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THE INFLUENCE OF SERVICE ROLES, PERCEPTION OF CONVENIENCE, PERCEPTION OF RISK, AND FACILITIES ON CONSUMER SATISFACTION IN THE FINANCIAL INFORMATION SERVICE SYSTEM (SLIK) REVIEWED FROM ISLAMIC ECONOMICS (STUDY ON THE FINANCIAL SERVICES AUTHORITY OF SOUTH KALIMANTAN PROVINCE)

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Abstract :
This study was motivated by the SLIK service context, specifically the rising demand for information, inquiries, and complaint consultations from consumers regarding SLIK records, debt collector behavior, and external fraud—such as scams, account breaches, and skimming (identity theft). Given the growing number of business records and individuals relying on financial information for loans and other transactions, assessing SLIK's effectiveness has become increasingly important for enhancing customer satisfaction. The objective of this study is to determine the extent to which the independent variables influence the dependent variable, both partially and simultaneously. It's a quantitative study. The population consists of 3,475 individuals, based on the number of walk-in consumers who visited the OJK SLIK service in 2024, while the sample comprises 44 respondents selected via random sampling. Data collection was conducted via a Likert-scale questionnaire. The results indicate that, when analyzed individually, the "Service Role" variable does not have a significant effect (significance value: -2.086). The "Perceived Ease" variable has a significant effect (p-value: 6.36), as does the "Perceived Risk" variable (p-value: 3.183). Conversely, the "Facilities" variable does not have a significant effect (significance value: 0.633). However, when analyzed simultaneously, the variables of Service Role, Perceived Ease, Perceived Risk, and Facilities exert a significant influence on purchasing decisions, with an F-test significance value of 0.000 ($\alpha = 0.05$).

Keywords: *Service, Convenience, Risk, SLIK Service, Consumer Satisfaction*

Abstrak :
Penelitian ini melatarbelakangi layanan SLIK peningkatan permintaan informasi, pertanyaan, maupun konsultasi pengaduan dari konsumen mengenai pencatatan SLIK, perilaku petugas penagihan, *fraud eksternal* berupa penipuan, pembobolan rekening, dan *skimming* (pencurian indentitas). Mengingat semakin banyaknya catatan bisnis dan orang -orang yang mengandalkan informasi keuangan untuk pinjaman dan transaksi lainnya, penilaian efektivitas SLIK menjadi semakin penting dalam hal meningkatnya kepuasan pelanggan. Tujuan penelitian ini untuk mengetahui sejauh mana variabel bebas mampu mempengaruhi variabel terikat secara parsial dan simultan. Jenis penelitian ini adalah penelitian kuantitatif. Populasi yaitu 3.475 orang yang di ambil dari jumlah Pengunjung konsumen SLIK OJK *Walk in* (langsung) tahun 2024 sedangkan sampel sebanyak 44 responden, diambil menggunakan *Teknik Random Sampling*. Instrumen penelitian ini melalui kuesioner dan menggunakan skala likert. Hasil penelitian menunjukkan

Secara parsial variabel Peran Pelayanan tidak berpengaruh signifikan dengan nilai signifikansi sebesar -2,086. Variabel persepsi kemudahan berpengaruh signifikan dengan nilai signifikansi 6,36. Variabel persepsi risiko berpengaruh signifikan dengan nilai signifikansi 3,183. Sedangkan Secara parsial variabel fasilitas tidak berpengaruh signifikan dengan nilai signifikansi 0,633. secara simultan variabel Peran Pelayanan, Persepsi Kemudahan, Persepsi Risiko dan Fasilitas berpengaruh signifikan terhadap keputusan pembelian dengan nilai signifikansi uji f sebesar 0,000 (α = 0,05).

Kata Kunci: *Pelayanan, Kemudahan, Risiko, Layanan SLIK, Kepuasan Konsumen*

INTRODUCTION

The Financial Services Authority (OJK) is an independent state institution with the main task of regulating, supervising, and protecting all activities in the financial services sector in an integrated manner. This institution was established under Law Number 21 of 2011 (Muliaman D. Hadad, Ph.D.). The presence of the OJK also takes over several functions from the previous institution, including in the field of regulation and supervision of the capital market, where the OJK assumes the role of Bapepam-LK. Meanwhile, in terms of regulating, supervising, and protecting financial services consumers, the OJK also took over some of the tasks previously carried out by Bank Indonesia (BI). Thus, all people who are customers or have relationships with financial services institutions are within the scope of OJK protection (Financial Services Authority n.d.).

As an institution with a public service function, OJK serves various parties, including consumers and stakeholders. Recipients of these services include financial service institutions under the supervision of the OJK, both the banking sector, non-bank financial institutions, the capital market, and the public as users of financial services. One form of service provided by the OJK is the consumer complaint facility (Purnomo and Maulida 2024). If the public experiences problems with financial services institutions and does not receive a resolution after filing a complaint with the relevant parties, they can file a complaint with the OJK by attaching supporting evidence. In addition, OJK took over the function of providing debtor information from Bank Indonesia, previously known as BI Checking. Since January 2018, the service has been replaced by the Financial Information Service System (SLIK). Along with the transition, Bank Indonesia Regulation No. 18/21/PBI/2016 concerning the Debtor Information System was officially revoked and no longer applies (Muliaman D. Hadad, Ph.D., n.d.).

On Thursday, 27 April, 2017, OJK officially determined that the Financial Information Service System (SLIK) would serve as a substitute for the Debtor Information System (SID). (Harfin 2018) As stipulated in the Financial Services Authority Regulation Number 18/POJK.03/2017 concerning Reporting and Request for Debtor Information through SLIK. This change is part of the process of transferring the supervisory authority of the financial services sector to the OJK (Azmi and Muzakir 2024). With the enactment of this regulation, the terms BI Checking or SID were officially replaced by SLIK (Ifahmuzda and Purnomo 2023). This system is one of the important infrastructures in supporting the creation of a healthy, efficient, and transparent financial system. Through SLIK, financial institutions can access credit history information on prospective debtors, helping them assess credit quality and minimize financing risks. In addition, this system makes it easier for people to access financial services (Financial Services Authority n.d.) (Agus Purnomo and Atika Zahra Maulida 2025).

The Financial Information Service System (SLIK) provides public financial information, particularly loan or credit history, from various financial service institutions, including banks, non-banking institutions, and financing institutions. All of these institutions have the authority to access debtor data and are obliged to report through the provided system. Thus, SLIK functions as an integrated data center that contains the debtor's credit information in a comprehensive manner (Yudiana, Suartini, and Supraptha 2022)

The Financial Services Authority office where the research is located is at Jalan A. Yani KM 8.9, Tatah Belayung Baru, Kertak Hanyar District, Banjar Regency, South Kalimantan 70645 (Widarto and Runekawati 2025). Based on data in 2024, the number of direct customer service receipts (walk-in) reached 3,475 people. Of these, this study took a sample of 44 consumers who directly used SLIK services. The services provided include requests for information, consultations, and handling complaints related to SLIK recording, billing officer behavior, and external fraud cases such as account break-ins, skimming (identity theft), and other fraudulent activities (Agus Purnomo and Atika Zahra Maulida 2024).

In the SLIK mechanism, the whistleblower is a financial services institution that has the obligation to convey and access debtor information through the system to the Financial Services Authority. Parties included as reporters include People's Credit Banks (BPR), commercial banks, financing institutions (Widarto and Runekawati 2025), Sharia People's Financing Bank (BPRS), and other financial services institutions that provide funding facilities, except microfinance institutions. Meanwhile, the debtor refers to individuals, business entities, or other parties who receive financing facilities from the complainant (Rozabila 2024). The information contained in SLIK's debtor report includes collateral data, financing facilities, identity of the management and owner, the debtor's financial condition, and the guarantor. All of these data are reported periodically by each institution's head office to the OJK.

The development of the financial sector in Indonesia is increasingly rapid, in line with the growing need for transparent and accurate financial services. In this case, the Financial Services Authority, as an independent institution, plays a strategic role in maintaining the stability and integrity of the financial system. One of the innovations developed is SLIK, which functions as a source of credit information for financial institutions in assessing the feasibility of prospective debtors. However, the success of

SLIK implementation is not only determined by the sophistication of the system, but also by the extent to which the community perceives the benefits, the ease of access provided, the level of risk, and the quality of services received. Therefore, it is important to examine the effect of SLIK use on consumer satisfaction as a service user.

Service quality is one of the main factors that affect SLIK user satisfaction. Users tend to choose systems that are easily accessible, have a simple appearance, and require few complex procedures. However, in practice, there are still complaints about long wait times for services and limited access for people with low levels of technology literacy. This condition can be an obstacle to increasing user satisfaction. Common indicators of service quality include reliability, responsiveness, assurance, and empathy.

In addition to service quality, ease of use is an important factor in determining consumer satisfaction. Systems that are easy to learn, flexible, and have a clear, easy-to-understand display will be in greater demand among users. However, obstacles in the form of complex procedures and limited technological capabilities in some communities are still challenges in optimizing the use of SLIK.

On the other hand, risk perception should also be a concern in implementing SLIK. Concerns about the security of personal data are increasing as cybercrime in the financial sector ramps up. The level of public trust in this system is highly dependent on the OJK's ability to ensure data security and that the available information is used solely for credit assessment purposes, without misuse. If the perceived risk is high enough, it can reduce user satisfaction.

Facilities provided by the South Kalimantan Provincial Financial Services Authority also help enhance service convenience. These facilities include waiting rooms, complaint rooms, prayer rooms, and other supporting facilities that support service activities to the community.

Overall, consumer satisfaction is an important indicator in assessing the success of SLIK implementation. The level of satisfaction is influenced by factors such as service quality, ease of use, risk perception, and the completeness of available facilities. Users generally expect fast, accurate, and responsive information services. If the quality of service can continue to be improved, this will have a positive impact on increasing public trust in the SLIK system (Stuart 2020)

As one of the regions with fairly rapid economic growth, South Kalimantan needs an efficient and reliable financial services system. The increase in economic activity and the public's need for financial information, especially in credit applications and other transactions, make evaluating SLIK's effectiveness even more important, particularly in terms of increasing consumer satisfaction.

RESEARCH METHOD

This study uses a quantitative, descriptive research design to test hypotheses using numerical data and statistical analysis. Data were collected through a survey, with a questionnaire distributed to respondents (Sugiono n.d.). The research focuses on analyzing the influence of service roles, perceptions of convenience and risk, and facilities on consumer satisfaction with the Financial Information Service System (SLIK). In addition, this study uses documentation data to complement the analysis results.

The research was carried out at the South Kalimantan Provincial Financial Services Authority Office, focusing on consumers who use SLIK services. The research population was 3,475 people based on service data in 2024, and the sample was selected using simple random sampling, yielding 44 respondents. The data used consisted of primary data collected through questionnaires and secondary data sourced from books, journals, and official documents. The research variables include independent variables (service role, perception of convenience, perception of risk, and facilities) and the dependent variable, consumer satisfaction.

The research instrument used a Likert scale with five answer options to measure respondents' perceptions. Data collection techniques are carried out through observation, questionnaires, and documentation (Unaradjan 2019). Data analysis uses multiple linear regression to determine the influence of independent variables on dependent variables, and it is accompanied by classical assumption tests such as tests for normality, multicollinearity, and heteroscedasticity. Hypothesis testing is carried out through a t-test (partial), an F-test (simultaneous), and a determination coefficient (R^2) to see the contribution of independent variables to consumer satisfaction (Janie, n.d.).

RESULTS AND DISCUSSION

1. The Influence of Service Roles on Consumer Satisfaction

The Satisfaction Indicator for a consumer or customer examines the role of services provided by Islamic financial institutions. The services are provided in the form of savings products, financing, investment, and others. Consumer satisfaction is shown in the results of the statistical test as follows:

Table 1.1
T Test

Coefficient

Models		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.761	2.975		-.256	.799
	Role of Ministry	-.483	.232	-.362	-2.086	.044
	Perception of Ease	.825	.130	.658	6.361	.000
	Risk Perception	.987	.310	.569	3.183	.003

Facilities	.064	.134	.049	.481	.633

Data Source: SPSS 25 Statistical Test Year 2026

Based on Table 1.1, the t-test indicates that the service role variable (X1) has a t-value of -2.086 and a p-value of 0.044. This value shows that, in absolute t, the calculated value is greater than the t value in the table (1.682), and the significance value is below the 0.05 threshold. Thus, the alternative hypothesis (Ha) is accepted, and the null hypothesis (Ho) is rejected. A indicates that the service roles variable has a significant effect on consumer satisfaction. However, the direction of influence shown is negative, as indicated by the regression coefficient of -0.483. It means that, to some extent, the role of service has a negative but significant influence on consumer satisfaction. In addition, the results of the classical assumption test indicated that the residuals were normally distributed, and no multicollinearity was detected among the variables.

According to the T-test results, the service role influences consumer satisfaction. In the study, service roles were measured using several main indicators: reliability, responsiveness, assurance, and empathy. These four indicators are important components in assessing the quality of services provided to consumers.

In practice, the service role for consumer satisfaction at the OJK South Kalimantan Provincial Office is implemented through two service mechanisms: direct (walk-in) and online via the OJK official website. This online service can be accessed through the system provided in accordance with applicable procedures, making it easier for the public to obtain information and services without having to come to the office.

From the perspective of Islamic economics, quality service must be based on ethical values such as professionalism (fathanah), honesty (shidiq), trustworthiness (amanah), and the ability to convey information well (tabligh). These values emphasize the importance of providing maximum service by prioritizing consumer interests, ensuring transparency in information, and minimizing uncertainty (gharar). By applying these principles, it is hoped that the services provided will increase consumer trust and satisfaction sustainably.

As affirmed in the Qur'an Surah At-Taubah verse 105, every individual is commanded to work earnestly and responsibly, because every deed will be judged. This verse is the normative basis that the services provided must be carried out optimally, honestly, and professionally as a form of moral and spiritual responsibility

وَقُلِ ٱعْمَلُوا۟ فَسَيَرَى ٱللَّهُ عَمَلَكُمْ وَرَسُولُهُۥ وَٱلْمُؤْمِنُونَ ۖ وَسَتُرَدُّونَ إِلَىٰ عَٰلِمِ ٱلْغَيْبِ وَٱلشَّهَٰدَةِ فَيُنَبِّئُكُم بِمَا كُنتُمْ تَعْمَلُونَ

Meaning: Say (the Prophet Muhammad), "Work! So, Allah, His Messenger, and the believers will see your work. You will be returned to the one who knows the unseen and the real. Then He will tell you *what you have been doing." (Q.S At Taubah [9]:105).*

2. The Effect of Convenience Perception on Consumer Satisfaction

Each financial institution will ask Islamic bank consumers for feedback on consumer satisfaction. In the feedback point of the perception of consumer convenience in Islamic bank services to Islamic bank products is shown in the following statistical data:

Table 1.2

T Test

Coefficient						
		Unstandardized Coefficients		Standardized Coefficients		
Models		B	Std. Error	Beta	t	**Sig.**
1	(Constant)	-.761	2.975		-.256	**.799**
	Role of Ministry	-.483	.232	-.362	-2.086	**.044**
	Perception of Ease	.825	.130	.658	6.361	**.000**
	Risk Perception	.987	.310	.569	3.183	**.003**
	Facilities	**.064**	**.134**	**.049**	**.481**	**.633**

Data Source: SPSS 25 Test of 2025

The convenience perception variable showed a calculated t-value of 6.361 with a significance level of 0.000. This value is greater than the t-table (1.682), and the significance value is below 0.05. Thus, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. It shows that the convenience perception variable has a positive and significant effect on consumer satisfaction. The direction of this positive influence is also strengthened by the regression coefficient's positive value, indicating that the higher the perceived convenience, the higher the level of consumer satisfaction. In addition, the results of the classical assumption test indicated that the residuals were normally distributed and that there was no evidence of multicollinearity in this variable. The results of this study are in line with the findings of Oktar Hasudungan, Anthon Sijabat, and Diana Ria Winanti Napitupulu (2025), as well as Ranti Dwi Lestari (2021), who stated that the perception of convenience has a positive influence on consumer satisfaction. In the study, ease perception was measured using several indicators, including ease of learning, ease of use, clarity of information, and flexibility in service use. These indicators are important benchmarks in assessing how easily a system or service can be accessed and used by consumers.

In the context of public services, especially in the Financial Information Service System (SLIK) provided by the OJK, the perception *of convenience is a key factor in determining user satisfaction. This convenience is reflected in simple procedures, fast access to services, both directly and through the online system, and clear, easy-to-understand information. This condition provides consumers with comfort and efficiency, thereby directly increasing satisfaction with the services provided.*

From the perspective of Islamic economics, ease of service aligns with the principle of taisir (simplification), which emphasizes that every transaction and service should not burden the community. Easy, transparent, and no hidden services reflect sharia values such as honesty (shidq), responsibility (amanah), and justice (adl). The application of these principles not only reduces the administrative burden on society but also increases trust in financial institutions and supervisory authorities. Therefore, the perception of convenience can be seen as an important factor in increasing consumer satisfaction with OJK SLIK services. The verses of the Qur'an that contain the meaning of the ease of the Qur'an, Al-Insyirah [5]:6, are:

فَاِنَّ مَعَ الْعُسْرِ يسْرًاۙ ٥

Meaning: So, actually, along with difficulties, there is ease. (Q.S Al Insyirah [5]:6).

3. The Influence of Risk Perception on Consumer Satisfaction

The risk perception variable showed a calculated t-value of 3.183 with a significance level of 0.003. This value is greater than the t-table (1.682), and the significance value is below 0.05. Thus, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. It shows that the risk perception variable significantly affects consumer satisfaction. The direction of influence is positive: the lower the perceived risk to the consumer (or the safer the perception of the service), the higher the level of satisfaction. This finding is also supported by the regression coefficient, which indicates a positive relationship between the variables. In addition, the results of the classical assumption test indicated that the residuals were normally distributed and that there was no multicollinearity in the research model.

The results of this study are in line with those of Rahmi Aini Rambe (2024), who stated that risk perception influences consumer satisfaction. In the study, the risk perception variable was measured using four indicators: privacy risk, security risk, time risk, and performance risk. These four indicators serve are the basis for assessing the extent to which consumers feel safe and trust the services they use.

The positive influence found in this study shows that the lower consumers' risk perceptions—for example, regarding data security, service speed, and system reliability—the higher their satisfaction. It aligns with the theory that low risk perception in financial services will increase users' trust and comfort, thereby directly affecting their satisfaction with the service.

From the perspective of Islamic economics, perceptions of risk are closely related to the principles of maslahah (benefit) and amanah (trust) in the provision of services. Services that can minimize risks, both in terms of time, security, and performance, reflect the responsibility of the service provider in protecting users. Thus, the lower the risk perceived, the higher the consumer trust and satisfaction with the services provided. 15 Fast, responsive, and minimal technical barriers reflect the system's efficiency and the institution's commitment to providing the best service. As Allah, Q.S Al-Hasyr said: 18:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱتَّقُواْ ٱللَّهَ وَلۡتَنظُرۡ نَفۡسٞ مَّا قَدَّمَتۡ لِغَدٖۖ وَٱتَّقُواْ ٱللَّهَۚ إِنَّ ٱللَّهَ خَبِيرُۢ بِمَا تَعۡمَلُونَ

Meaning: O you who have believed, fear Allah and let everyone pay attention to what he has done for tomorrow. Fear Allah. Indeed, Allah is Thorough in what you do. (Q.S Al-Hasyr/59:18)

4. The Effect of Facilities on Consumer Satisfaction

The facility variable yielded a calculated t-value of 3.183 and a p-value of 0.633. Although the value of t is larger than that of the table t (1.682), the significance value is above 0.05. It shows that the null hypothesis (Ho) is accepted and the alternative hypothesis (Ha) is rejected. Thus, it can be concluded that the facility variable does not significantly influence consumer satisfaction. Although the regression coefficient points in a positive direction, the effect is not statistically strong enough to explain the relationship between facilities and consumer satisfaction. In addition, the results of the classical assumption test show that the residual data are normally distributed and there are no signs of multicollinearity in the research model. However, both theoretically and empirically, these findings differ from those of some previous studies.

Every Islamic financial institution shows that facilities have a positive influence on consumer satisfaction. In these studies, facility variables were measured using indicators such as the availability of prayer rooms, comfortable waiting rooms, adequate facilities and infrastructure, and complaint or mediation rooms. These indicators reflect the quality of the physical environment, which can affect consumer comfort and perceptions of service quality. The differences in the results of this study may be due to field conditions, which indicate that the presence of facilities has not been the main factor considered by consumers in assessing service satisfaction. Consumers may prioritize other factors, such as ease of access, service speed, or system reliability, over available physical facilities.

In other words, even if facilities are available, they do not necessarily directly increase satisfaction if they are not accompanied by optimal service quality. From an Islamic economic perspective, the provision of adequate facilities is part of the principles of *ihsan* (providing the best service) and *taisir* (simplifying). Complete and comfortable facilities reflect the institution's efforts to provide quality services and to pay attention to user needs. Although in this study facilities did not show a significant influence, their presence remains important as a supporting factor in building consumer trust and comfort in public service institutions such as the OJK. As Allah says in Surah Al Hajj verse 77 as follows:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱرۡكَعُواْ وَٱسۡجُدُواْۤ وَٱعۡبُدُواْ رَبَّكُمۡ وَٱفۡعَلُواْ ٱلۡخَيۡرَ لَعَلَّكُمۡ تُفۡلِحُونَ۩

Meaning: O you who believe, bow down, prostrate, worship your Lord, and do good so that you may be lucky. (Q.S Al-Hajj/22:77)

This verse encourages Muslims to do good, including serving the community. The facilities provided and the ease of service, such as those at SLIK OJK, can be interpreted as a form of maslahah (providing the greatest benefit to the community).[16] The Gospel of Jesus Christ

5. The Influence of Service Roles, Perception of Convenience, Perception of Risk, and Facilities on Consumer Satisfaction in the Financial Information Service System (SLIK) in Islamic Economics at the Office of the Financial Services Authority of South Kalimantan Province.

Table 1.3
T Test

Coefficient						
		Unstandardized Coefficients		Standardized Coefficients		
Models		B	Std. Error	Beta	t	**Sig.**
1	(Constant)	-.761	2.975		-.256	**.799**
	Role of Ministry	-.483	.232	-.362	-2.086	**.044**
	Perception of Ease	.825	.130	.658	6.361	**.000**
	Risk Perception	.987	.310	.569	3.183	**.003**
	Facilities	**.064**	**.134**	**.049**	**.481**	**.633**

Data Source: SPSS 25, Year 2025 Test

In this study, several things can be seen based on this research test on variable X, namely: Service Role (X1), Perception of Convenience (X2), Risk Perception (X3) and Facilities (X4) with a value of F calculated 21.712 and a significant value of 0.000 from this as a result of The study can be shown that f is calculated to be greater than the value of F table 21.712 > 2.845 then for a significance value of less than 0.05 (0.000 < 0.05) Then this can be said to be H_0 rejected and Ha accepted, meaning that all variables X affect Variable Y of SLIK consumer satisfaction at the South Kalimantan Provincial Financial Services Authority Office (Setiawati, Widagdo, and Rachmawati 2025).

When the role of services is improved, ease of access is simplified, risk perception is minimized, and facilities are improved, consumer satisfaction with these services will also increase. In public services, these factors are very important for maintaining public trust and comfort in using SLIK services (Haqi and Prianto 2023).

Research shows that the role of service, perceptions of convenience and risk, and facilities have a significant effect on consumer satisfaction with SLIK OJK. As for her research, Kristia Syarifah Setyani (2022) found that facilities and services simultaneously had a positive effect on consumer satisfaction (Setyani n.d.) in her study titled "Office Facilities and Officer Services on Consumer Satisfaction SLIK at the OJK Office in East Kalimantan Province." In addition, Ranti Dwi Lestari's (2021) research on the Simultaneous Influence of Perception of Convenience, Perception of Utility, and Service Quality on Customer Loyalty in BSI (Bank Syariah Indonesia) found a significant effect.

CONCLUSION

1. The results of the test of the service role variable (X1) showed that the Y variable significantly influenced the calculated t-value of -2.086 and the significance value of 0.044. With a t-table value of 1.685, the absolute t is calculated to be greater than the t-table value (-2.086 > 1.685), and the significance value is smaller than 0.05 (0.044 < 0.05). That H_0 is rejected and H_a is accepted means that the Service Role Variable has a significant effect on Consumer Satisfaction (Y) in a negative direction. It means that the higher the Service Role, the more Consumer Satisfaction tends to decrease in reliability, *responsiveness*, *assurance*, or empathy for consumer satisfaction in the Islamic economy, such as professionalism (*fathanah*), politeness and friendliness (*tabligh*), trustworthiness and honesty (*sidiq*) in the role of OJK office services to SLIK consumers.
2. The test results for the Ease perception variable (X2) yield a t-value of 6.361 and a significance value of 0.000. Because t is greater than t in the table (6.361 > 1.685) and the significance value is smaller than 0.05 (0.000 < 0.05), H_0 is rejected, and H_a is accepted, meaning that the Convenience Perception Variable has a significant effect on Consumer Satisfaction (Y) with a positive effect.
3. The test results for the risk perception variable (X3) yielded a t-value of 3.183 and a significance value of 0.003. Because t is greater than t of the table (3.183 > 1.685) and the significance value is smaller than 0.05 (0.003 < 0.05), that H_0 is rejected and H_a is accepted, meaning that the Risk Perception Variable has a significant effect on Consumer Satisfaction (Y) with a positive thing.

4. The results of the Facility variable test (X4) were calculated by a t-value of 0.481 and a significance value of 0.633. Since t is smaller than t of the table (0.481 < 1.685) and the significance value is greater than 0.05 (0.633 > 0.05), H_0 is accepted, and H_a is rejected, which means that the Facility Variable has no significant effect on Consumer Satisfaction (Y).
5. The results of simultaneous testing on the variables of service role, perception of convenience, perception of risk, and facilities simultaneously had a positive and significant effect on consumer satisfaction of SLIK OJK, with an F value calculated greater than the f value of table 21,712 > 2,845 then for a significant value of less than 0.05 (0.000 < 0.05) Then this can be said that H_0 is rejected and

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