approach, to enhance the quality of their services. This approach entails gaining insight into the service requirements that clients experience. According to Hardiansyah (2018), SERVQUAL comprises five dimensions: tangibles, assurance, responsiveness, empathy, and reliability.

The development of knowledge on service quality does not only accommodate conventional perspectives. In Islamic banking companies, service quality can also be measured by Islamic service values. Research by Ali and Raza (2015) and Farrag et al. (2022) explains that modifying Islamic service quality can add other dimensions such as sharia compliance and devotion to customers. Meanwhile, Nurhadi (2020) explains that indicators of Islamic service include the principles of ta'awun (helping each other), at-taysir (providing convenience), musawah (equality), muhabbah (loving each other), al-layin (gentleness), and ukhuwah (family principle).

Unlike previous research, this study attempts to combine SERVQUAL analysis with the Islamic service model (Nurhadi, 2020) not in the banking business sector but in government institutions. The institution selected is the Integrated Business Service Center for Cooperatives and Micro, Small, and Medium Enterprises (PLUT-KUMKM) in Tulungagung Regency, East Java, Indonesia, where this institution has never conducted a service satisfaction survey for Micro, Small, and Medium Enterprises as its service users.

The micro, small, and medium-sized business (MSMEs) sector is crucial to the Indonesian economy in this age of globalization and rapid technological advancement. MSMEs are not only the mainstay of employment, but also a resource that contributes to economic growth and equal distribution of welfare. The Ministry of Cooperatives and SMEs reports that MSMEs make up 60.5% of the country's GDP. This indicates that Indonesian MSMEs have a great deal of room to

expand and boost their economic contribution (Tambunan, 2023). Therefore, attention to the development of MSMEs is one of the main focuses of government policy, one of which is through MSME development and coaching institutions such as PLUT-KUMKM.

The Ministry of Cooperatives and SMEs supports cooperatives, micro, small, and medium-sized businesses through the Integrated Business Service Center for Cooperatives and Micro, Small, and Medium Enterprises (PLUT-KUMKM) mentorship program, as well as a form of government effort and attention in strengthening the role of cooperatives and SMEs to encourage economic growth in the community. The function of PLUT-KUMKM is to improve the quality of work of cooperatives and SMEs, improve the competence of cooperative and SME human resources, increase the productivity of regional superior potentials developed by cooperatives and SMEs, increase access to financing for cooperatives and SMEs through bank and non-bank financial institutions, and improve business networks and partnerships of cooperatives and SMEs. Through mentoring in the fields of institutions, human resources, production, financing, and marketing (Document of PLUT-KUMKM Tulungagung Regency, n.d.).

PLUT-KUMKM Tulungagung Regency has an important role in providing services, facilities, and technical assistance to MSME entrepreneurs. The services provided include business consultation, business assistance or mentoring, IT and E-Commerce promotion or marketing, access to financing sources, business partnerships, networking, and business training, MSME proposal materials, and entrepreneur library services (PLUT-KUMKM Document Tulungagung Regency, n.d.). Some of these services are supported by various facilities provided by PLUT-KUMKM Tulungagung including the PLUT-KUMKM building, consultation room, creative room, MSME product gallery, and workshop room (PLUT-KUMKM Document Tulungagung Regency, n.d.). With the facilities and services provided by PLUT-KUMKM Tulungagung, it can bridge business actors to be able to develop their businesses to compete in a wide market share. The service programs and facilities provided, both training and consultations provided, are expected to be able to provide feedback on the satisfaction of business actors to improve the economy.

The purpose of this study is to assess the degree of consumer satisfaction with the services provided by PLUT-KUMKM Tulungagung Regency using five main dimensions of service quality, namely tangible, reliability, responsiveness, assurance, and empathy. In addition, this study also analyzes how the quality of service provided is in line with the principles of service in Islam. With this approach, the study not only examines the technical and functional aspects of service, but also assesses the suitability of PLUT-KUMKM service values with Islamic ethics and services.

METHOD

A mixed method with Explanatory Sequential Design was used in this study to produce comprehensive analysis results. Documentation, questionnaires, and observations served as the study's data sources. With a sample of 60 respondents, non-probability sampling was the

sampling method employed in this investigation. Tests for validity, reliability, multicollinearity, multiple linear regression, coefficient of determination, simultaneous tests (F), partial tests (t), heteroscedasticity, normalcy, and autocorrelation are examples of quantitative data analysis procedures. SPSS 20 was utilized as the tool. The suitability of SERVQUAL results with Islamic service perspective indicators was then further examined using qualitative data analysis based on observations, interviews, and documentation.

RESULT AND DISCUSSION

At the Integrated Business Service Center for Cooperatives and Micro, Small, and Medium Enterprises (PLUT-KUMKM) in Tulungagung Regency, East Java, Indonesia, the research's findings and discussion combine SERVQUAL analysis with the Islamic service model. Multiple linear regression tests are used as a quantitative tool in data analysis, followed by indications of the Islamic service model in qualitative analysis.

The results of this study are based on multiple linear regression statistical tests, namely as follows:

Table 1 Results of Determination Coefficient Test

Model	R Square
1	0,593

Resource: Output SPSS 20, 2025

Based on the R^2 determination coefficient test table above, the R Square value is known to be 0.593 or 59.3%, which means that the variables tangibles, reliability, responsiveness, assurance, and empathy have an influence of 59.3% on customer satisfaction and the remaining 40.7% is influenced by other variables not used in this study.

Table 2 Simultaneous Test Results (F)

Model	F count	F table	Sig.
Regression	15,713	2,543	0,00

Resource: Output SPSS 20, 2025

From the Simultaneous test result table (F) above, it seen that the calculated F value of the tangible variables, reliability, responsiveness, assurance, and empathy is 15.713 with an F table value of 2.543. The F table value is known at a confidence level of 5% or 0.05 and degrees of freedom $df = (n-k-1)$, $df = (60-5-1)$, $df = 54$, $df = 2.543$. Thus, the calculated $F > F \text{ table}$ ($15.713 > 2.543$) and the Sig value < 0.05 , then H_0 is rejected and H_1 is accepted, which means that simultaneously there is a significant influence between the Tangible variables, reliability, responsiveness, assurance, and empathy on consumer satisfaction.

The results of this study indicate that the five dimensions of service quality adopted from the SERVQUAL model together play an important role in shaping consumer satisfaction. This is in

line with the theory put forward by Parasuraman, Zeithaml, and Berry, which states that service quality consists of five main dimensions that can collectively influence the level of consumer satisfaction (Hardiansyah, 2018). The results of this study are relevant to the research conducted by Tea et al (2020) the study shows that all SERVQUAL dimension variables have a significant effect.

From an Islamic service perspective (Nurhadi, 2020), the five service dimensions in the SERVQUAL model reflect Islamic service principles including: The principle of *ta'awun* (helping each other) is reflected in services that help increase the capacity of business actors; The principle of *At-taysir* (providing convenience) is seen in responsive and reliable services, facilitating access to assistance; The principle of *Musawah* (equality) is seen in fair treatment without discrimination; The principle of *Muhabbah* (loving each other) and *al-layin* (gentleness) is seen in caring, friendly, and polite attitudes towards consumers; The principle of *ukhuwah* (family principle) is reflected in warm relationships and respect for consumers as part of the community. These findings indicate that PLUT-KUMKM Tulungagung can integrate Islamic service values to increase consumer satisfaction and loyalty.

Table 3 Partial Test Results (t)

Variable	t count	t table	Sig.
<i>Tangibles</i> (X1)	5,176	2,00488	0,000
<i>Reliability</i> (X2)	-2,016	2,00488	0,049
<i>Responsiveness</i> (X3)	-1,635	2,00488	0,108
<i>Assurance</i> (X4)	2,581	2,00488	0,013
<i>Empathy</i> (X5)	4,156	2,00488	0,000

Resource: Output SPSS 20, 2025

Based on table 3, the results of the t-test with the criteria in decision making are a level of confidence of 0.05. If the sig value <0.05 or $t \text{ count} > t \text{ table}$, then it can be said that the independent variable has an influence on the dependent variable. The t-table value in this study is 2.00488 which is obtained from the formula $df = n - k - 1$ ($60 - 5 - 1$) = 54. The results of the t-test in this study from each independent variable are as follows:

1) *Tangibles* (X1)

The significance value of the tangible variable is $0.000 < 0.05$ and the t-value is $5.176 > t \text{ table } 2.00488$, so it can be concluded that H2 is accepted and H0 is rejected. This means that the tangible variable (X1) has a positive and significant influence on consumer satisfaction (Y).

These results indicate that the physical aspects of PLUT-KUMKM Tulungagung services, such as facilities, cleanliness, employee appearance, and room comfort, play an important role in shaping quality perceptions. Because services are intangible, physical elements become the first impression for consumers.

In the principles of Islamic service (Nurhadi, 2020), this reflects the spirit of *ta'awun* (helping each other) where service providers strive to provide convenience and comfort to users. This also reflects *at-taysir* (providing convenience), because adequate facilities will facilitate access and increase customer comfort in receiving services.

The study's findings are consistent with the SERVQUAL model where one of the dimensions of SERVQUAL, namely tangibles, is physical evidence such as physical facilities, equipment, personnel, and communication (Cohen & Arieli, 2021; Grover et al, 2018; Hardiansyah, 2018; Huwae & Tabelessy, 2025; Okeke et al, 2024). This study is also relevant to the study by Tea et al (2020) which shows that there is a positive and significant influence between the variables of physical evidence and customer satisfaction.

2) Reliability (X2)

The significance value of the reliability variable is $0.049 < 0.05$ and the calculated t value is $-2.016 < t_{table} 2.00488$, so it can be concluded that H3 is accepted and H0 is rejected. This means that reliability (X2) has a negative and significant effect on consumer satisfaction (Y).

The results of the study indicate that reliability has a negative impact on consumer satisfaction, possibly because the service does not meet their specific expectations. A rigid approach also reduces convenience. PLUT-KUMKM needs to evaluate service reliability to be more responsive, personal, and according to the needs of MSMEs.

This shows that consumer expectations for reliability have not been met consistently. In Islamic service (Nurhadi, 2018), the principle of *musawah* (equality) teaches the importance of treating all consumers fairly, while the principle of demands services that can be truly relied on to help meet user needs. Evaluation of rigid and inflexible service processes is important to be more in line with the needs of diverse consumers fairly and equally.

This is also in line with the Expectation-Confirmation Theory proposed by Richard L. Oliver, which states that consumer satisfaction is formed from a comparison between initial expectations and actual service performance (Oliver, 1980). In the context of PLUT-KUMKM Tulungagung Regency, the results of the study showed that service reliability actually had a negative effect on satisfaction. This can be explained through a negative disconfirmation process, which means that consumer expectations of service reliability are not met by reality in the field, resulting in disappointment and leading to decreased satisfaction. The results of this study are relevant to the research conducted by Kiling et al., 2022 shows that there is a negative and significant influence between the reliability variable and customer satisfaction.

3) Responsiveness (X3)

The significance value of the responsiveness variable is $0.108 > 0.05$ and the calculated t value is $-1.635 < t_{table} 2.00488$, so it can be concluded that H4 is rejected and H0 is accepted. This means that the responsiveness variable (X3) has no effect on customer satisfaction (Y).

Based on the SERVQUAL theory proposed by Parasuraman, Zeithaml, and Berry, service quality consists of five main dimensions, but the influence of each dimension can differ depending on the service context and customer expectations. In the context of PLUT-KUMKM Tulungagung Regency, customers are likely to prioritize other dimensions such as tangible, assurance or empathy rather than responsiveness.

This shows that responsiveness is not the main factor in this context. However, from an Islamic perspective, it is still important to maintain the principle of *al-layin* (gentleness) in service interactions, even though the responsiveness dimension is not statistically significant. Gentle, attentive, and responsive attitude in serving still needed in creating a pleasant service experience.

This is also in line with the Expectation-Confirmation Theory proposed by Richard L. Oliver, which states that customer satisfaction is formed from a comparison between initial expectations and actual service performance (Oliver, 1980). If customers do not demand a fast response, then the responsiveness dimension can be considered less relevant in influencing their level of satisfaction. The findings of this study are pertinent to the study Umar et al (2023) that shows customer happiness and the responsiveness variable do not significantly affect one another.

4) Assurance (X4)

The significance value of the assurance variable is $0.013 < 0.05$ and the calculated t value is $2.581 > t_{table} 2.00488$, so it can be concluded that H5 is accepted and H0 is rejected. This means that the assurance variable (X4) has a positive and significant influence on consumer satisfaction (Y).

This finding shows that assurance is a key factor in shaping the satisfaction of PLUT-KUMKM Tulungagung service users. Competence, professionalism, and transparency of employees increase the sense of security, trust, and satisfaction of MSME actors towards the service.

In the principles of Islamic service (Nurhadi, 2020), this is in accordance with *at-taysir* (providing convenience) and *muhabbah* (loving each other), where transparent and respectful service will form a sense of trust and affection between service providers and users. Services that guarantee quality and security provide peace of mind for consumers, thereby increasing satisfaction spiritually and emotionally.

The findings of this study are consistent with one of the SERVQUAL dimensions, assurance, is the knowledge and courtesy of employees as well as their capacity to communicate confidence and trust (Cohen & Arieli, 2021; Grover et al, 2018; Hardiansyah,

2018; Huwae & Tabelessy, 2025; Okeke et al, 2024). The findings of this study are pertinent to the study Tea et al (2020), the study demonstrates that the assurance variable and customer satisfaction have a positive and significant relationship.

5) Empathy (X5)

The significance value of the empathy variable is $0.000 < 0.05$ and the calculated t value is $4.156 > t \text{ table } 2.00488$, so it can be concluded that H6 is accepted and H0 is rejected. This means that the empathy variable (X5) has a positive and significant influence on consumer satisfaction (Y).

This finding shows that the empathy of PLUT-KUMKM officers plays an important role in increasing the satisfaction of MSME actors. Caring, personal attention, and understanding of their conditions build closeness, trust, and satisfaction of service users.

In Islamic service (Nurhadi, 2020), this is closely related to *ukhuwah* (family principle) and *muhabbah* (loving each other), because empathetic interactions build a strong sense of emotional attachment. When consumers feel appreciated and humanized, the bond between the service provider and recipient becomes closer, creating deeper satisfaction.

The results of this study are in accordance with the SERVQUAL model where one of the dimensions namely empathy, is the company's ability to provide individual attention and care to its customers (Cohen & Arieli, 2021; Grover et al, 2018; Hardiansyah, 2018; Huwae & Tabelessy, 2025; Okeke et al, 2024). The results of this study are relevant to the research conducted by Tea et al (2020) shows that there is a positive and significant influence between the empathy variable and customer satisfaction.

CONCLUSION

1. The results of simultaneous hypothesis testing indicate that the variables tangible, reliability, responsiveness, assurance, and empathy simultaneously have a significant effect on consumer satisfaction at PLUT-KUMKM Tulungagung Regency, and are in line with the principles of Islamic service including: *ta'awun*, *at-taysir*, *musawah*, *muhabbah*, *al-layin*, and *ukhuwah*.
2. The results of partial hypothesis testing indicate that the variables tangible have a positive and significant effect on consumer satisfaction at PLUT-KUMKM Tulungagung Regency, and are in line with the principles of Islamic service, namely *ta'awun* (helping each other) *at-taysir* (providing convenience).
3. The results of partial hypothesis testing indicate that the variables reliability have a negative and significant effect on consumer satisfaction at PLUT-KUMKM Tulungagung Regency. However, in Islamic service, the principle of *musawah* emphasizes justice for all consumers, and *ta'awun* demands reliable service in meeting user needs.

4. The results of partial hypothesis testing indicate that the responsiveness variable does not have a significant effect on consumer satisfaction at PLUT-KUMKM Tulungagung. However, according to Islamic service principles, *al-layin* (gentleness) remains important, because a friendly, attentive, and responsive attitude in serving plays a role in creating a positive service experience.
5. The results of partial hypothesis testing indicate that the assurance variable has a positive and significant effect on consumer satisfaction at PLUT-KUMKM Tulungagung Regency, and is in line with Islamic service principles, namely *at-taysir* (providing convenience) and *muhabbah* (loving each other), where transparent and respectful service will form a sense of trust and affection between service providers and users.
6. The results of partial hypothesis testing show that the empathy variable has a positive and significant effect on consumer satisfaction at PLUT-KUMKM Tulungagung Regency, and is in line with Islamic service principles, namely *ukhuwah* (family principle) and *muhabbah* (loving each other), because empathetic interactions build a strong sense of emotional attachment.

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