



FAITH, TRUST, AND SERVICE: A SOCIO-CULTURAL ANALYSIS OF SHARIA INSURANCE QUALITY IN MEDAN

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ABSTRACT

The Islamic insurance industry continues to grow in response to increasing public awareness of finance based on Islamic principles. This study evaluates the service quality of the Sharia insurance provider AJB Bumiputera 1912, Medan Branch, using the Servqual method. Servqual assesses the gap between customer expectations and perceptions across five key dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Employing a descriptive quantitative approach, data were collected through questionnaires distributed to 104 respondents. The analysis involved validity and reliability testing, followed by Servqual calculations. The results reveal that the overall service quality of AJB Bumiputera 1912 Medan Branch meets customer expectations, with an average positive gap of 1.6%. The Tangibles dimension yielded the highest satisfaction level, with a gap of 3%, while the remaining dimensions exhibited relatively minor discrepancies. These findings indicate that the branch provides a high standard of service, yet continuous improvement is essential to further narrow the gap between customer expectations and actual service delivery. Ongoing service quality evaluations are recommended to enhance the company's competitive edge within the Sharia insurance sector.

Keywords: Islamic Insurance, Service Quality, Servqual, Customer Satisfaction.

ABSTRAK

Industri asuransi syariah terus berkembang seiring dengan meningkatnya kesadaran masyarakat terhadap keuangan berbasis prinsip Islam. Penelitian ini menganalisis kualitas pelayanan asuransi syariah di AJB Bumiputera 1912 Cabang Medan menggunakan metode Servqual. Metode ini mengukur kesenjangan antara harapan dan persepsi pelanggan berdasarkan lima dimensi utama: Tangibles (bukti fisik), Reliability (keandalan), Responsiveness (daya tanggap), Assurance (jaminan), dan Empathy (empati). Penelitian ini menggunakan pendekatan kuantitatif deskriptif dengan pengumpulan data melalui kuesioner yang disebarkan kepada 104 responden. Data dianalisis menggunakan uji validitas, reliabilitas, dan perhitungan Servqual. Hasil penelitian menunjukkan bahwa kualitas layanan AJB Bumiputera 1912 Cabang Medan secara keseluruhan telah memenuhi harapan pelanggan, dengan rata-rata gap positif sebesar 1,6%. Dimensi Tangibles memiliki tingkat kepuasan tertinggi dengan gap sebesar 3%, sementara dimensi lainnya menunjukkan selisih yang relatif kecil. Temuan ini mengindikasikan bahwa AJB Bumiputera 1912 Cabang Medan memiliki kualitas layanan yang baik, tetapi tetap perlu melakukan peningkatan untuk memperkecil kesenjangan antara harapan dan persepsi pelanggan. Evaluasi berkelanjutan terhadap kualitas layanan diharapkan dapat memperkuat daya saing perusahaan dalam industri asuransi syariah.

Keywords: Asuransi Syariah, Kualitas Pelayanan, Servqual, Kepuasan Pelanggan.



INTRODUCTION

The Islamic insurance industry has experienced rapid growth in recent years in line with the increasing public awareness of the financial system based on Islamic principles. Unlike conventional insurance, sharia insurance operates based on the concepts of *tabarru'* (mutual help) and *mudharabah* (profit sharing), which ensures that all activities are in accordance with sharia principles and supervised by the Sharia Supervisory Board. With the development of this industry, competition among Islamic insurance service providers is also getting tougher. Therefore, service quality is a key factor that determines customer satisfaction and the company's competitiveness in the market.

One of the oldest insurance companies in Indonesia, AJB Bumiputera 1912, has long been operating in providing insurance services, including sharia-based products. As a company with long experience, AJB Bumiputera 1912 has a big challenge in maintaining its service quality, especially in the face of changing customer needs and competition from other sharia insurance companies that continue to innovate. Therefore, evaluating service quality is a strategic step for the company to ensure that its services continue to meet customer expectations and comply with industry standards.

The insurance industry in Indonesia has experienced significant dynamics in recent years. One case that has become a public concern is the financial condition and services of AJB Bumiputera 1912. As the oldest mutual-based insurance company in Indonesia, AJB Bumiputera faces various challenges, ranging from financial problems to customer complaints related to services. The name AJB Bumiputera 1912 has often been highlighted in various national mass

media due to serious financial problems experienced by the company. A number of media outlets such as *Kompas*, *CNBC Indonesia*, and *Detik* routinely report delays in claim payments to customers, complicated fund disbursement processes, and protests from aggrieved customers. One of the most notable cases is the number of reports from retired customers and old policyholders who claim not to have received their claim rights for years. In fact, some have questioned the viability of the oldest mutual insurance company in Indonesia.

These problems indicate a deep liquidity crisis, where the company does not have enough funds or current assets to fulfill its short-term obligations. This condition has a domino effect on the quality of service received by customers, ranging from delays in response, lack of clarity of information, to a decreased sense of security and trust in the institution. This condition raises the question: Does disrupted liquidity directly affect customer perceptions and satisfaction with AJB Bumiputera 1912 services? Because in the insurance industry, trust and service quality are the main foundations that determine customer loyalty and company sustainability.

From a sociocultural perspective, the issue of trust in Islamic insurance is not solely rooted in financial performance, but also in the perceived alignment of services with Islamic ethical values. Scholars such as Kahf (2004), Obaidullah (2005), and Hassan & Lewis (2007) emphasize that customer trust in Sharia financial institutions stems from the belief that these institutions uphold principles of fairness (*'adl*), mutual assistance (*ta'awun*), and the prohibition of unjust practices such as *riba* and *gharar*. In this light, service quality becomes not only a matter of technical performance, but also of ethical embodiment. In local contexts such as

Medan, these values are often interpreted through cultural lenses, where local customs (*adat*) and religious practice shape the expectations of service delivery (Lubis, 2016).

Therefore, this study aims to analyze how the influence of the company's internal conditions, especially in terms of liquidity, affects the quality of service experienced by customers. This research is focused on AJB Bumiputera 1912 Medan Branch, with the hope of providing an empirical picture of the relationship between the company's financial stability and service quality dimensions based on the Servqual approach. The findings of this study are expected to be important input for management in developing strategies to improve service quality and restore customer confidence amidst the liquidity challenges faced.

To achieve this, the study employs the Servqual method, a widely used model in service quality research (Parasuraman, Zeithaml, & Berry, 1988), to identify the gap between customer expectations and the services they receive. While the Servqual model offers a standardized measurement of five dimensions—Tangibles, Reliability, Responsiveness, Assurance, and Empathy—this research extends its use by incorporating anthropological insights into how cultural norms, religious values, and personal trust shape customer perceptions in a sharia insurance setting. This multidimensional approach seeks to offer a more contextual understanding of service quality within the Islamic insurance framework in Indonesia.

THEORETICAL FOUNDATION

The Islamic insurance industry is characterized by distinct principles that differentiate it from conventional insurance, notably the concepts of *tabarru'* (mutual assistance) and *mudharabah* (profit-sharing). Consequently, the quality of services offered

by Islamic insurance providers must align with both Shariah principles and customer expectations.

A study conducted by Tengku Hilman Wizal (2016) on the service quality of Takaful Family Insurance in Yogyakarta revealed that customer expectations were rated at an average score of 3.81. However, several service indicators exhibited negative gaps, including employee responsiveness (-0.15), willingness to assist customers (-0.23), and ease of payment (-0.42). These findings highlight specific areas in service delivery that require enhancement to more effectively fulfill customer expectations.

Zeithaml, Berry, and Parasuraman (1996) established that service reliability and staff responsiveness have a direct influence on customer loyalty. Furthermore, Grönroos (2000) asserts that a high degree of responsiveness within the service industry significantly contributes to customer satisfaction.

The critical role of service quality in enhancing customer satisfaction cannot be overstated. Superior service quality not only boosts satisfaction but also fosters customer loyalty and long-term retention. Lovelock and Wirtz (2016) argue that reliable and responsive service fosters positive customer experiences, reinforces long-term relationships with service providers, and strengthens a company's competitive edge in the market.

This study adopts the SERVQUAL method to assess the quality of Islamic insurance services at the AJB Bumiputera 1912 Medan Branch. It aims to identify service dimensions requiring improvement in order to enhance customer satisfaction and bolster the firm's competitiveness within the Islamic insurance sector.

RESEARCH METHODS

This study adopts a descriptive quantitative approach to assess the quality of Sharia insurance services at AJB Bumiputera 1912, Medan Branch, utilizing the Servqual method. This methodological framework is employed to quantify the discrepancy between customer expectations and their perceptions of the services rendered. Data were gathered through a structured questionnaire, which comprises a series of logically formulated questions directly related to the research problem and designed to elicit meaningful responses (Sugiyono, 2012).

The research was conducted over the course of approximately one month at the AJB Bumiputera 1912 Medan Branch. The target population consisted of all customers utilizing the branch's Sharia insurance services. A purposive sampling technique was implemented, wherein respondents were selected based on specific criteria: they had to be active customers, have had direct interactions with the company's services, and demonstrate a willingness to complete the questionnaire objectively. The sample size was determined using the Slovin formula, taking into account a population of 10,147 customers and a 10% margin of error, yielding a minimum of 99.02 respondents, which was rounded up to 100 participants (Notoatmodjo, 2010).

The data used in this study encompass both primary and secondary sources. Primary data were derived directly from customer responses to the questionnaire, while secondary data were obtained from scholarly journals and relevant literature addressing the quality of Islamic insurance services. The questionnaire was developed in accordance with the Servqual model and evaluates five core dimensions of service quality: Tangibles, Reliability, Responsiveness, Assurance, and

Empathy. Each item was rated using a four-point Likert scale, where 1 represents strong dissatisfaction and 4 represents maximum satisfaction.

Upon collection, the data were subjected to validity and reliability testing to ensure that the research instrument accurately measured the intended constructs and exhibited internal consistency. Subsequently, the Servqual gap analysis was applied to assess discrepancies between customer expectations and perceived service delivery (Parasuraman et al., 1985). The gap score is computed using the following formula:

Gap = Expectation – Reality (Perception)

A negative gap indicates that the services provided fall short of customer expectations, signifying the need for service improvement. Conversely, a gap value of zero or positive reflects service performance that meets or exceeds expectations. The resulting gap scores were then analyzed descriptively, with the findings presented in tables, graphs, or diagrams to provide a comprehensive depiction of service quality across each Servqual dimension. Service gaps may stem from various factors, such as misaligned management perceptions, ineffective communication, or inconsistent service standards (Parasuraman et al., 1994).

Through this research design, the study aims to yield objective and pertinent insights into the service quality of Sharia insurance at AJB Bumiputera 1912 Medan Branch. The outcomes are expected to serve as valuable input for managerial evaluation, aiding the company in enhancing its service delivery to better align with customer expectations. Moreover, the Servqual framework facilitates the identification of specific areas requiring improvement by systematically analyzing the divergence between perceived and expected service performance (Grönroos, 2000).

RESULTS AND DISCUSSION

This section presents the data collected during the study, processed using appropriate statistical methods. The procedures are outlined as follows. Of the 104 respondents who completed the questionnaire, their characteristics can be categorized as follows:

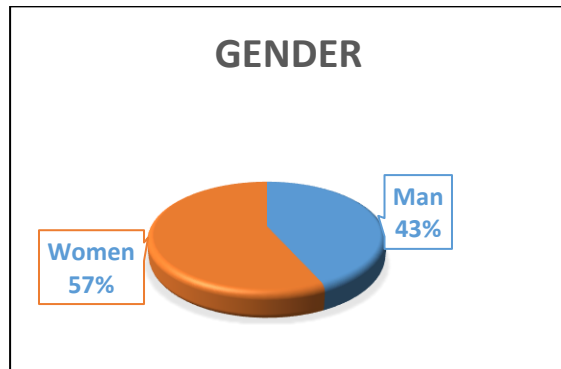


Figure 1. Gender Distribution of Respondents

Source: Author's data processing, 2025

As illustrated in Figure 1, out of the total 104 respondents, 43% identified as male, while the remaining 57% identified as female. To assess service quality in relation to customer satisfaction, the SERVQUAL method was employed. The following statistical tests were conducted to validate the instrument:

1. Validity Test

Validity refers to the extent to which an instrument accurately measures the construct it is intended to measure (Sugiyono, 2017). In this study, the validity test was performed using *SPSS Statistics 25*, and results were compared against the critical values from the distribution table.

Table 1. Validity Test–Expectancy Dimension

Code	rTable	rCount	Sig Value	Error Value	Note
P1	0.195	1	0,000	0,05	Valid
P2	0.195	0,844	0,000	0,05	Valid
P3	0.195	0,896	0,000	0,05	Valid
P4	0.195	0,879	0,000	0,05	Valid
P5	0.195	0,882	0,000	0,05	Valid
P6	0.195	0,868	0,000	0,05	Valid
P7	0.195	0,906	0,000	0,05	Valid
P8	0.195	0,858	0,000	0,05	Valid

P9	0.195	0,849	0,000	0,05	Valid
P10	0.195	0,846	0,000	0,05	Valid
P11	0.195	0,850	0,000	0,05	Valid
P12	0.195	0,917	0,000	0,05	Valid
P13	0.195	0,824	0,000	0,05	Valid
P14	0.195	0,920	0,000	0,05	Valid
P15	0.195	0,907	0,000	0,05	Valid

Source: Author's data processing, 2025

All items recorded $r^{\text{Count}} >$ values exceeding r^{Table} (0.195) and significance values below the 0.05 threshold, thus confirming their validity. An instrument is deemed valid when it can accurately reflect the variables under investigation (Ghozali, 2018).

Table 2. Validity Test–Reality Dimension

Code	rTable	rCount	Sig Value	Error Value	Note
P1	0.195	1	0,000	0,05	Valid
P2	0.195	0,911	0,000	0,05	Valid
P3	0.195	0,875	0,000	0,05	Valid
P4	0.195	0,837	0,000	0,05	Valid
P5	0.195	0,863	0,000	0,05	Valid
P6	0.195	0,860	0,000	0,05	Valid
P7	0.195	0,869	0,000	0,05	Valid
P8	0.195	0,863	0,000	0,05	Valid
P9	0.195	0,903	0,000	0,05	Valid
P10	0.195	0,875	0,000	0,05	Valid
P11	0.195	0,828	0,000	0,05	Valid
P12	0.195	0,876	0,000	0,05	Valid
P13	0.195	0,830	0,000	0,05	Valid
P14	0.195	0,912	0,000	0,05	Valid
P15	0.195	0,836	0,000	0,05	Valid

Source: Author's data processing, 2025

Similar to Table 1, all values in Table 2 meet the established criteria, confirming the items' validity. Validity may be assessed through multiple forms, such as content, construct, and criterion validity (Kerlinger, 2006).

2. Reliability Test

The reliability of the instrument was evaluated using *SPSS Statistics 25*. Reliability refers to the degree to which an instrument yields consistent and stable results over repeated measurements (Cooper & Schindler, 2014).

Table 3. Reliability Test–Reality Dimension

C	Cronbach Alpha Value	Conclusion
0,6	0,992	Variables

Source: Author's data processing, 2025

The Cronbach's Alpha coefficient of 0.992 exceeds the acceptable threshold (0.6), indicating excellent internal consistency. A high level of reliability implies the instrument produces stable and reproducible results (Ghozali, 2018).

Table 4. Reliability Test–Expectancy Dimension

Set value	Cronbach Alpha Value	Conclusion
0,6	0,989	Variabel

Source: Author's data processing, 2025

With a Cronbach's Alpha of 0.989, the expectancy dimension also demonstrates high reliability. Generally, a value above 0.70 is considered acceptable for internal consistency (George & Mallery, 2003).

3. SERVQUAL Assessment

Following the validity and reliability analyses, the SERVQUAL model was applied to assess the perceived service quality and its impact on customer satisfaction. Each attribute's weight was computed based on respondent input. The SERVQUAL model is widely utilized across service sectors to evaluate and enhance service quality (Lovelock & Wirtz, 2016).

Table 5. Aggregate SERVQUAL Scores

Attribute	Customer Perception	Customer Expectation	Gap	Interpretation
Tangibles				
Cleanliness and comfort of the AJB Bumiputera Medan branch office	88%	85%	+3%	Positive (Expectation Met)
Equipment and facilities appear modern and professional	88%	86%	+2%	Positive (Expectation Met)
Brochures, forms, and other documents are clear, well-organized, and easy to	88%	86%	+2%	Positive (Expectation Met)

understand				
Average	88%	85%	+3%	Positive (Expectation Met)
Assurance				
Staff possess adequate knowledge when explaining sharia insurance products	88%	86%	+2%	Positive (Expectation Met)
Staff exhibit professionalism in customer interactions	87%	86%	+1%	Positive (Expectation Met)
Staff inspire trust and confidence	87%	86%	+1%	Positive (Expectation Met)
Average	87%	86%	+1%	Positive (Expectation Met)
Responsiveness				
Staff respond promptly to questions or complaints	87%	85%	+2%	Positive (Expectation Met)
Staff demonstrate a willingness to assist	87%	86%	+1%	Positive (Expectation Met)
Staff provide clear and timely information upon request	87%	86%	+1%	Positive (Expectation Met)
Average	87%	86%	+1%	Positive (Expectation Met)
Empathy				
Staff show attentiveness and concern for customer needs	87%	85%	+2%	Positive (Expectation Met)
Staff provide courteous and friendly service	87%	86%	+1%	Positive (Expectation Met)
Staff demonstrate an understanding of individual customer needs	87%	86%	+1%	Positive (Expectation Met)
Average	87%	86%	+1%	Positive (Expectation Met)

Source: Author's data processing, 2025

Based on Table 5 above, which presents the overall SERVQUAL calculation, the Tangibles (Physical Evidence) dimension

shows that customers' average perception of the office's physical aspects—such as cleanliness, comfort, modern facilities, and the appearance of brochures and documents—reached 88%, compared to an expectation level of 85%. The resulting positive gap of 3% suggests that the physical evidence dimension not only meets but slightly exceeds customer expectations. Elements like cleanliness, interior design, and staff appearance significantly shape initial customer impressions (Bitner, 1992).

In the Reliability dimension—encompassing service consistency, accuracy of information, and the staff's ability to address complaints—customer perception averaged 87%, while expectations stood at 85%. A 2% positive gap indicates that the service reliability aligns well with customer expectations. High service reliability tends to foster customer loyalty, as it instills a sense of trust in the organization's performance (Zeithaml et al., 1996).

The Responsiveness dimension, which refers to the promptness of staff in handling inquiries or complaints, their willingness to assist, and the clarity of information provided, yielded an average perception of 87%, compared to an expectation of 86%. A marginal yet positive gap of 1% reflects satisfactory customer experiences with staff responsiveness. Responsiveness is a key determinant of service satisfaction, as customers typically expect timely and efficient assistance (Grönroos, 2000).

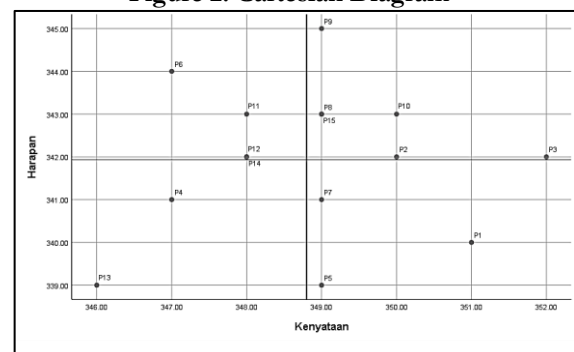
The Assurance dimension includes the staff's product knowledge, professionalism, and ability to inspire customer trust. Here, perception and expectation scores were 87% and 86%, respectively, resulting in a 1% positive gap. This indicates that customers feel assured by the competence and demeanor of the service providers.

Assurance is especially critical in high-risk sectors such as banking and healthcare (Ladhari, 2009).

In the Empathy dimension, which covers staff attentiveness, politeness, friendliness, and understanding of individual customer needs, the perception score was 87%, while expectations averaged 86%. This positive gap suggests that customers perceive a genuine sense of care and personalized service. Empathy enhances the overall customer experience by fostering meaningful and individualized interactions (Lovelock & Wirtz, 2016).

Overall, the average customer perception of services at AJB Bumiputera Medan was 87.25%, with average expectations at 85.65%, producing a positive gap of 1.6%. This suggests that the service quality generally meets, and in some dimensions slightly exceeds, customer expectations. Among all dimensions, Tangibles showed the largest satisfaction gap (3%), indicating it as the strongest service aspect. Nevertheless, the organization should continue enhancing service quality to further reduce the expectation–perception gap. The narrower this gap, the higher the perceived service quality (Zeithaml et al., 1990).

Figure 2. Cartesian Diagram



Source: Processed by the author, 2025

1. Quadrant I (Top Right)—High Priority (Maintain Performance)

This quadrant includes attributes with both high expectation and perception scores. Customers expect superior service in these areas, and AJB Bumiputera has successfully delivered. These attributes should be preserved as they are central to customer satisfaction. Examples might include *“Cleanliness and comfort of the office”* and *“Staff professionalism.”*

2. Quadrant II (Top Left)–Potential Improvement (Underperformance)

Attributes here have high expectations but comparatively lower perception scores. Customers deem these aspects important, yet the actual service does not fully meet expectations. Improvements in this quadrant are essential. Examples might include *“Promptness of staff in addressing complaints”* or *“Clarity in explaining insurance products”* if these areas show a negative gap.

3. Quadrant III (Bottom Left)–Low Priority (Less Impactful)

This quadrant reflects attributes with low expectation and perception scores. These factors are relatively insignificant in shaping overall customer satisfaction but still warrant consistent quality to prevent further decline. Examples may include *“Brochure and form appearance”* or *“Modernity of equipment”* if customers do not perceive these as key drivers of satisfaction.

4. Quadrant IV (Bottom Right) – Resource Reallocation (Overperformance)

Attributes in this quadrant show high perception scores but low expectations, indicating the service exceeds what customers anticipated. While commendable, excessive effort in these areas may be better redirected toward more critical service aspects. For instance, *“Problem-solving reliability”* may appear here if it scores highly but is not prioritized by customers.

CONCLUSION

Based on research using the Servqual method at AJB Bumiputera 1912 Medan Branch, it was found that service quality has generally met and even slightly exceeded customer expectations. This is shown by a positive average gap of 1.6% between customer perceptions (87.25%) and expectations (85.65%). Despite the company's national-level liquidity crisis, the Medan branch still maintains good service quality and customer interaction. The analysis of the five Servqual dimensions also confirms positive gaps across all aspects—tangibles (3%), reliability (2%), responsiveness (1%), assurance (1%), and empathy (1%)—though improvements are still needed, especially in responsiveness and personalized service.

However, liquidity issues remain a critical concern that could threaten long-term customer trust if not addressed promptly. Unstable financial conditions may hinder operational aspects, such as claims disbursement and customer relationship management. While current service quality remains stable, strengthening financial stability is essential to preserve the company's reliability and reputation. Continued attention to customer expectations will help AJB Bumiputera Medan sustain service excellence under financial pressure.

This study demonstrates that the Servqual method is an effective tool for measuring service quality in Islamic insurance. The findings provide valuable insights for AJB Bumiputera 1912 Medan Branch to enhance service delivery and remain competitive in the industry. Nonetheless, the study's limitation lies in its narrow scope—focusing only on one branch—and the lack of exploration into customers' emotional responses. Future research should broaden the scope and

include qualitative methods to better understand customer experiences, ultimately supporting the advancement of Islamic insurance in Indonesia.

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