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The Impact of ISO 9001:2015 Implementation on the Financial Performance and Service Quality of Bank Syariah Indonesia

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Abstract

This study analyzes the impact of implementing the ISO 9001:2015 Quality Management System on the financial performance and service quality of PT Bank Syariah Indonesia Tbk (BSI) from the customers' perspective. A quantitative approach was employed using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method. Data were collected through questionnaires distributed to BSI customers to assess their perceptions of ISO implementation, financial performance, and service quality using the CARTER model. The results show that implementing ISO 9001:2015 has a positive and significant effect on financial performance. However, its effect on service quality is positive but not significant. This indicates that although the standard improves efficiency and resource management, it has not directly enhanced customers' perceptions of service quality. These findings underscore the importance of organizational commitment and employee engagement to ensure that ISO implementation is tangibly experienced by customers.

Keywords: ISO 9001:2015, financial performance, service quality, CARTER, Bank Syariah Indonesia

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1. Introduction

Islamic banking in Indonesia has experienced rapid development. These institutions have become alternative financial services that emphasize justice, collaboration, and ethical investment. The presence of Islamic banks offers the public a variety of financial options aligned with the Indonesian Banking Architecture (API). Islamic banking is an important pillar in promoting national financial inclusion through a range of Sharia-compliant products and services (OJK, 2024). A significant transformation took place in 2021 when Bank Syariah Mandiri, BNI Syariah, and BRI Syariah merged to form Bank Syariah Indonesia (BSI). This merger created a new institution with strong operational capacity, substantial capital, and the ability to finance large-scale projects. By mid-2024, BSI had served more than 20 million customers, achieved a digital literacy rate of 97.9%, recorded 48% asset growth, and reported a net profit of IDR 3.4 trillion (BSI, 2024).

As the banking sector grows, competition intensifies, and public expectations for service quality continue to rise. This demands banks not only excel in financial products but also in service quality and operational efficiency. One strategy to achieve this is implementing the ISO 9001:2015 Quality Management System. Several other quality management frameworks exist, such as Total Quality Management (TQM), which focuses on global standardization and measurable processes (Muruganandham et al., 2023); Six Sigma, which emphasizes statistical approaches to improve quality and reduce variation (Escobar et al., 2024); and the Malcolm Baldrige National Quality Award (MBNQA), which evaluates overall organizational performance.

ISO 9001:2015 has the advantage of being internationally recognized as a standard for process control, continuous improvement, and customer satisfaction (Demkiv, 2018). This standard emphasizes the principles of continuous improvement, a process-based approach, and a strong orientation toward customer satisfaction (ISO, 2015; Fonseca, 2015). The implementation of ISO 9001:2015 has the potential to influence financial performance. Research shows that ISO 9001:2015 certification may improve efficiency, institutional reputation, and customer satisfaction (Bakator & Ćoćkalo, 2018). These positive impacts can be reflected in financial indicators such as profitability and return on assets (Siougle et al., 2024). However, the financial effectiveness of ISO 9001 depends greatly on the quality of implementation and organizational readiness (Neves et al., 2024).

However, the literature also indicates that the impact of ISO 9001 on service quality from the customer's perspective remains inconclusive, with mixed findings (Abbasi-Moghaddam et al., 2019). Their findings highlight the role of ISO 9001:2015 in improving the reliability of banking services. Similarly, Forough (2017) found that banks certified to ISO 9001:2008 perform better than uncertified banks, particularly in responsiveness, flexibility, design quality, and customer and employee satisfaction. Siltori et al. (2021) also showed that ISO-certified firms experience improved operational efficiency and financial performance during certification, although their long-term effect on profitability can vary. These findings are reinforced by Hernandez-Vivanco (2018), who, using a dynamic panel approach, demonstrated that both single and dual ISO 9001 certifications consistently improve Return on Sales (ROS), Return on Capital Employed (ROCE), and Return on Assets (ROA). Collectively, these studies indicate that ISO 9001 implementation plays an important role in enhancing efficiency, financial performance, and service quality, highly relevant to the context of ISO 9001:2015 implementation in Indonesia's Islamic banking sector. The above findings indicate a gap between improvements in internal efficiency and the subjective and relational nature of the service experience.

The implementation of ISO 9001:2015 focuses on enhancing operational efficiency through standardized procedures, improved quality control, and greater consistency in business processes. Such efficiency can improve financial performance by reducing operational costs and optimizing resource use. In turn, strong financial performance enables organizations to increase investment in service quality, including human resource development, facility improvements, and technology-based service innovation. Therefore, the relationships among ISO 9001, financial performance, and service quality are indirect and interrelated.

On the other hand, in the context of Islamic banking, performance measurement is not solely oriented toward financial aspects but also encompasses Sharia compliance, distributive justice, and social responsibility. Service quality measurement models, such as CARTER (Othman & Owen, 2001), have been developed to capture service dimensions in value-based financial institutions by incorporating Sharia compliance as a core element. However, studies integrating international quality management systems such as ISO 9001 with Sharia-based service quality models remain relatively limited.

Accordingly, a research gap exists across three main domains: (1) the implementation of ISO 9001 in the financial services sector, (2) the measurement of financial performance in Islamic banking, and (3) value-based service quality through the CARTER model. Most previous studies have examined these aspects separately, thereby failing to provide a comprehensive understanding of how international quality standards interact with Sharia value systems in influencing banking performance and service delivery.

Furthermore, the conceptual relationship between ISO 9001 implementation, financial performance, and service quality requires deeper theoretical elaboration. Conceptually, ISO 9001 implementation is expected to enhance operational efficiency and process control, thereby strengthening organizational financial performance (Neves et al., 2024). Strong financial performance, in turn, enables organizations to invest in service development, human resource quality improvement, and technological innovation, all of which contribute to enhanced service quality (Pratiwi et al., 2018). In this regard, financial performance may function as a mediating mechanism linking ISO 9001 implementation to service quality.

In this study, Bank Syariah Indonesia (BSI) was selected as the research context, as it is the result of the merger of three major Islamic banks: Bank Syariah Mandiri, BNI Syariah, and BRI Syariah, making it the largest Islamic bank in Indonesia, with strong operational capabilities, substantial capital, and the capacity to manage large-scale projects. This study employs the CARTER model, which comprises six dimensions: Compliance (Sharia compliance), Assurance, Reliability, Tangibles, Empathy, and Responsiveness. This model is specifically designed for value-based financial services and captures the complex aspects of service quality in Islamic banking.

This study contributes in three principal ways. First, from a theoretical perspective, it integrates quality management literature (ISO 9001), Sharia-based financial performance, and service quality through the CARTER model, thereby extending the understanding of the relationships among these constructs in the context of Islamic banking. Second, it makes an empirical contribution by testing the proposed model in the context of Bank Syariah Indonesia, a topic that remains relatively underexplored in the literature. Third, from a practical perspective, the study offers implications for Islamic banking management in designing quality management system implementation strategies that not only enhance internal efficiency but also generate tangible improvements in customer service experience.

The remainder of this paper is organized as follows. Section 2 reviews the literature on ISO 9001:2015 in financial services, financial performance in Islamic banking, and service quality through the CARTER model. Section 3 describes the research methodology, including the conceptual framework, sampling procedure, data collection, and SEM-PLS analysis. Section 4 presents the empirical results from the measurement and structural models. Section 5 discusses the relationships among ISO 9001:2015 implementation, financial performance, and service quality. Finally, Section 6 concludes the study and outlines recommendations for future research and managerial practice.

2. Literature Review

2.1. ISO 9001:2015 in the Financial Services Sector

ISO 9001:2015 is an international management standard oriented toward continuous improvement, a process-based approach, and risk-based thinking (Fonseca, 2015). The standard emphasizes seven quality management principles, namely customer focus, leadership, engagement of people, process approach, improvement, evidence-based decision-making, and relationship management (ISO, 2015). ISO 9001:2015 consists of ten core clauses, with clauses four to ten: organizational context, leadership, planning, support, operation, performance evaluation, and improvement, serving as the foundation for implementation (Wolniak, 2019).

Organizational Context relates to external and internal issues relevant to the organization’s purpose and strategic direction (Wolniak, 2019). It encompasses the interaction and integration of various elements within the organization, including functions, processes, inputs, outputs, conditions, and constraints shaping the business environment. Organizations are expected not only to meet but also to exceed customer expectations (Lleshi & Lani, 2017).

Leadership requires top management to demonstrate a strong commitment to service quality by aligning quality policies and objectives with the overall business strategy and providing sufficient resources. Top management is responsible for establishing quality policy, fostering a quality-driven culture, and encouraging employee participation and engagement in performance evaluation (ISO, 2015). Rathilall et al. (2024) highlight that leadership must promote cross-departmental collaboration to ensure the quality management system operates effectively.

Planning in ISO 9001:2015 involves identifying risks and opportunities relevant to achieving desired outcomes. Organizations must establish measurable quality objectives, plan actions to address risks, and evaluate the effectiveness of those actions. Such planning improves management quality and customer satisfaction (ISO, 2015). Bakhtiar et al. (2023) note that integrating management systems, including ISO 9001, aims to enhance organizational performance through better planning and risk management. Support includes providing resources, competence, awareness, communication, and documentation control necessary to achieve conformity of products and services (ISO, 2015). Organizations must determine and allocate adequate resources to implement, maintain, and continually improve their quality management system. Effective communication, both internal and external, is essential to support the system.

Operation refers to the management of organizational processes to ensure that products and services meet requirements (ISO, 2015). Organizations must plan, control, and evaluate operational processes, including establishing process criteria, allocating resources, and managing planned and unforeseen changes. Customer communication includes information delivery, handling inquiries, and collecting feedback. Product and service design processes must be controlled through planning stages, input/output verification, result validation, and change management.

Performance Evaluation emphasizes monitoring, measurement, analysis, and evaluation to ensure the effectiveness of the quality management system (ISO, 2015). Organizations must determine what needs to be monitored, how to analyze it, and when to conduct evaluations. Customer satisfaction must also be monitored. Data are used to evaluate product conformity and system effectiveness. Internal audits are essential to verify compliance. Management reviews ensure system suitability and effectiveness.

Improvement involves identifying and selecting opportunities for enhancement. Improvement activities aim to meet customer needs and increase satisfaction (ISO, 2015). These activities include improving products and services, addressing and preventing undesired outcomes, and strengthening system performance. When nonconformities occur, organizations must control and correct them, evaluate their causes, and implement preventive actions. All improvement activities must be documented.

In the financial services sector, particularly banking, implementing ISO 9001 not only enhances operational efficiency but also strengthens service quality and customer satisfaction (Fonseca, 2015). Several empirical studies reinforce the development of this research hypothesis. Hernandez-Vivanco (2018) emphasizes that ISO certification improves organizational effectiveness, although economic benefits are often contextual. Siltori et al. (2021) found that ISO 9001 certification improves human resource management quality by enhancing training and quality awareness. Lleshi & Lani (2017) observed that the implementation of ISO 9001 in the banking sector improves employee discipline and service effectiveness. Forough (2017) reported that ISO-certified banks exhibit better operational management than uncertified banks. Chebir et al. (2019) identified that ISO 9001 enhances process control and customer satisfaction. Pratiwi et al. (2018) demonstrated that ISO 9001 improves profitability and operational efficiency in the financial sector.

2.2. Financial Performance in Islamic Banks

Financial performance reflects a company's ability to manage financial resources to achieve strategic objectives (Baby et al., 2024). One measure of financial success is the ability to generate profits, control assets and liabilities, and fulfill obligations (Sari & Ainun, 2024). In Islamic banking, financial performance is assessed not only materially but also spiritually, in accordance with Sharia principles that emphasize justice, public benefit, and blessings (Ihsan, 2022).

Within the context of Islamic banking, financial performance is influenced not only by operational efficiency but also by compliance with Sharia principles and distinctive governance mechanisms. Firdaus (2017) explains that financial performance in Islamic banks is viewed from two perspectives: generating wealth and distributing wealth, both of which are closely related to financing contracts. Common contracts include murabahah, mudharabah, musyarakah, and ijarah. The suitability of each financing contract determines the effectiveness of financing. Other determinants include clarity of contracts, compatibility of business sectors with economic conditions (Ammah, 2018), and systematic project supervision (Mustofa et al., 2024). Islamic banks do not only focus on profit but also ensure that financing is allocated to halal and socially beneficial sectors. Fund disbursement must comply with Sharia, demonstrating effective risk management and financial intermediation. Investments aligned with *maqashid sharia* improve portfolio quality and reduce non-performing financing (NPF).

Sharia compliance is maintained through Sharia governance. This governance structure plays a strategic role in building trust, reputation, and reducing legal risks. The Sharia Supervisory Board (DPS) ensures that products comply with DSN-MUI fatwas (Alvera, 2024). ISO 9001:2015 supports this through consistent SOPs, risk management, and operational documentation (Hayati, 2022). Thus, Sharia principles and quality standards complement each other in strengthening financial performance. Social responsibility through zakat, infaq, sadaqah, and waqf (ZISWAF) also enhances reputation and customer loyalty. Transparent and impactful social fund distribution improves credibility and expands public trust (Ahmad & Rusdianto, 2020). Value-based CSR supports justice and social sustainability (Dusuki & Abdullah, 2007) and indirectly contributes to financial performance. Other indicators of financial performance include customer growth, optimal financing, and operational efficiency. Islamic banks that consistently apply Sharia principles and offer transparent services attract a broader customer base (Firdaus, 2017; Supriyanto & Rahayu, 2023). Sharia-compliant fund allocation reduces financing risks. Meanwhile, operational efficiency, often measured by BOPO ratios, is essential for competitiveness (Ischak et al., 2024). ISO 9001:2015 reinforces these indicators by standardizing processes, reducing errors, and enhancing service speed (Hayati, 2022).

There remains a gap in the literature on the relationship between international quality management systems, particularly ISO 9001:2015, and financial performance in Islamic banking. Most existing studies continue to focus on aspects of governance and Sharia compliance, without directly linking them to global quality management standards. This indicates a need to explore the integration between modern management practices and the principles of Islamic finance.

2.3. Service Quality in Islamic Banks: The CARTER Model

Service quality is a key factor in enhancing customer satisfaction and loyalty. Within the context of Islamic banking, service quality encompasses not only technical and functional aspects, but also value-based dimensions related to compliance with Sharia principles. Service quality is defined as the ability of a product or service to meet or exceed customer expectations (Singh et al., 2023). Service quality is determined by the gap between customer expectations and their actual experiences. Organizations that consistently improve their operations and services are perceived as high quality (Abbasi-Moghaddam et al., 2019). Othman and Owen (2001) developed the CARTER model, consisting of six dimensions: compliance, assurance, reliability, tangibles, empathy, and responsiveness. This model is highly relevant to Islamic banking because it incorporates both Sharia compliance and conventional service-quality factors.

Service quality in Islamic banking has distinctive characteristics, as it integrates Sharia compliance with conventional service quality dimensions, thereby requiring a more comprehensive measurement approach. Compliance refers to adherence to government regulations and Islamic law (Firdaus, 2017). Dimensions include Sharia implementation, prohibition of interest, rules of Sharia-compliant products, and profit-sharing schemes. Assurance relates to employees' knowledge, courtesy, and ability to convey trust and confidence. This includes polite staff, financial guidance, comfortable facilities, and managerial competence. Reliability refers to the ability to deliver dependable, accurate, and timely service. It includes the security of transactions, service speed, and consistent service standards. Tangibles involve physical aspects such as facilities, equipment, and staff appearance. Examples include appealing office design, fast transactions, and convenient operating hours. Empathy reflects employees' ability to provide individualized attention. Dimensions include accessibility, strong brand image, confidentiality, reasonable service fees, and customer-beneficial products. Responsiveness refers to the willingness to assist customers and provide prompt service, including financial consultation, service readiness, and the maintenance of adequate branch networks.

A range of studies indicates that service quality significantly influences customer satisfaction and loyalty in Islamic banking (Amin & Isa, 2008; Dusuki & Abdullah, 2007). However, improvements in service quality depend not only on operational aspects but also on the organization's ability to manage resources, foster innovation, and cultivate a service-oriented culture. In this regard, an important question arises about the extent to which quality management systems, such as ISO 9001, can enhance value-based service quality. Several studies suggest that the relationship between ISO 9001 and service quality is not always direct but is mediated by other factors such as organizational performance and internal capabilities (Demkiv, 2018).

Based on the literature review above, several research gaps can be identified. First, most studies on ISO 9001 focus on the manufacturing sector or general organizations, with limited attention to the context of Islamic banking. Second, research on service quality in Islamic banking typically employs models such as CARTER without linking them to international quality management systems. Third, the relationship between ISO 9001, financial performance, and service quality has rarely been examined in an integrated analytical framework.

This study is positioned at the intersection of quality management, Islamic finance, and service quality literature. Theoretically, it adopts an integrative approach that links the implementation of ISO 9001 to enhanced efficiency and organizational capability, to financial performance as a mediating mechanism, and to service quality as a customer-perceived outcome. This approach emphasizes that an organization's competitive advantage is determined by its ability to effectively manage resources and internal capabilities (Barney, 1991). In this context, the implementation of ISO 9001 may be viewed as an organizational capability that improves efficiency and financial performance, thereby enabling enhancements in service quality.

3. Methodology

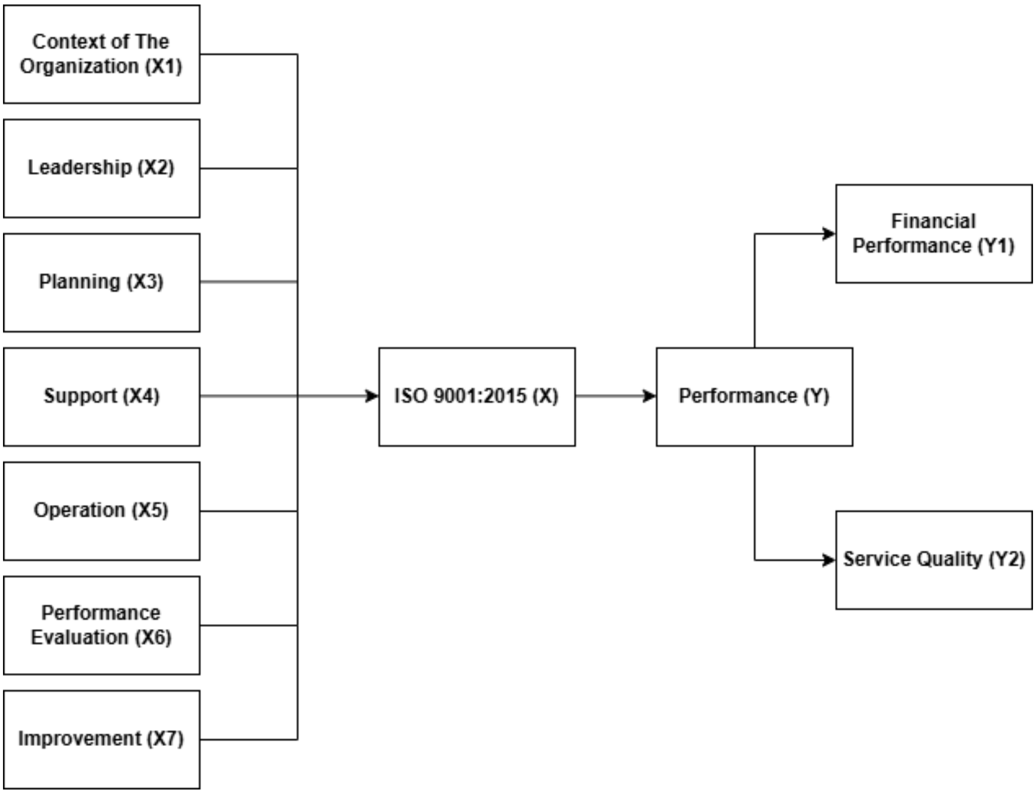
This study employs a quantitative approach with the aim of examining the causal relationships among variables, namely the implementation of ISO 9001:2015, financial performance, and service quality within Islamic banking. A quantitative approach is selected as it enables empirical hypothesis testing through statistical analysis and allows for broader generalization of findings (Creswell, 2014).

The research design adopted is explanatory research, which seeks to explain cause-and-effect relationships among variables based on a developed conceptual framework. In this context, the study aims to explain how implementing ISO 9001 influences financial performance and service quality, and to examine the mediating role of financial performance in this relationship.

3.1. Conceptual Framework

This study employs the conceptual framework illustrated in Figure 1. The independent variable is the implementation of ISO 9001:2015, consisting of seven factors: Organizational Context (X1), Leadership (X2), Planning (X3), Support (X4), Operation (X5), Performance Evaluation (X6), and Improvement (X7). The dependent variables are organizational performance, measured through Financial Performance (Y1) and Service Quality (Y2). This framework reflects the expectation that implementing ISO 9001:2015 effectively enhances profitability, efficiency, and service quality, indicating a holistic approach to improving organizational effectiveness.

***Figure 1**. Research Framework*



Source: Authors' elaboration.

In this study, two types of variables are used: independent and dependent variables. The independent variable is the implementation of ISO 9001:2015, while the dependent variables are the financial performance and service quality of Bank Syariah Indonesia, which represent the outcomes or impacts of the ISO implementation.

Table 1. Variable Operationalization

Variable	Reference	Indicator	Item
X1 (Organizational Context)	(ISO, 2015)	Understanding customer needs	KO1, KO2
X2 (Leadership)	(ISO, 2015)	Quality culture reflected in customer service	KP1, KP2

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X3 (Planning)	(ISO, 2015)	Identification of risks and opportunities	PR1, PR2
X4 (Support)	(ISO, 2015)	Competent employees	DK1, DK2
X5 (Operational)	(ISO, 2015)	Control of operational processes	OPR1, OPR2
X6 (Performance Evaluation)	(ISO, 2015)	Data-based evaluation	EK1, EK2
X7 (Improvement)	(ISO, 2015)	Corrective actions	PK1, PK2
Y1 (Financial Performance of BSI Bank)	(Ahmad & Rusdianto, 2020)	Sharia Principles	PS1, PS2
Y1 (Financial Performance of BSI Bank)	(Ahmad & Rusdianto, 2020)	Zakat distribution and cooperation with social institutions	PZ1, PZ2
Y1 (Financial Performance of BSI Bank)	(Firdaus, 2017)	Increase in customer numbers	JN1, JN2
Y1 (Financial Performance of BSI Bank)		Proper financing	PT1, PT2
Y1 (Financial Performance of BSI Bank)	(Ischak et al., 2024)	Operational efficiency	EO1, EO2
Y2 (Service Quality of BSI Bank)	(Othman & Owen, 2001)	Compliance	CO1, CO2
Y2 (Service Quality of BSI Bank)	(Othman & Owen, 2001)	Assurance	AS1, AS2
Y2 (Service Quality of BSI Bank)	(Othman & Owen, 2001)	Reliability	RA1, RA2
Y2 (Service Quality of BSI Bank)	(Othman & Owen, 2001)	Tangibles	TG1, TG2
Y2 (Service Quality of BSI Bank)	(Othman & Owen, 2001)	Empathy	EP1, EP2
Y2 (Service Quality of BSI Bank)	(Othman & Owen, 2001)	Responsiveness	RP1, RP2

Source: Authors' elaboration.

3.2. Population and Sample

The population in this study consists of customers of Bank Syariah Indonesia. The sampling technique employed is purposive sampling, which involves selecting respondents based on specific criteria (Sekaran & Bougie, 2016). The criteria for respondents in this study include: (1) being an active customer of Bank Syariah Indonesia, and (2) having used the bank's services within a specified period. The sample size comprises 190 respondents. This sample size is considered adequate for analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is relatively flexible for small-to-medium sample sizes (Hair et al., 2019).

3.3. Data Collection Techniques

Data collection was conducted through questionnaires distributed via Google Forms across various social media platforms. The questionnaire used a Likert scale with the following categories: 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Neutral

(N), 4 = Agree (A), 5 = Strongly Agree (SA). A total of 103 responses were obtained from respondents, representing diverse demographic backgrounds, including age, occupation, and level of education. The selection of respondents assumes that customers are the parties who directly experience service quality and are therefore able to provide relevant assessments of the research variables.

3.4. Data Analysis Techniques

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS. The SEM-PLS method was selected for its ability to analyze complex structural models and relatively lenient requirements regarding data normality (Hair et al., 2019).

The analysis process was conducted in two main stages:

1. Measurement Model Evaluation (Outer Model).
   This stage aims to assess the validity and reliability of the constructs. Convergent validity is evaluated based on factor loadings (> 0.70) and the Average Variance Extracted (AVE > 0.50). Discriminant validity is assessed using the Fornell-Larcker criterion and cross-loadings. Construct reliability is measured through Composite Reliability (> 0.70) and Cronbach's Alpha (> 0.70) (Hair et al., 2019).
2. Structural Model Evaluation (Inner Model).
   This stage aims to examine the relationships among variables within the research model. Hypothesis testing is conducted using path coefficients, t-statistics, and p-values obtained through the bootstrapping procedure. In addition, the R-squared value is used to assess the model's explanatory power for the dependent variables.

3.5. Validity and Reliability Test

To ensure the quality of the research instrument, validity and reliability tests were conducted. Construct validity was assessed through convergent and discriminant validity, while reliability was evaluated using Cronbach's Alpha and Composite Reliability. These tests aim to ensure that the research instrument measures the intended constructs consistently and accurately (Hair et al., 2019).

3.6. Interpretation of Results and Implications

After obtaining the analysis results, interpretation is carried out by considering the strength of the relationships among variables and the significance of the influence of ISO 9001:2015 implementation on the performance and service quality of BSI Bank. In addition, this study provides strategic recommendations based on the findings obtained, particularly in the context of managerial decision-making within BSI Bank for strategic decision-making. Using the SEM-PLS analytical approach, this study is expected to provide a more accurate understanding of the relationships among variables and offer deeper insights into the impact of implementation on performance and service quality.

4. Results

4.1. Descriptive Statistical Analysis

Based on the data analysis, most respondents in this study were female, totaling 54 individuals (52.4%), while male respondents numbered 49 (47.6%). By age, the largest group of respondents was 18–23, totaling 43 individuals (41.7%). The age groups 24–29 years and 30–34 years each consisted of 13 individuals (12.6%), the 35–44 year group consisted of 18 individuals (17.5%), the 45–54 year group consisted of 9 individuals (8.7%), and the group aged 55 and above consisted of 7 individuals (6.8%).

In terms of the highest level of education, most respondents were Bachelor's (S1) graduates, totaling 46 individuals or 44.7%, followed by Senior High School/Vocational High School (SMA/SMK) graduates with 43 individuals (41.7%), Postgraduate (S2) graduates with 9 individuals (8.7%), Diploma (D1–D3) graduates with 4 individuals (3.9%), and Doctoral (S3) graduates with 1 individual (1%). Based on occupation, the majority of respondents were students, totaling 47 individuals or 45.6%, followed by private employees with 28 individuals (27.2%), housewives with 12 individuals (11.7%), civil servants/stateowned enterprise employees (PNS/BUMN) with 9 individuals (8.7%), entrepreneurs with 6 individuals (5.8%), and professionals such as doctors or lawyers with 1 individual (1%).

Based on account ownership status, most respondents reported having an account at Bank Syariah Indonesia, totaling 97 individuals (94.2%), while only 6 (5.8%) did not. In terms of account ownership length, the largest group of respondents had been customers for 1–3 years, totaling 34 individuals (33%). Respondents who had owned an account for 3.1–5 years totaled 29 individuals (28.2%), those with less than 1 year totaled 20 individuals (19.4%), and those with more than 5 years also totaled 20 individuals (19.4%). Lastly, by domicile, most respondents resided in the Bogor area, totaling 27 individuals (26.2%). This was followed by respondents residing in Jakarta at 21 individuals (20.4%), Bekasi 12 individuals (11.7%), Depok 10 individuals (9.7%), Tangerang 8 individuals (7.8%), Sukabumi and South Tangerang with 5 individuals each (4.9%), and other regions such as Samarinda, Bandar Lampung, Bandung, and Mojokerto, each with fewer than 3 respondents. This indicates that respondents are widely spread across various regions of Indonesia, although predominantly concentrated in the Jabodetabek area.

To illustrate respondents' answers to the questionnaire statements, descriptive data for each variable are presented. The descriptive data are presented using a Likert scale with scores ranging from 1 to 5. Subsequently, qualitative categories for the scale are constructed as shown in Table 2.

Table 2. Index Range of Responses

No	Range	Category
1	1.00 – 1.80	Very Low
2	1.81 – 2.60	Low
3	2.61 – 3.40	Moderate
4	3.41 – 4.20	High
5	4.21 – 5.00	Very High

Source: Authors' elaboration.

The average of all respondents' answer items was calculated. Furthermore, the response index values were categorized according to Table 2. The complete index values for the implementation of ISO 9001:2015 (X) are presented in Table 3. The data show two dimensions with very high index values: the leadership dimension (KP2) at 4.36 and the employee competence dimension (DK1 at 4.27 and DK2 at 4.35).

Table 3. Index Values of ISO 9001:2015 Implementation (X)

No	Implementation of ISO 9001:2015 (X1)	Average	Index Value
1	KO1	4.14	High
2	KO2	4.11	High
3	KP1	4.15	High
4	KP2	4.36	Very High
5	PC1	4.10	High
6	PC2	3.98	High
7	DK1	4.27	Very High
8	DK2	4.35	Very High
9	OPR1	4.12	High
10	OPR2	3.99	High
11	EK1	4.06	High
12	EK2	4.18	High
13	PK1	4.16	High

14	PK2	4.04	High
Average		**4.15**	

Source: Authors' elaboration.

The Sharia principles have a very high index value, namely PS2, with a score of 4.24. The complete index results for financial performance (Y1) are presented in Table 4.

Table 4. Index Values of Financial Performance (Y1)

No	Financial Performance (Y1)	Average	Index Value
1	PS1	4.20	High
2	PS2	4.24	Very High
3	PZ1	4.11	High
4	PZ2	4.08	High
5	JN1	4.05	High
6	JN2	3.86	High
7	PT1	4.19	High
8	PT2	4.08	High
9	EO1	4.07	High
10	EO2	4.11	High
Average		**4.10**	

Source: Authors' elaboration.

Compliance has a very high index value (CO1), with a score of 4.21. Likewise, Assurance shows a very high index value of 4.22 for AS2, Tangibles shows 4.25 for TG1, and Empathy shows 4.22 for EP1. The complete index results for service quality (Y2) are presented in Table 5.

Table 5. Index Values of Service Quality (Y2)

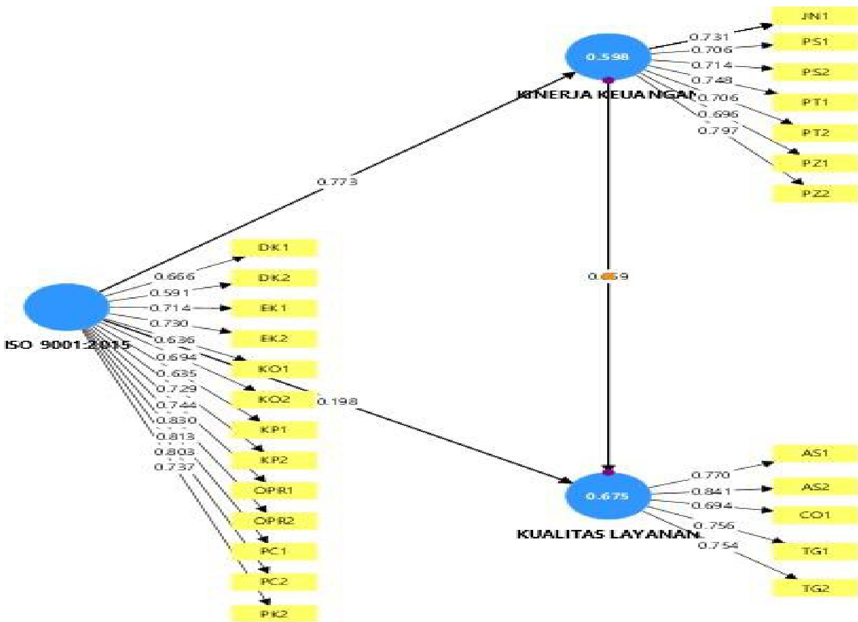
No	Service Quality (Y2)	Average	Index Value
1	CO1	4.21	Very High
2	CO2	4.13	High
3	AS1	4.11	High
4	AS2	4.22	Very High
5	RA1	3.98	High
6	RA2	4.01	High
7	TG1	4.25	Very High
8	TG2	4.01	High
9	EP1	4.22	Very High
10	EP2	4.15	High
11	RP1	4.11	High
12	RP2	4.13	High
Average		**4.13**	

Source: Authors' elaboration.

4.2. Measurement Model (Outer Model)

Based on the results of the initial outer loading test, several indicators had loading values below 0.70 and were therefore declared invalid and eliminated from the model. In the ISO 9001:2015 (X) variable, which originally consisted of 13 indicators, one indicator was found to be invalid, namely PK1 (Quality Improvement), leaving 12 valid indicators. In the Financial Performance (Y1) variable, which initially had 10 indicators, three indicators did not meet the criteria, namely JN2 (Customer Growth, second indicator), EO1 (Operational Efficiency, first indicator), and EO2 (Operational Efficiency, second indicator), resulting in only seven indicators being declared valid. Meanwhile, the Service Quality (Y2) variable, which originally consisted of 12 indicators, had seven indicators eliminated, namely CO2 (Compliance, second indicator), RA1 (Reliability, first indicator), RA2 (Reliability, second indicator), EP1 (Empathy, first indicator), EP2 (Empathy, second indicator), RP1 (Responsiveness, first indicator), and RP2 (Responsiveness, second indicator), leaving five valid indicators.

***Figure 2**. Measurement Model (Outer Model)*



Source: Authors' elaboration

a. Discriminant Validity Test

The Discriminant Validity Test uses Cross Loadings to ensure that each latent variable has a stronger relationship with its own indicators than with those of other latent variables.

Table 6. Discriminant Validity

Data Item	ISO 9001:2015	Financial Performance	Service Quality
AS1	0.603	0.658	0.77
AS2	0.597	0.667	0.841
CO1	0.498	0.555	0.694
DK1	0.666	0.556	0.64

DK2	0.591	0.583	0.562
EK1	0.714	0.571	0.479
EK2	0.73	0.472	0.473
EO1	0.546	0.659	0.531
EO2	0.649	0.731	0.579
JN1	0.477	0.718	0.639
JN2	0.517	0.671	0.524
KO1	0.636	0.482	0.358
KO2	0.694	0.538	0.471
KP1	0.635	0.411	0.381
KP2	0.729	0.545	0.551
OPR1	0.744	0.542	0.465
OPR2	0.83	0.636	0.529
PC1	0.813	0.615	0.517
PC2	0.803	0.589	0.629
PK2	0.737	0.623	0.464
PS1	0.462	0.706	0.518
PS2	0.497	0.751	0.654
PT1	0.669	0.748	0.664
PT2	0.642	0.8	0.687
PZ1	0.564	0.696	0.589
PZ2	0.603	0.797	0.626
TG1	0.496	0.62	0.756
TG2	0.499	0.596	0.574

Source: Authors' elaboration

Based on Table 6, each indicator must load more strongly on its respective construct than on other constructs for the cross-loading method to confirm discriminant validity (Chin & Newsted, 1998). The results indicate that the constructs measured in this study are empirically distinct. Discriminant validity is thus achieved, as every indicator demonstrates higher loadings on its associated construct than on any other construct.

b. Reliability Test:

To ensure that the construct has adequate reliability, both CR and Cronbach's Alpha must each be at least 0.70 (Chin & Newsted, 1998).

Table 7. Reliability Test

Cronbach's Alpha	Composite Reliability (ρc)	Composite Reliability (ρa)	Average Variance Extracted (AVE)
0.921	0.925	0.933	0.519

0.894	0.896	0.913	0.512
0.821	0.825	0.875	0.584

Source: Authors' elaboration

The results show that Cronbach's Alpha and composite reliability exceed 0.70, indicating strong internal consistency. Additionally, the Average Variance Extracted (AVE) values exceed the 0.50 threshold, demonstrating satisfactory convergent validity.

4.3. Structural Model (Inner Model)

The next stage of analysis is the evaluation of the Structural Model (Inner Model), which assesses the relationships among latent variables. Several tests were performed to evaluate the magnitude and significance of these structural relationships. The results of the hypothesis testing indicate that:

a. The implementation of ISO 9001:2015 has a positive and significant effect on financial performance.
b. The implementation of ISO 9001:2015 does not significantly affect service quality.
c. Financial performance has a positive and significant effect on service quality.
d. Financial performance acts as a mediating variable in the relationship between ISO 9001 implementation and service quality.

Path coefficients are used to determine the strength of the influence each independent variable exerts on the dependent variable. A coefficient below 0.10 is considered weak, between 0.11 and 0.30 is considered moderate, and above 0.30 is considered strong (Hair et al., 2019).

Table 8. Path Coefficients

	Path Coefficients
ISO 9001:2015 > Financial Performance	**0.784**
ISO 9001:2015 > Service Quality	**0.235**
Financial Performance > Service Quality	**0.632**

Source: Authors' elaboration

The results of the study show that ISO 9001:2015 has a strong influence on Financial Performance. The path coefficient value between ISO 9001:2015 and Financial Performance is 0.784. Likewise, Financial Performance has a strong influence on Service Quality with a path coefficient of 0.632. Meanwhile, ISO 9001:2015 toward Service Quality falls into the moderate category with a path coefficient value of 0.235.

The R^2 value reflects the extent to which independent variables explain the variance of dependent variables. According to Hair et al. (2019), an R^2 value of approximately 0.25 is weak, around 0.50 is moderate, and 0.75 or higher is considered substantial. The results show that the R^2 for financial performance is 0.560, indicating that 56% of the variance in financial performance is explained by the model, which falls within the moderate category. Similarly, service quality has an R^2 of 0.677, which is also within the moderate range.

Table 9. R-Square

	R-Square	R-Square Adjusted
Financial Performance	**0.560**	**0.555**
Service Quality	**0.677**	**0.671**

Source: Authors' elaboration

Effect size (f^2) assesses the impact of individual independent variables within the model. According to Chin & Newsted (1998), an $f^2 < 0.02$ indicates a small effect, 0.02–0.35 a medium effect, and > 0.35 a large effect.

Table 10. f Square

	f-square
ISO 9001:2015 > Financial Performance	**1.101**
ISO 9001:2015 > Service Quality	**0.115**
Financial Performance > Service Quality	**0.490**

Source: Authors' elaboration

The study found that the implementation of ISO 9001:2015 has an f^2 value of 1.101 for Financial Performance. This indicates that implementing ISO 9001:2015 has a strong impact on financial performance. The implementation of ISO 9001:2015 on Service Quality has an f^2 value of 0.115. This indicates that implementing ISO 9001:2015 has a moderate impact on service quality. Financial Performance on Service Quality has an f^2 value of 0.490. This means that financial performance has a large impact on service quality.

The significance of the structural relationships was examined using the bootstrapping procedure, which provides t-statistics and p-values. A p-value below 0.05 indicates a statistically significant effect (Chin & Newsted, 1998).

Table 11. Significance Test

Path	Original sample (O)	Sample mean (M)	Std Dev (STDEV)	T Stats (O/STDEV)	P values
ISO 9001:2015 > Financial Performance	**0.773**	**0.781**	**0.046**	**16.662**	**0.000**
ISO 9001:2015 > Service Quality	**0.198**	**0.19**	**0.119**	**1.663**	**0.096**
Financial Performance > Service Quality	**0.659**	**0.672**	**0.106**	**6.229**	**0.000**

Source: Authors' elaboration

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The results show that implementing ISO 9001:2015 has a positive and significant effect on Financial Performance. This is indicated by a T-value of 16.662, where $T > 1.96$. The P-value is 0.000, which means $P < 0.05$. However, this is not the case with the relationship between the implementation of ISO 9001:2015 and Service Quality. The T-value is 1.663, which means $T < 1.96$. The p-value is 0.096, which means $P > 0.05$. This means that implementing ISO 9001:2015 does not significantly affect service quality. Meanwhile, Financial Performance has a positive and significant effect on Service Quality. This is indicated by a T-value of 6.229, which exceeds 1.96. The P-value is 0.000, which means $P < 0.05$.

5. Discussion

5.1. The Relationship Between the Implementation of ISO 9001:2015 and Financial Performance

The analysis shows that implementing ISO 9001:2015 has a positive and significant effect on the financial performance of Bank Syariah Indonesia. The path coefficient is 0.773, the T-statistic is 16.662 (greater than 1.96), and the p-value is 0.000 (less than 0.05). These findings indicate that implementing a quality management system based on ISO 9001:2015 can improve profitability by reducing failure costs, increasing operational effectiveness, and emphasizing continuous improvement.

Compliance with Sharia Principles (PS1, PS2) has outer loadings of 0.706 and 0.714, which indicate a strong contribution to the financial performance construct. These findings reinforce Ahmad & Rusdianto's (2020) argument that Sharia compliance enhances the bank's trust and reputation, thereby supporting financial sustainability. Customers perceive BSI as consistently upholding Sharia principles, which contributes to sustainable financial performance.

Zakat Management and Social Responsibility (PZ1, PZ2) recorded the highest loadings: 0.786 and 0.797, respectively. This strengthens the literature by Ahmad & Rusdianto (2020), which states that zakat distribution and social collaboration positively affect customer image and loyalty. BSI's social programs contribute significantly to customer perceptions of financial performance.

Customer Growth (JN1), with a loading of 0.731, indicates customers' positive perceptions regarding the increase in the number of customers. Consistent with Firdaus (2017), a growing customer base implies increased third-party funds, which form the foundation of bank income.

Proper Financing (PT1, PT2) has loadings of 0.706 and 0.696, which fall within the valid range (> 0.6), indicating that customers acknowledge the proper allocation of funds in accordance with *maqashid sharia* principles. The findings of this study are consistent with other research, including Pratiwi et al. (2018), which shows that Islamic banking can become more profitable and efficient by implementing quality management. Hernandez-Vivanco (2018) provides further support by stating that ISO 9001 can improve financial performance metrics such as ROS and ROA. Likewise, Forough (2017) confirms that quality systems such as ISO 9001 lead to improvements in overall financial performance and enhanced operational efficiency.

Within the context of Islamic banking, these findings indicate that implementing international quality management standards can enhance the organization's internal capabilities, in line with the Resource-Based View (Barney, 1991). ISO 9001 may be regarded as an intangible resource that strengthens the organization's ability to manage processes effectively and efficiently.

5.2. The Relationship Between the Implementation of ISO 9001:2015 and Service Quality

The findings of the study show that the implementation of ISO 9001:2015 does not have a significant effect on service quality, with a path coefficient of 0.198, a T-statistic of 1.663 (< 1.96), and a p-value of 0.096 (> 0.05). This indicates that customers' perception of service quality does not increase directly as a result of ISO implementation.

The average scores for service quality indicators range from high to very high, according to the analysis of the questionnaire items, although the influence on overall service quality remains minimal. Customer trust in the competence and security of services is reflected in the scores of Indicators AS1 (staff competence is assured) and AS2 (transaction security is assured), which are 4.11 (high) and 4.22 (very high), respectively. However, the oversight of the Sharia Supervisory Board has a greater impact on these achievements compared to the implementation of ISO. Meanwhile, TG1 (completeness of physical facilities) and TG2 (cleanliness and comfort of the environment) received scores of 4.25 (very high) and 4.01 (high), respectively, while Indicator CO1 (compliance with Sharia principles) received a score of 4.21 (very high). Although these last indicators are positive, they may still improve.

Studies conducted by Xu & Sarkis (2020) found that implementing ISO 9001 tends to have a stronger influence on improving internal procedures and building trust than on directly shaping customer perceptions of service quality. These findings are consistent with previous studies. Perceptions of service quality are more influenced by relational elements not specifically regulated by ISO standards, such as employee empathy, service timeliness, and ease of digital access. Therefore, although ISO 9001:2015 is crucial for ensuring uniformity in procedures and documentation, its implementation has not yet fully addressed the emotional and interactive elements that customers directly experience.

The findings indicate that implementing ISO 9001:2015 does not significantly affect service quality from the customers' perspective. This result can be explained by the fact that ISO 9001 primarily focuses on the standardization of internal organizational processes, such as procedural documentation, quality control, and operational efficiency. In contrast, service quality in the banking sector is largely influenced by customers' direct experiences, including interactions with employees, empathetic service, and the bank's ability to understand customers' needs.

Therefore, although implementing ISO 9001:2015 may enhance internal efficiency, its impact on customers' perceptions of service quality does not necessarily manifest directly. Within the context of Islamic banking, service quality is determined not only by process efficiency but also by value-based dimensions such as trust (amanah), empathy, and compliance with Sharia principles (Othman & Owen, 2001). Consequently, while ISO 9001 may improve process standardization, this alone is insufficient to enhance service quality without strengthening relational and value-based aspects.

5.3. The Relationship Between Financial Performance and Service Quality

The test results show a positive and significant relationship between financial performance and service quality, with a path coefficient of 0.659, a T-statistic of 6.229, and a p-value of 0.000. These findings indicate that better financial conditions enable the bank to invest in technology, infrastructure, and human resource development, which directly improves service quality.

Better financial results provide management with the opportunity to invest in digital technology, service infrastructure development, and human resource development to enhance service delivery. A financially healthy bank can offer more personalized, responsive, and accessible services to its customers.

These findings support the studies by Pratiwi et al. (2018), which emphasize that financial stability enables banks to improve service quality, operational efficiency, and customer satisfaction. A financially healthy bank has greater capacity to enhance digital systems, infrastructure, and staff competencies, thereby significantly improving banking service quality.

Within the context of Islamic banking, financial performance serves as an enabler, a supporting factor that helps organizations enhance the customer experience. This suggests that the relationship between internal efficiency and service quality is indirect, being mediated by the organization's financial condition. Accordingly, the impact of ISO 9001 on service quality does not occur directly, but rather operates through prior improvements in financial performance.

6. Conclusion and Suggestions

6.1. Conclusion

The implementation of ISO 9001:2015 has a positive and significant effect on financial performance, indicating that an organized quality management system can improve operational effectiveness, reduce costs, and deliver financial benefits.

However, implementing ISO 9001:2015 does not significantly affect perceptions of service quality, which is more strongly influenced by direct interactions, service speed, and emotional factors. Conversely, good financial performance significantly improves service quality by enabling investment in technology, staff training, and service facilities. These findings emphasize the importance of targeted quality management, sound financial conditions, and a focus on the customer experience to enhance the competitiveness of Bank Syariah Indonesia.

6.2. Suggestion for Future Researchers

For future research, several aspects should be considered to address this study's limitations, including the number of respondents, the scope of indicators, and the perception-based measurement methodology. Future researchers are advised to use a larger sample size to improve the generalizability of the results. In addition, it is recommended to investigate more complex interactions by including mediating or moderating variables, such as customer satisfaction or digital experience. Lastly, to better understand service features that cannot be measured through questionnaires, future researchers should combine quantitative and qualitative approaches through mixed methods.

6.3. Managerial Implications

For the management of Bank Syariah Indonesia, it is recommended to formulate strategies that place greater emphasis on the interactive and emotional components of customer service, rather than relying solely on ISO 9001:2015, to enhance service quality. These efforts include intensive training for frontline employees to improve interpersonal communication, empathy, and responsiveness; the development of digital services that are easy to access and use; and the implementation of regular customer satisfaction surveys to capture service elements not covered in ISO standards. In addition, considering that financial performance has been shown to influence service quality, management is encouraged to continuously strengthen fund management and operational efficiency as a foundation for improving customer service.

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