

The Influence of Product Quality and Service Quality on Customer Satisfaction in Sharia Banking (Case Study of Bank Mega Syariah Customers)

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Abstract

This research is motivated by the phenomenon of Bank Mega Syariah which has several advantages and disadvantages in the products offered. As well as the limitations of ATM machines, which is of course a weakness for BMS in providing customer satisfaction. Basically, customer satisfaction and dissatisfaction with the product will influence subsequent behavioral patterns. Likewise with the banking business, which is a business based on the principle of trust, the issue of service quality is a very important factor important in determining this success. Because whether something is successful or not banking business depends on customer satisfaction. Providing excellent service to customers to create a good image and customer satisfaction. The higher number of customers who complain indicates that customers are not satisfied with the services provided. The aim of this research is to determine the influence of product quality and service quality on customer satisfaction in sharia banking (case study of Bank Mega Syariah customers). This research, which used quantitative methods with associative techniques, was carried out at Bank Mega Syari'ah Karawang with a population and sample of 53 Bank Mega Syari'ah employees with data collection techniques using questionnaires. The research results show that there is an influence between product quality and service quality variables on customer satisfaction which is shown by a figure of 0.383, which means that the influence contributed by product quality and service quality variables on customer satisfaction is 38.3% (R Square = 0.383) and the remaining 61.7% is influenced by other factors not examined in this study.

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1. INTRODUCTION

Banks are intermediary institutions that accept deposits from surplus customers and distribute them to customers who need funds. In banking, customer satisfaction is a core thing that should not be ignored, where this is a strategic aspect of competition in maintaining the company's image in many communities. Indonesia is a country with the largest Muslim majority in the world. Indonesia has 84.35% Muslim residents of its total population (Chandra, 2024). The large Muslim population in Indonesia makes Indonesia a good prospect for the development of sharia banking.

The increasingly rapid development of sharia banking makes business competition very tight. This is both an opportunity and a challenge for sharia banking in serving and providing facilities that can provide satisfaction to customers. Products and services that do not meet customer quality are very easily abandoned and customers end up switching to other companies/banks. To anticipate this, of course the company will prioritize the right price, decent product quality and service-oriented service that prioritizes customer satisfaction.

Product quality is one of the factors that influences customer satisfaction. According

to Wijaya (in Maramis et al., 2018) Product quality is the total combination of product characteristics resulting from marketing, production engineering and maintenance which makes the product usable to meet customer or consumer expectations.

Product quality is very important in competition between business actors and is offered to consumers. Consumers always want to get quality products according to the price they pay, although there are some people who think that expensive products are quality products. If a company can meet consumer expectations with quality products, then the company will be able to continue to satisfy consumers and increase the number of consumers.

In general, quality is not only attached to the real product produced by a company, but also to the service or services provided by the company to its consumers. Service quality is an important factor to re-examine because it is a basic thing that customers need. Quality of service is very necessary by providing and fulfilling facilities and responses according to customer wishes (Andriyani et al., 2020)

Quality of service (*service quality*) can be known by comparing customers' perceptions of the actual service they receive/obtain with the service they actually expect/want regarding the service attributes of a company. The failure of a bank to satisfy its customers will give rise to complex problems. Disappointed customers will generally convey their bad experiences to other people. The impact is that prospective customers will give their choice to competitors (Lupiyoadi, 2013).

If a company pays little attention to service so that it cannot satisfy consumers, it will cause dissatisfaction, which will have an impact on decreasing sales levels (Izzuddin & Muhsin, 2020).

The quality of service produced also needs to pay attention to appropriate service strategies. Even though the services offered by the company are in accordance with customer tastes, providing poor service will cause members to be less satisfied. As a result, customer confidence in banking will be lost, customer motivation will decrease, and marketing areas will be taken over by competitors. On the other hand, if the strategy used by the company in service is appropriate and supported by good product quality, it can provide customer satisfaction. This explains that service is a certain form of system, procedure or method provided to other people in terms of customers so that the customer's needs can be met in accordance with their expectations (Febriana, 2016).

Service quality and customer satisfaction are very closely related. Service quality provides an incentive for customers to establish strong ties with the bank. Long-term ties like this allow companies to thoroughly understand customer expectations and their needs.

Bank Mega Syariah (BMS) is a sharia bank which has 64 branch offices spread across all provinces in Indonesia, 67 Bank Mega Syariah ATM networks spread across all provinces in Indonesia. (megasyariah.co.id)

Bank Mega Syariah (BMS) as one of the banks operating in the sharia sector always provides the best so that it can survive in the sharia banking industry in Indonesia. The increasing number of sharia banks means that banks are competing to provide a continuous and comprehensive business in order to produce output that suits customer needs.

To create customer satisfaction, BMS must be able to provide the best for its customers, in other words, it must be able to increase customer value by producing quality products, having excellence, and quality service that suits customer needs and desires. The higher number of customers who complain indicates that customers are not satisfied with the services provided.

The following data shows the number of BMS customer complaints by looking at the Company's data regarding customer complaints for the 2023 period:

Table 1.2. BMS Customer Complaint Report Period 2021-2023

	Causes of Complaints								
	ATM blocked	ATM swallowed	ATM lost	ATM damaged	Forgot PIN	Cash Withdraw Failed	Transfer Failed	Transaction Failed	Others
	239	249	96	153	451	176	291	257	3645
%	4.30%	4.48%	1.73%	2.75%	8.12%	3.17%	5.24%	4.62%	65.59%
Rate-Rate	464 Complaints								

Source: megasyariah.co.id

Based on the data above, the problem that is most frequently complained about is problems with ATM transactions. In an increasingly advanced era and increasingly sophisticated technology, of course people need convenience in the transactions they carry out. However, limited sub-branch offices and limited ATMs mean that customers who live far from the branch office will certainly experience difficulties in getting service, resulting in a gap between the bank's performance and customer expectations. This is supported based on the results of interviews conducted by researchers with several BMS customers. The shortcomings mentioned include a small number of sub-branch offices, limited ATMs, and frequent problems with ATMs and ATMs *m-banking*. However, it is hampered by inadequate service facilities and difficulty in accessing them. This of course becomes the basis for customer satisfaction and dissatisfaction so that it can influence subsequent behavioral patterns.

Research on product quality and service quality has been carried out by many researchers. Based on research conducted by Lestari & Iskandar (2021), product quality has a positive and significant influence on customer satisfaction. This is supported by research by Putri et al., (2021) which states that product quality has a significant effect on customer satisfaction. However, the research results of Izzuddin & Muhsin (2020) are contradictory because they found that product quality does not have a significant effect on customer satisfaction.

Research conducted (Setiawan et al., 2016) found that service quality has a positive and significant influence on customer satisfaction. Research conducted (Novia et al., 2020) also succeeded in finding that service quality has a significant effect on customer satisfaction. This is different from research results (Ibrahim & Thawil, 2019) which state that service quality has no effect on customer satisfaction.

Based on the above background, the writer is interested in doing research by taking the title **"The Influence of Product Quality and Quality Service "Towards Customer Satisfaction in Sharia Banking"** (Case Study on Bank Mega Syariah Customers).

2. RESEARCH METHOD

This type of research is a type of quantitative descriptive research, according to Sugiyono (2019:16) quantitative methods can be defined as research methods based on positivist philosophy for researching certain populations or samples, collecting data using research instruments, data analysis, quantitative/statistical in nature, with the aim of testing the established hypothesis

3. RESULT AND DISCUSSION

1. The results of the T test (partial) state that the first hypothesis (Ha1) has a t test value of $0.007 < 0.05$, which means that Ha1 is accepted and H01 is rejected, so this shows that there is a partial influence of product quality on customer satisfaction. This is in line with the opinion of Hermawan (2011) who states that good product quality will increase consumer satisfaction. This theory is supported by research conducted by Tumangkeng (2013) which proves that product quality has a positive and significant effect on customer satisfaction.

Coefficient of Determination Test Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619 ^a	.383	.358	2.994

2. The results of the T test (partial) state that the second hypothesis (Ha2) has a t test value of $0.007 < 0.05$, which means that Ha2 is accepted and H02 is rejected, so this shows that there is a partial influence of service quality on customer satisfaction. This is in line with the opinion of Cronin and Taylor (Nelwan, 2016) who say that the higher the perceived quality of service, the higher the level of user/customer satisfaction, which will then have a positive impact on a person's behavioral intentions in responding to the service. This is supported by research conducted by Heldalina (2016), where the results of her research show that variable *service quality* (service quality) has a significant effect on customer satisfaction.
3. The results of the multiple regression test analysis showed that the customer satisfaction constant value was 9.806 and the positive number for the product quality correlation coefficient was 0.163 and the service quality correlation coefficient was 0.066. So the regression equation is obtained, namely $Y = 9.806 + 0.163X_1 + 0.066X_2$, which means there is a positive influence between product quality and service quality on customer satisfaction.

4. CONCLUSION

1. The results of the research show that there is an influence between product quality and service quality variables on customer satisfaction which is shown by a figure of 0.383, which means that the influence contributed by product quality and service quality variables on customer satisfaction is amounted to 38.3% (*R Square* = 0.383) and the remaining 61.7% is influenced by other factors not examined in this study.
2. There is an influence between product quality and service quality on customer satisfaction in sharia banking. Hypothesis testing in this research uses multiple linear regression analysis with the help of a program *SPSS version 25.0*. The results of the analysis are the results of the multiple linear regression equation as follows.

$$Y = a + b_1.X_1 + b_2.X_2$$

$$= 9,806 + 0.163 + 0.066$$

3. A constant of 9.806 states that without product quality and service quality, customer satisfaction will still be 9.806. The regression value is 0.163 The regression value is 0.066

Multiple Linear Regression Test Table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	9.806	3.039		3.227	.002
	PRODUCT QUALITY	.163	.058	.360	2.826	.007
	QUALITY OF SERVICE	.066	.024	.357	2.797	.007

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