

Analysis of the Impact of Accountability, Transparency, and Service Quality on Customer Trust Level (A Survey on Bank Syariah Indonesia in Palembang City)

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ABSTRACT

The purpose of this study is to examine how customer trust in Bank Syariah Indonesia (BSI) Palembang City is influenced by accountability, transparency, and service quality. The rapid expansion of Islamic banking in Indonesia, particularly after the merger of three Islamic banks into Bank Syariah Indonesia, and the importance of accountability, transparency, and service quality in fostering customer trust serve as the foundation of this research. To collect data, this study employed a quantitative approach using a survey method, in which questionnaires were distributed to 100 customers of BSI Palembang City. The data were analyzed using multiple linear regression with the assistance of SPSS software. The results indicate that, both partially and simultaneously, accountability, transparency, and service quality have a positive and significant impact on the level of customer trust. The findings suggest that customer trust in BSI increases along with higher levels of accountability and transparency in financial management, as well as the quality of services provided. To maintain and further enhance customer trust, BSI's management may consider these findings in developing strategies to improve service quality and transparency.

Keywords: Accountability, Transparency, Service Quality, Customer Trust, Bank Syariah Indonesia

INTRODUCTION

Issues surrounding finance and its management have always been an interesting topic to discuss. Financial management is generally carried out by financial institutions, particularly banks, which function to collect and distribute funds to the public in accordance with the Law of the Republic of Indonesia Number 7 of 1992 as amended by Law Number 10 of 1998. Sound financial management plays an essential role in economic growth, and the banking sector contributes significantly to the nation's overall economy.

Economic development in Indonesia is also influenced by the growth of the Islamic financial sector. Sharia-based economic practices have continued to evolve alongside changes in modern society. In its implementation, Islamic banking must

adhere to Islamic principles as regulated by law. Unlike conventional banks that apply an interest-based system, Islamic banks operate based on a profit-sharing mechanism and additional fees agreed upon in contracts (*akad*).

In recent years, Islamic banking in Indonesia has experienced rapid development. The merger of Bank BRI Syariah, Bank Mandiri Syariah, and Bank BNI Syariah on February 1, 2021, resulted in the establishment of Bank Syariah Indonesia (BSI). The number of BSI customers reached 19.65 million as of December 2023, growing by 10.53% annually since the merger, making it the fifth-largest bank in Indonesia in terms of customer base (Bankbsi.co.id, 2023).

This growth has been driven by increased public awareness of the importance of sharia principles in financial management and by government support for the Islamic financial sector. However, despite its rapid development, BSI still faces challenges in maintaining and enhancing customer trust, particularly in Palembang City. Customer trust is a crucial factor that may be influenced by accountability, transparency, and service quality.

Accountability reflects the bank's responsibility to its customers through the provision of honest and accurate information. Batubara et al. (2023) explained that accountability relates to the management of financial data used for decision-making. Karneji Sumarlin et al. (2024) also found that accountability has a positive and significant effect on public trust, as customers feel more secure when a bank demonstrates clear responsibility in managing their funds.

Transparency refers to the bank's ability to disclose information openly and accessibly. In the context of Islamic banking, transparency includes openness regarding products, financial reports, and fund management. Research by Nur Cahyani (2024) and Karneji et al. (2024) showed that transparency has a positive influence on customer trust and loyalty, indicating that information disclosure is a key factor in building customer confidence.

Service quality is also a major determinant of customer trust. Factors such as speed, accuracy, and compliance with sharia principles serve as important indicators in evaluating service quality. Several studies (Zam Zam et al., 2024; Susanti, 2023; Ismet et al., 2024; Rahmawati & Hardiyanti, 2023; Falih et al., 2023; Darma Putera et al., 2021) demonstrated that service quality significantly affects customer satisfaction and trust. Therefore, this study aims to examine the influence of accountability, transparency, and service quality on the level of customer trust in Bank Syariah Indonesia (BSI) in Palembang City.

METHOD

This study employs a quantitative approach to provide a comprehensive understanding of the impact of accountability, transparency, and service quality on customer trust at Bank Syariah Indonesia (BSI) in Palembang City. The population of this study consists of all active BSI customers in Palembang City, totaling 65,366 customers. The sampling technique used is simple random sampling, which involves selecting samples randomly without considering specific criteria within the population. Data were collected through a questionnaire designed using a five-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5). Examples of questionnaire statements include: "Bank Syariah Indonesia has

established detailed functions, duties, authorities, and responsibilities aligned with the bank's objectives" to measure the Accountability (X1) variable; "Bank Syariah Indonesia provides transparency or openness of information regarding its banking products" to measure the Transparency (X2) variable; "Bank Syariah Indonesia serves customers quickly and accurately according to their needs" to measure the Service Quality (X3) variable; and "I believe that Bank Syariah Indonesia can provide open information to its customers" to measure the Customer Trust (Y) variable.

Validity and reliability tests were conducted to ensure the feasibility of the research instrument. The validity test employed the Pearson Product Moment correlation technique, and all items were declared valid because the calculated r-value exceeded the r-table value (0.196) with a significance level of 5% (0.05). The reliability test was carried out using the Cronbach's Alpha method with a minimum threshold of > 0.60 , and the average r-value across all variables was 0.635, indicating that all variables were reliable. Data analysis was performed using multiple linear regression, as the research model involved three independent variables tested against one dependent variable. Prior to the analysis, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests. All data processing was carried out using SPSS version 26. This method is expected to produce valid, reliable, and accurate findings in explaining the analysis of the impact of accountability, transparency, and service quality on the level of customer trust (a survey conducted at Bank Syariah Indonesia, Palembang City).

RESULTS AND DISCUSSION

Results of the Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the extent to which the independent variables accountability, transparency, and service quality affect the dependent variable, namely the level of customer trust.

Tabel 1. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.488	1.762		-.277	.782		
Accountability X1	.244	.077	.251	3.157	.002	.666	1.501
transparency_X2	.440	.081	.449	5.434	.000	.616	1.622
Service Quality X3	.233	.093	.218	2.503	.014	.558	1.791

Source: Data processed by the researcher (2025)

The results of the multiple linear regression equation are as follows:

1. The constant value of -0.488 indicates that if the variables of accountability, transparency, and service quality are equal to zero, the level of customer trust is -0.488. This means that the constant value of -0.488 represents the condition in which the level of customer trust is not yet influenced by other variables, namely accountability, transparency, and service quality.
2. The beta coefficient value for the accountability variable is 0.244, which is positive. This means that for every 1-unit increase in accountability, the level of customer trust increases by 0.244.

3. The beta coefficient value for the transparency variable is 0.440, which is positive. This implies that for every 1-unit increase in transparency, the level of customer trust increases by 0.440.
4. The beta coefficient value for the service quality variable is 0.233, which is positive. This means that for every 1-unit increase in service quality, the level of customer trust also increases by 0.233

Results of the Partial Test (t-test)

The t-test is used to measure the extent to which an independent variable can explain the variation in the dependent variable, or more specifically, to test the significance of the relationship between variable X and variable Y partially. The table below presents the results of the F-test analysis using SPSS:.

Tabel 2. Partial Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.488	1.762		-.277	.782
Akuntabilitas_X1	.244	.077	.251	3.157	.002
Transparansi_X2	.440	.081	.449	5.434	.000
Kualitas Pelayanan_X3	.233	.093	.218	2.503	.014

Source: Data processed by the researcher (2025)

Based on Table 2, the following conclusions can be drawn:

1. Hypothesis Testing 1

Testing the hypothesis of Accountability (X1) on Customer Trust (Y). Based on the results of the analysis conducted, the significance value of accountability is $0.002 < 0.05$, and the t-count value is $3.157 > 1.984$. This indicates that accountability has a significant effect on the level of customer trust. This means that if accountability at Bank Syariah Indonesia in Palembang City is further improved, customer trust will also increase.

2. Hypothesis Testing 2

Testing the hypothesis of Transparency (X2) on Customer Trust (Y). Based on the results of the analysis, the significance value of transparency is $0.000 < 0.05$, and the t-count value is $5.434 > 1.984$. This shows that transparency significantly affects the level of customer trust. In other words, the higher the transparency at Bank Syariah Indonesia in Palembang City, the greater the level of customer trust.

3. Hypothesis Testing 3

Testing the hypothesis of Service Quality (X3) on Customer Trust (Y). Based on the analysis results, the t-count value is $2.503 > 1.984$, and the significance value of service quality is $0.014 < 0.05$. This indicates that service quality has a significant effect on the level of customer trust. This means that as the service quality at Bank Syariah Indonesia in Palembang City improves, customer trust will also increase.

Results of the Simultaneous Test (F-test)

To ensure whether the independent variables in the model accountability, transparency, and service quality have a simultaneous effect on the level of customer trust, the F-test is used. The table below presents the results of the F-test analysis using SPSS:.

Tabel 3. Simultaneous Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	247.033	3	82.344	47.052	.000 ^b
	Residual	268.007	96	1.750		
	Total	415.040	99			

Source: Data processed by the researcher (2025)

Table 3 shows that the results of the F-test obtained an F-value of 47.052 with a significance value of 0.000. This means that the fourth hypothesis, which states that “accountability, transparency, and service quality simultaneously have an effect on the level of customer trust,” is accepted.

Results of the Determination Coefficient Test

The extent to which the independent variables influence the dependent variable is measured using the coefficient of determination (R^2) test. By using SPSS software to process the data, the results are as follows:

Tabel 4. Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.771 ^a	.595	.583	1.323

Source: Data processed by the researcher (2025)

Table 4.15 illustrates the results of the coefficient of determination (R-square) test, which is 0.595 and falls into the category of a strong influence. This result indicates that accountability, transparency, and service quality strongly affect the increase in customer trust by 59.5%.

DISCUSSION

The Effect of Accountability on Customer Trust

Based on the results of the regression analysis, it can be seen that accountability has a positive effect on customer trust, with a coefficient value of 0.244. This means that every increase in accountability will increase customer trust by 0.244 units. The coefficient value of accountability is lower than that of transparency but higher than that of service quality, indicating that transparency has a greater impact on customer trust, while accountability remains more dominant than service quality in building customer trust in Bank Syariah Indonesia in Palembang City.

The hypothesis testing results show a t-value of $3.157 > t\text{-table } 1.984$ and a significance value of $0.002 < 0.05$. This indicates that the first hypothesis is accepted and valid, meaning that accountability has a positive and significant effect on customer trust. In other words, the higher the level of accountability, the higher the level of customer trust. This finding aligns with the Signaling Theory proposed by Spence (1973), which explains that the party with more information (the bank)

can send positive signals to the other party (customers) to reduce uncertainty and build trust.

These findings are supported by the study conducted by Karneji et al. (2024), which found that accountability simultaneously has a positive and significant effect on public trust. Similarly, Rahayu et al. (2020) found that accountability partially has a significant and positive impact on performance and customer trust. Both studies highlight that strong accountability is an essential factor in enhancing public trust in financial institutions. Therefore, increasing accountability within Bank Syariah Indonesia in Palembang City can serve as an effective strategy to build and maintain customer trust through clear responsibility, fair decision-making, and consistent transparency.

The Influence of of Transparency on Customer Trust Level

Based on the results of the regression analysis, transparency has a positive effect on the level of customer trust with a coefficient value of 0.440. This means that every increase in transparency will raise customer trust by 0.440 units. When compared to other variables such as accountability and service quality, transparency has the highest coefficient value, indicating that it is the most dominant factor influencing customer trust in Bank Syariah Indonesia Palembang City. The hypothesis test results show a t-value of 5.434, which is greater than the t-table value of 1.984, with a significance level of $0.000 < 0.05$. This finding confirms that transparency plays an important role in enhancing customer trust.

This result can be explained through the Signaling Theory proposed by Spence (1973), which suggests that parties with more information (in this case, Bank Syariah Indonesia Palembang City) can send signals to other parties (customers) to reduce uncertainty and build trust. In the context of this study, transparency serves as a signal communicated by the bank to its customers. Openness in providing information regarding operations, finances, and the products or services offered reflects the bank's credibility and honesty. When transparency is high, customers receive positive signals, feel more secure and confident, and tend to develop long-term loyalty toward the bank.

This finding is consistent with research conducted by Nur Cahyani (2024), which revealed that transparency has a significant positive influence on customer trust and loyalty. Similarly, the study by Wirawan and Yaya (2024) demonstrated that transparency positively affects public trust, emphasizing that information disclosure is a crucial factor in strengthening relationships between financial institutions and their customers. Overall, these findings confirm that enhancing transparency is essential for Bank Syariah Indonesia Palembang City to strengthen customer trust, foster stronger relationships, and gain a competitive advantage in the Islamic banking industry.

The Influence of Service Quality on Customer Trust Level

Based on the results of the regression analysis, it can be seen that service quality has a positive influence on customer trust, with a coefficient value of 0.233. This means that every improvement in service quality will increase customer trust by 0.233 units. When compared to other variables, the service quality coefficient is

lower than the coefficients of accountability and transparency. This indicates that while service quality contributes to building customer trust, transparency and accountability remain the dominant factors influencing customer trust in Bank Syariah Indonesia Palembang City.

The hypothesis testing results show a t-value of 2.503, which is greater than the t-table value of 1.984, with a significance level of $0.014 > 0.05$. This indicates that the third hypothesis in this study is accepted and valid, meaning that service quality significantly affects customer trust. In other words, the better the quality of the services provided by the bank, the greater the trust given by customers. This finding aligns with the signaling theory proposed by Spence (1973), which states that parties with more information (in this case, Bank Syariah Indonesia Palembang City) can send signals to others (customers) to reduce uncertainty and build trust. High-quality, responsive, and customer-oriented services send a positive signal that the bank is committed to customer satisfaction and comfort.

These findings are supported by research conducted by Zam Zam et al. (2024), which found that perceived service quality, religiosity, and trust significantly affect people's intention to save. Similarly, Bella et al. (2023) found that high service quality positively influences customer trust. Overall, these studies indicate that good service quality not only attracts customers but also strengthens their trust in financial institutions. Therefore, Bank Syariah Indonesia Palembang City should continue improving its service quality to enhance customer loyalty and satisfaction, ensuring customers feel valued and secure in their banking experience.

The Influence of Accountability, Transparency, and Service Quality on Customer Trust Level

Based on the results of regression analysis, it can be seen that the constant value is -0.488, which means that if the variables of accountability, transparency, and service quality are equal to zero, the customer trust level will also be negative at -0.488. This finding indicates that without these three factors, customer trust in Bank Syariah Indonesia in Palembang City would be very low or even non-existent. Therefore, the presence of accountability, transparency, and service quality plays an essential role in shaping customer trust. The results of the F-test (simultaneous test) show an F-value of 47.052 with a significance value of 0.000, which is smaller than 0.05. This means that the fourth hypothesis is accepted and valid, proving that accountability, transparency, and service quality simultaneously have a significant impact on customer trust. However, although the combined influence is positive and strong, it is not highly significant, suggesting that other factors such as bank reputation, security, or personal customer experience might also influence trust levels.

The findings of this study are also supported by Signaling Theory proposed by Spence (1973), which states that the party possessing more information (in this case, Bank Syariah Indonesia Palembang) can send signals to reduce uncertainty and build trust with the other party (customers). In this study, accountability acts as a signal of responsibility, where the bank provides transparent financial reports and justifies its policies, signaling professionalism to customers. Transparency acts as a signal of clarity, as the more open the bank is about its products, services, and

policies, the easier it is for customers to understand how the bank operates, which increases trust. Meanwhile, service quality serves as a signal of professionalism, where good, responsive, and customer-oriented service reflects the bank's commitment to customer satisfaction. Even so, this research indicates that while these three signals work together to influence customer trust, external factors may also play a stronger role in shaping perceptions of Islamic banking.

Supporting evidence can be seen in previous studies by Wirawan and Yaya (2024) and Darma et al. (2021), which found that accountability, transparency, and service quality each have a positive and significant relationship with public trust. Wirawan and Yaya emphasized that when organizations clearly demonstrate accountability and transparency, public confidence grows. Meanwhile, Darma et al. showed that high-quality service significantly enhances customer trust by meeting customer needs consistently and professionally. Together, these findings underline that trust can be built through various approaches depending on the context. For Bank Syariah Indonesia Palembang, this means strengthening accountability, transparency, and service quality simultaneously to enhance customer confidence. Even if individually the effect is not dominant, maintaining these three aspects consistently will ensure the bank continues to build a strong, trustworthy image and long-term customer loyalty.

CONCLUSION

This study was conducted to examine the impact of accountability, transparency, and service quality on customer trust, involving 100 active customers of Bank Syariah Indonesia in Palembang City. Based on the results of the analysis, it was found that accountability has a positive and significant partial effect on customer trust, transparency is the most dominant factor reflecting the bank's openness in providing information, while service quality also has a positive influence, though to a lesser extent compared to the other two variables. Simultaneously, these three variables have a significant effect on the level of customer trust, although other factors such as the bank's reputation, system security, and personal experience also play a role. This study confirms, through the Signaling Theory, that Bank Syariah Indonesia Palembang City can build customer trust by sending positive signals through enhanced accountability, transparency, and service quality. The bank is advised to continue improving these three aspects to strengthen customer trust, while future researchers are encouraged to include additional variables and expand the sample size for more accurate results.

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