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ANALYSIS OF SERVICE QUALITY AT BAITUL MAAL WAT TAMWIL (BMT) INDRAGIRI

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Abstarack

This research aims to assess the quality of services provided by Baitul Maal Wat Tumwil (BMT) Indragiri. Based on observations made by researchers who interviewed several service users. This research uses a qualitative descriptive method. The ways to collect data include observing, asking people, and recording information. The informants from the cooperative include several employees of Baitul Maal Wat Tamwil (BMT) and their customers. This study evaluates data by reducing data, presenting data, and drawing conclusions from the research results. The results of this study indicate that the quality of public services at Baitul Maal Wat Tumwil (BMT) Indragiri consists of the following five aspects. (1) "The physical" dimension is a special part of the service facilities and infrastructure for customer comfort. (2) "Reliability" is how much employees are trusted in responding to customer complaints. (3) "The responsiveness" of employees towards customers while serving. (4) "Safety" dimensions regarding operational timeliness. (5) "Empathy" is about how service employees demonstrate their attitude and service quality to customers through a good impression. The results of this study provide important conclusions and recommendations for Baitul Maal Wat Tamwil (BMT) Indragiri. The recommendation emphasizes the need for BMT to maintain and improve service quality in order to meet customer expectations effectively.

Keywords: *Service Quality, Baitul Maal Wat Tamwil (BMT)*

INTRODUCTION

Service is important because improving the service itself can increase customer satisfaction and also increase company profits. Business actors need to pay attention to the quality of their services (service quality), and of course strive to provide good service to customers in the services they provide.

According to Sinambela, research (Apriansyah, 2018) shows that service is an activity or series of activities that occur in direct interaction between one person and another person or physical machine and which guarantees customer satisfaction. This is one of the company's efforts to differentiate itself from competitors. Service quality is a dynamic condition that affects products, services, people, processes, and environments that meet or exceed expectations. Companies whose goal is customer satisfaction strive to develop marketing strategies that meet the needs and desires of their customers.

Service quality is a dynamic condition affecting products, services, people, processes, and environments that meet or exceed expectations. Companies whose goal is customer satisfaction seek to develop marketing strategies that meet the needs and wants of their customers. Handi Irawan D. MBA., Mcom in his book ten principles of customer satisfaction (2002). Service quality can be known by comparing patient satisfaction with the services they receive with the services they expect.

If the service received exceeds expectations then the quality of service is considered ideal. To achieve all this, companies move quickly and take advantage of global developments in both technology and ideas that can have a positive impact on all consumers, whether they use their products or not. Customer satisfaction is one of the main goals of construction service providers and

service providers. According to Tjiptono (2017: 45), customer satisfaction is a fundamental element of modern marketing thinking and practice.

Literature Review

1. Service Quality

Customer satisfaction is one of the main goals of construction service providers and service providers. According to Tjiptono (2017: 45), customer satisfaction is a fundamental element of modern marketing thinking and practice. According to Lovelock's research (Dewi, 2019), service quality is the level of expected excellence and control of that excellence to meet customer demand. Fandy Tjiptono (2011: 53) There are five aspects of service, namely:

- a. Responsiveness is the ability to help in providing services, explaining and responding to consumer complaints.
- b. Assurance. This is a form of data security and the ability to provide simple, fast, and accurate services.
- c. Physical Evidence. Quality of service such as physical office facilities, service support facilities, waiting rooms, etc.
- d. Empathy, Employee's firm and attentive attitude towards consumers.
- e. Reliability Ability and reliability in providing professional services.

From the description above, the quality of service in community/public activities must be such that it can meet customer needs both directly and indirectly through the provision of services and the service users themselves.

2. Baitul Maal Wat Tamwil (BMT)

Baitul Maal Wat Tamwil (BMT) has two meanings and languages. It is a small economic institution for the people, whose members are individuals or legal entities, whose task is to build and develop an economic order in a civil society structure that prioritizes justice in improving the welfare of people involved in these activities.

In Arabic, BMT is an abbreviation of Baitul Maal wat Tamwil, namely an economic institution whose activities are based on sharia principles and the principles of cooperation (Rasyid & Pojihastutik, 1999).

According to Asytuti in Sumarni (2018), BMT is the embodiment and implementation of sharia values in the form of small or micro financial institutions. BMT is based on faith, integration (kaffa), family, unity, independence in the management process, and professionalism. According to Munandar in Suyono et al. (2016), BMT can play a role in :

- a. Contribute to community empowerment and development in poverty alleviation programs.
- b. Actively contribute to efforts to improve and enhance community welfare.
- c. Creating financial resources and providing capital to members based on sharia principles.
- d. Cultivate a thrifty attitude and encourage saving activities.
- e. Developing productive businesses while providing guidance and advice to members of the business world.
- f. Increasing public awareness and insight into the sharia economic system and patterns.
- g. Helping weak entrepreneurs obtain external capital. Becoming an alternative financial institution that can support the acceleration of national economic growth.

One of the financial institutions that provides sharia-based financial services is Baitul Maal Wat Tamwil (BMT) Indragiri Financial Institution, a microfinance institution that operates based on sharia principles. The existence of sharia-based financial institutions is clearly very important in the development of a sharia-oriented economy, especially in providing economic development solutions, strengthening Small and Medium Enterprises (SMEs), and becoming the economic strength of the people. This is considered the main economic factor of the sharia economic system in Indragiri Hulu Regency.

RESEARCH METHODS

The research was conducted at Baitul Maal Wat Tumwil (BMT) Indragiri. This research uses a qualitative method because it is a type of research that statistical methods and other forms of calculation cannot provide results.

According to Burhan Bungin (2011), namely as follows:

- a. Collection. Data collection activities in this study were carried out using interviews and document research.
- b. Data Reduction (Data Reduction). The selection process focuses on simplifying and transforming raw data that emerges from field notes. This activity is carried out by collecting data, summarizing, coding, exploring themes, creating clusters, and other activities aimed at eliminating irrelevant data/information.
- c. Display Data Description of the carnival logical clues that let go of expectations before tidying up the synopsis and lifting the action.
- d. The presentation of qualitative information is carried out in the form of narrative discourse figures.
- e. The representation can also be in the form of matrices, diagrams, tables, and charts.

Qualitative descriptive method that aims to explain the phenomena that occur. Qualitative descriptive research aims to collect detailed information that describes existing conditions, to identify problems or examine prevailing conditions and practices, to collect and present field data through observation, interviews and documents for further analysis.

DATA SOURCE

Primary Data is data obtained directly from the source by researchers and collected specifically to answer research questions. Researchers conduct interviews with several people who provide information. Secondary data is information obtained indirectly through intermediaries such as evidence or records. In this situation, researchers obtain data from documents, books, and documentation.

RESULTS AND DISCUSSION

The results of this study were conducted to examine "Service Quality" using the results of observations and in-depth interviews with informants as follows.

Tangible

Based on initial observations, employees were already wearing complete clothing with attributes and equipment such as name desks and service aids. The interview results showed that using assistive devices when providing services is very helpful in facilitating and accelerating the work of officers. Although not all officers have assistive devices such as queue number printing machines for customer service.

Reliability

In terms of reliability, employees must use special worksheets to perform services. They need to perform services very carefully and precisely in order to reduce errors that occur repeatedly.

Responsiveness

When researchers begin to observe, officers will show responses to customers, including when customers have difficulty filling out forms for deposit transactions or withdrawals.

Assurance

To make customers feel confident and safe, employees must explain the product, fund security, and transactions well. The interview results showed that BMT guarantees the security of customer funds. So, customers do not need to worry, both old and new. In addition, customer trust and loyalty are also influenced by the attitude and service of employees.

Emphaty

When researchers observed employees, it was seen that they did not show empathy towards customers. However, when interviews were conducted directly with several customers who were making transactions, it was found that officers always prioritized the interests of customers. They pay

attention to customer needs and provide the best service by paying attention to customers who cannot transact in the office. Officers directly visit customers either at the office, home, or place of business of the customer.

To assess service quality, researchers used five aspects of service quality explained by Parasuarman et al., namely:

- a. *Tangible*
- b. *Reliability*
- c. *Responsiveness*
- d. *Assurance*
- e. *Emphaty*

CLOSING

Conclusion

The results that the author can conclude in this writing are:

Tangible

The appearance of the officers must be neat and attractive when wearing uniforms. They must also use aids such as queue numbers, counting machines, UV lights, and others while providing services. But it is important to pay attention to the size of the office and the number of chairs for customers waiting in line.

Reliability

In terms of reliability, polite, friendly, enthusiastic attitude, and good service ability as well as communication skills in various situations both in the office and in the field.

Responsiveness

When a customer has a problem, the officer quickly makes a decision to resolve the customer's complaint.

Assurance

Ensure security and comfort for customers when saving, and protect the confidentiality of customer data when making transactions.

Emphaty

By giving extra attention to customers when making transactions in the office and outside service hours.

Suggestion

The suggestion in this research is that the room be expanded due to the large number of customers from various circles.

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