An Analysis of The Influence 0f Service and Product Quality on Customer Satisfaction at The Sharia Bank in Tembilahan

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ABSTRACT

This study aimed to analyse the influence of the service and product quality of a Sharia bank in Tembilahan on customer satisfaction. The type of the study was field research with a quantitative method approach. The sample of the study consisted of 303 respondents. The analysis technique used was multiple linear regression with data processing performed by SPSS Version 25 software. The hypothesis testing was conducted by partial analysis (t-test) and simultaneous analysis (F-test). The t-test results showed that the influence of service on customer satisfaction at the Sharia Bank Syariah in Tembilahan was 2.786, which was more than t-table 1.968 with a significance level of 0.006 <0.05. This means that the service had a significant influence on customer satisfaction. The results of testing product quality on customer satisfaction showed that t-count 4.665 was more than t-table 1.968 with a significance level of 0.006 <0.05, so it can be stated that there was a significant influence of product quality on customer satisfaction. The F-test showed that the service and product quality simultaneously and significantly influenced the customer satisfaction.

INTRODUCTION

A sharia bank is a type of bank that operates based on Islamic law and does not charge interest or charge fees to customers. Fees received by the sharia bank and paid to customers depend on the agreement between the customer and the bank. The contract (agreement) contained in sharia banking must comply with the terms and conditions of the contract according to Islamic law (Ismail, 2011). Therefore, the sharia Bank in Tembilahan as one of the main players in this sector needs to understand in depth the factors that influence customer satisfaction to maintain and increase its market share.

The importance of financing service quality is crucial in building good relationships between the sharia bank and its customers. The sharia bank, as one of the Sharia Bank service units, has a strategic role in providing services to the community in the region. Nevertheless, the success of implementing the financing service quality at the Sharia Bank in Tembilahan needs to be further evaluated by considering the market characteristics and dynamics which may be different from other regions.

Customer satisfaction is a function of perceived service impressions and expectations. Customer satisfaction is influenced by service quality which consists of reliability, guarantee, physical facilities, responsiveness and empathy. If the service quality is below expectations then the customers will be not satisfied and if the service quality is above expectations then the customers will feel satisfied or happy. To create customer satisfaction, the sharia financial institutions must be able create and manage a system to attract many customers and retain them.

Table 1. Data on the Number of Financing Customers

No	Year	Number of Customers
1	2022	541
2	2023	897
Total		**1.438**

Source: Processed Data 2024

The table above shows the data on the number of customers who use financing at the Sharia Bank. Overall, the total number of customers for two years has reached 1,438 people. By looking at the development of the number of customers at the sharia Bank over the last two years, it becomes clear that there are significant variations in the level of customer growth in certain years.

METHOD

The type of this study is field research with a quantitative approach. This study was conducted at the Sharia Bank in Tembilahan. The population of the study was the customers of the Sharia Bank in Tembilahan from 2022-2023. The total population of the study was 1,438 customers. The sample is a part of the number and characteristics of the population (Sugiyono, 2012). The number of samples of the study was 303 customers. Validity test is carried out to find out whether the measuring instruments that have been prepared can be used to measure accurately. The validity of an instrument will describe the level of ability of the measuring instrument used to reveal something that is the main target of measurement (Sudarmanto, 2005). Instrument reliability describes the stability and constancy of a measuring instrument. The measuring instrument is stated to have high reliability or constancy or can be trusted, if the measuring instrument is stable (steady) so that it can be relied upon (dependability) and can be used to predict (redictability). In this way, the measuring instrument will provide measurement results that do not change and will provide similar results if used repeatedly (Sudarmanto, 2005).

Normality test is used to test whether the residual values that have been standardized in the regression model are normally distributed or not. To carry out a normality test can be done by using a normal probability plot graphic analysis approach. In this approach, the residual value is normally distributed if the line (dots) that depicts the actual data follows or converges to the diagonal line. The multicollinearity test aims to test whether the regression model has high or perfect correlation between independent variables. If a high correlation relationship is found between independent variables, it can be stated that there are multicorlinear symptoms in the study. The heteroscedasticity test is used to determine whether there are deviations from classical assumptions or not. Heteroscedasticity is the unequal variance of the residuals for all observations in the regression model. The prerequisite that must be met in the regression model is the presence of symptoms of heteroscedasticity. Multivariate Data Analysis involves the multiple linear regression test by using many independent variables (X), this analysis predicts the value of the dependent variable (Y).

The Coefficient of Determination Test (R2) aims to find out how much the independent variable can explain the dependent variable which can be seen through the Adjusted R-squared because in this study there are more than two independent variables. Simultaneous test (F-test) is a test carried out to see whether all independent variables together have an influence on the dependent variable or not, by comparing the F-count value with F-table. If the value of F-count > F-table then the hypothesis is rejected, it means that the independent variables together have an influence on the dependent variable. If the value of F-count < F-table then the hypothesis is accepted, it means that the independent variables together have no influence on the dependent variable. The t-test aims to show how much the independent variable partially influences the dependent variable. There are two references that can be used for decision making in the t-test, the first is based on significant values

RESULTS AND DISCUSSION

Respondent Identity Table:
Respondent Identity Data

No	Respondent	Number of Respondents	Percentage
1.	Gender		
	• Male	131	56,8
	• Female	172	43,2
	Total	**303**	**100**
2.	Age		
	• < 20 years old	-	-
	• 20-29 years old	153	5
	• 30-39 years old	31	0,
	• > 40 years old	119	5
	Total	**303**	10,2
			39,3
			100

Source: Processed Data, 2024

Based on the table above, it is known that the respondents based on gender are 303 respondents. Meanwhile, there are 131 male respondents with a percentage of 56.8%, there are 172 female respondents with a percentage of 43.2%. And it can be seen that the distribution of respondents based on age is 303 respondents. Meanwhile, there are 153 respondents aged 20-29 years with a percentage of 50.5%, there are 31 respondents aged 30-39 years with a percentage of 10.2%, and there are 119 respondents aged >40 years with a percentage of 39.3 %.

Research Result

Validity Test

Variable	Statement	r-count	r-table	Validity
Service	1	0,773	0,113	Valid
	2	0,613	0,113	Valid
	3	0,837	0,113	Valid
	4	0,845	0,113	Valid
	5	0,843	0,113	Valid
	6	0,810	0,113	Valid

Variable	Statement	r-count	r-table	Validity
	7	0,641	0,113	Valid
	8	0,639	0,113	Valid
	9	0,660	0,113	Valid
	10	0,443	0,113	Valid
Variable	**Statement**	**r-count**	**r-table**	**Validity**
Product Quality	1	0,674	0,113	Valid
	2	0,729	0,113	Valid
	3	0,697	0,113	Valid
	4	0,698	0,113	Valid
	5	0,686	0,113	Valid
	6	0,657	0,113	Valid
	7	0,657	0,113	Valid
	8	0,649	0,113	Valid
	9	0,689	0,113	Valid
	10	0,689	0,113	Valid
	11	0,728	0,113	Valid
	12	0,695	0,113	Valid
Variable	**Statement**	**r-count**	**r-table**	**Validity**
Customer Satisfaction	1	0,775	0,113	Valid
	2	0,736	0,113	Valid
	3	0,841	0,113	Valid
	4	0,829	0,113	Valid
	5	0,822	0,113	Valid
	6	0,741	0,113	Valid
	7	0,767	0,113	Valid
	8	0,759	0,113	Valid

Source: Processed Data with SPSS 25, 2024

Based on the table above, it is known that there are 10 statement items of the service variable (X1), 12 statement items of the product quality variable (X2) and 8 statement items of the customer satisfaction variable (Y) and they are all declared valid. The r-table value can be seen in the equation N-2 = 303-2 = 301 = 0.113 (r-table at df = 301).

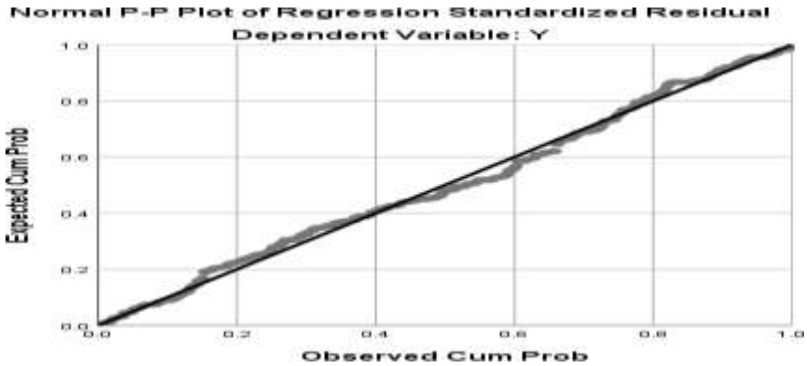
Reliability Test

Variable	Alpha cronbach's	Statement
Service	0,885	Reliable
Product Quality	0,966	Reliable
Customer Satisfaction	0,910	Reliable

Source: SPSS 25 Processed Data, 2024

Based on the table above, it is known that the results shown by the Cronbach alphavalue for the service, product quality and customer satisfaction variables are more than 0.06 in accordance with the results of the reliability test.

Normality Test



Source: Processed Data Using SPSS 25, 2024

Based on the image above, it shows that the residual values are normally distributed based on the results of the normality test that the points approach or follow the diagonal line.

Multicollinearity Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients C	t i	Sig.	Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	19.071 9	2.296 2		8.306	.000 3		
Pelayanan	.131 3	.047 4	.155 1	2.786	.006 7	.969	1.032
Kualitas Produk	.156 5 1	.033 3	.259 2	4.665	.000 6	.969	1.032

a. Dependent Variable: Kepuasan

Sumber : Data Olahan Dengan SPSS 25, Tahun 2024

If the tolerance value is > 0.10 then multicollinearity does not occur. Based on the tableabove, it explains that the tolerance value is 0.969 > 0.10 and the VIF value is 1.032 < 10,so there is no multicollinearity between independent variables in the regression model based on the calculation of the VIF tolerance value.

Heteroscedasticity Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.377	1.416		.266	.790
Service	.072	.029	.143	2.472	.014
Product Quality	.005	.021	.013	.224	.823

a. Dependent Variable: ABS_RES

Source: Processed Data Using SPSS 25, 2024

Based on the table above, it explains that there is no heteroscedasticity test in the research data because the heteroscedasticity test with the Glejser test produces significant values of 0.014 > 0.05 and 0.823 > 0.05.

Multiple Linear Regression Test

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	19.071	2.296		8.306	.000		
Pelayanan	.131	.047	.155	2.786	.006	.969	1.032
Kualitas Produk	.156	.033	.259	4.665	.000	.969	1.032

b. Dependent Variable: Kepuasan

Sumber : Data Olahan Dengan SPSS 25, Tahun 2024

Based on the multiple linear regression test equation, it can be obtained from the tableabove as follows:

$$Y = 19{,}071 + 0.131X1 + 0.156X2$$

Conclusions can be drawn:

- Regression equation constant, β value of 19.071 represents variables X1 and X2(service and product quality).
- B1 coefficient value X1 is 0.131, it is stated that the service variable has a positiveinfluence, then satisfaction will increase by 0.131%.
- B2 coefficient value X2 is 0.156, it is stated that the product quality variable has apositive influence, then satisfaction will increase by 0.156%.

2) Partial Test (T Test)

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	19.071	2.296		8.306	.000
X1	.131	.047	.155	2.786	.006
X2	.156	.033	.259	4.665	.000

a. Dependent Variable: Y

Source: Processed Data Using SPSS 25, 2024

Based on the table above, it can be concluded:

- The value of t-count is 2.786 > t-table 1.96 and the significance of the influence of X1 on Y is 0.006 < 0.05. So it can be stated that H0 is rejected, satisfaction is significantly positively influenced by the service variable.
- The value of t-count is 4.665 > 1.96 and the significance of the influence of X2 on Y is

0.000 < 0.05. So it can be stated that H0 is rejected, this shows that satisfaction is significantly positively influenced by product quality variable on satisfaction.

Simultaneous Test (F-Test)

ANOVA[a]

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	717.297	2	358.649	17.616	.000[b]
Residual	6107.673	300	20.359		
Total	6824.970	302			

b. Dependent Variable: Y

c. Predictors: (Constant), X2, X1

Source: Processed Data Using SPSS 25, 2024

Based on the table above, it can be concluded that the significant value for variable X1 and it shows that the Service (X1) and Product Quality (X2) variables have an influenceon the satisfaction variable (Y).

Coefficient of Determination Test (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.324[a]	.105	.099	4.512

d. Predictors: (Constant), X2, X1

Source: Processed Data Using SPSS 25, 2024

Based on the table above, it can be concluded that the R-squared value is 0.105 or equal to 10.5%. This figure explains that the Service (X1) and Product Quality (X2) variables have an influence on the Satisfaction variable (Y) by 10.5%. Meanwhile, the remaining 100% - 10.5% = 89.5% is influenced by other variables not examined in this study.

Discussion

Based on the results of the validity test, 10 statement items of the service variable (X1) were declared valid, 12 statement items of the product quality variable (X2) were declared valid, and 8 statement items of the customer satisfaction variable (Y) were declared valid. The results of the reliability test showed that the Cronbach's Alpha value for the service variable (X1) was 0.885, the product quality variable (X2) was 0.966 and the customer satisfaction variable (Y) was 0.910. So it can be concluded that the three variables were reliable. This study used multiple linear regression. Constant regression equation, the β value was 19.071 representing variables X1 and X2 (service and product quality). B1 coefficient value X1 was 0.131, it can be stated that the service variable had a positive influence, then satisfaction would increase by 0.131%.B2 coefficient value X2 was 0.156, it can be stated that the product quality variable had a positive influence, then satisfaction would increase by 0.156%.

This study has proven that there was an influence of service and financing product quality on customer satisfaction of the Sharia Bank in Tembilahan as evidenced by the results of the partial test (t) of the service variable (X1) with the values of t-count 2.786 > t-table of 1.968 with a significance of 0.006 < 0 .05 and the product quality variable (X2) with values of t-count 4.665 > t-table of 1.968 with a significance of 0.000 < 0.05, it can be stated that H0 was rejected and Ha was accepted. It can be concluded that the better the service and product quality of Sharia BRK of Pasar Baru Tembilahan, the higher the increase in customer satisfaction. Therefore, customer needs had different characteristics so that they could fulfill their desires and needs. The results of this study also support the studies conducted by Andriyani & Ardianto, (2020); Permana & Amrizal, (2024); Romadaniyatul Fitri et al., (2023); Woen & Santoso, (2021).

An important concern for the Sharia Bank in Tembilahan is the Responsiveness variable according to Parasuraman et al., (1998) that responsiveness also includes the ability to respond to customer requests. In this case, it is explained that employees not only need to have good response skills, but employees also need to have fast response times. A study conducted by Hamzah & Purwati, (2019) showed that various aspects of service quality, including physical evidence, data responses, reliability, guarantees and empathy, offered by sharia banking, could increase customer satisfaction. To provide guaranteed service and product quality to customers, employees must be able to communicate professionally and appropriately in order to impress customers. Communication is a form of assurance that customers receive clear and understandable information. It can be concluded that financing customers of the sharia Bank in Tembilahan were satisfied with the service that met customer needs and product quality that meets customer expectations so that the sharia Bank in Tembilahan can maintain its service quality and product quality in order to create customer satisfaction.

CONCLUSION

Service had a significant positive influence on customer satisfaction at the sharia bank in Tembilahan. The quality of financing products had a significant positive influence on customer satisfaction at the sharia Bank in Tembilahan. The service and quality of financing products together influenced customer satisfaction at the sharia bank in Tembilahan. So, the better the service and product quality of of the Sharia Bank in Tembilahan, the higher the increase in customer satisfaction.

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