

## **The effect of service quality and quality of savings products on customer satisfaction at islamic banks in Indonesia bekasi branch office 2**

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**Abstract** – The purpose of this study was to find out whether there is an influence between service quality and the quality of savings products partially on customer satisfaction at Bank Syariah Indonesia. The second objective is to determine whether there is an effect between the quality of service and the quality of savings products simultaneously on customer satisfaction at Bank Syariah Indonesia. The results of the study indicate that there is an effect of service quality and the quality of savings products partially or simultaneously on customer satisfaction at Bank Syariah Indonesia. The quality of service in this study affects customer satisfaction and the quality of savings products does not affect customer satisfaction.

**Keywords:** Service Quality, Savings Product Quality, Customer Satisfaction.

### **I. Introduction**

In this era of increasingly competitive competition, every company is increasingly aware of the importance of customer satisfaction aspects to ensure the continuity of their business. A loyal customer becomes a very valuable asset for the company. Maintaining loyal customers can reduce the effort to find new customers which means providing positive feedback to the company. Companies can make more cost savings in retaining existing customers rather than finding new customers. According to (Basoir Barthos. 2012).

Thus, Bank Syariah Indonesia runs bank operations based on sharia principles and has a variety of products and services to meet customer needs. BSI realizes that the services provided are not limited to the Muslim group but involve all groups of people who want comfortable, fair, and modern banking facilities. For this reason, Bank BSI continues to improve product quality, both fund products and financing products and continues to make improvements to its features.



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BSI is one of the most trusted banks and has the widest network, currently has several superior products that can compete in terms of technology and proximity to the community. The savings product that is the most reliable and has the largest number of customers is Savings. Savings is a savings product from Bank Indonesia that is managed in accordance with sharia principles with mudharabah and wadiah contracts in rupiah currency to increase public awareness of saving.

Savings Bank Syariah Indonesia uses 2 contract options in its transactions, namely the mudharabah contract and the wadiah contract. The costs used for these products are smaller than current accounts and time deposits. In addition, savings products can be useful for investment facilities that are purely sharia-compliant, where customers can make deposits and cash withdrawals very easily, the Bank can also maintain the trust of customers in accordance with the executed contract. Funding products are basically third party funds (customers) that are deposited or stored by the bank with withdrawals that can be made at any time without having to notify the bank in advance.

In creating customer satisfaction, the type and quality of the product is very important. Companies whose types of products are very innovative, of high quality, with competitive prices so that they can compete with other similar products, will be able to attract more customers. The more innovative a product is to meet all customer needs, the higher customer satisfaction will be. The quality of banking products is obtained by finding the overall customer expectations, increasing the value of the product or service in order to meet these expectations (Kurniawan, 2013).

From the description of the background above, it is still important that the researcher intends to conduct further research on this problem with the title "INFLUENCE OF QUALITY OF SERVICE AND PRODUCT QUALITY OF EASY SAVINGS ON CUSTOMER SATISFACTION AT INDONESIAN SHARIA BANK OFFICE BEKASI 2".

## **II. Theoretical Review and Method**

Services are basically activities offered by organizations or individuals to consumers that are intangible and cannot be owned. Service can be interpreted as an act of helping, helping, facilitating, and pleasing others. Customer service is a series of activities, attitudes and behavior of bank employees in accepting attendance or communicating with customers directly or indirectly (Nur Rianto, 2010).

Service quality according to (Utami, 2013) is a consumer perspective in the long term and is a cognitive evaluation of transfer services.

According to Kotler, service is every activity that is profitable in a group and offers satisfaction even though the results are not physically tied to a product (Daryanto and Ismanto, 2014).

The characteristics of a service are as follows (Indonesian Bankers Association, 2014).

- a. Service is intangible, service is very opposite in nature to finished goods.
- b. Service actually consists of real action and is an influence that is social action.
- c. Production and consumption activities in services cannot be separated significantly because they generally occur at the same time and place.



Good or bad quality of service provided depends on the ability of service providers to consistently meet customer expectations. In the service business, attitude and service are very important aspects in determining the quality of the services produced. If these aspects are forgotten or even intentionally forgotten, then in the not too distant future the company concerned may lose and be rejected by potential customers.

Service quality perceived by customers is a global assessment, related to a specific transaction, more abstract and exclusive because it is based on perceptions of quality related to satisfaction and comparison of expectations with perceptions of bank service product performance, flexibility of response to changes in market demand .

Service quality is a characteristic and nature of service that affects the ability of employees to satisfy the needs stated by the customer or implied in the customer. Quality is the key to creating value and customer satisfaction. (Hasan, 2010).

A product is a set of physical or abstract attributes that a buyer might accept as fulfilling a need. Meanwhile, according to (Kotler and Armstrong, 2011) a product is anything that can be offered to a market for attention, acquisition, use, or consumption that might satisfy needs and wants.

A company certainly has a product in the form of goods or services that will be offered to potential consumers to meet their needs or desires.

Based on the definitions above, it can be concluded that the product is everything that is offered to the market, both physically and not in order to meet the needs and desires of consumers. Therefore, it would be nice for every company to continue to innovate its products along with the times.

The types of savings products available at Bank Syariah Indonesia are as follows:

1. Easy Wadi'ah and Mudharabah Savings are superior savings products from Bank Syariah Indonesia with account book facilities, ATM cards and E-banking services for ease of transactions.
2. Tabunganku is the second type of Bank Syariah Indonesia savings account. Tabunganku is a savings product that is presented simultaneously by banks in Indonesia, including BSI. This savings account has easy and light requirements.
3. Current Account is a means of storing funds in rupiah currency for ease of transactions with management based on the wadi'ah Yad Dhamanah principle.
4. Pension Savings is an Indonesian sharia bank savings product intended for individual customers who are registered with pension management institutions and have collaborated with banks.
5. Hajj Savings is an Indonesian sharia bank savings product that is intended for customers who want to perform the Hajj and Umrah pilgrimages.

Every organization (both for-profit and non-profit) is founded with certain goals, including making a profit, gaining a specific market share, maintaining an existence, achieving a certain level of sales, achieving a certain growth rate, providing social services, and so on. In order to realize this goal, the organization or producer seeks to produce a product (both concrete and abstract) which is then offered to individual and organizational markets. (Tjiptono, 2014).

Product quality is one of the main positioning tools for marketers. Quality has a direct



impact on the performance of products and services. Therefore quality is closely related to value and customer satisfaction.

Product quality is an important thing in determining the selection of a product by consumers. The product offered must be a product that is really well tested for its quality. Because for consumers the priority is the quality of the product itself. Consumers will prefer and choose products that have better quality when compared to other similar products that can meet their needs and desires.

According to (Kotler and Armstrong, 2012) product quality is the ability of a product to perform its functions, this includes overall durability, reliability, accuracy, ease of operation and product repair as well as other product attributes.

Products produced by the business world are generally in the form of two kinds, namely tangible products and intangible products. Each product to be said to be tangible or intangible has certain characteristics or characteristics. Tangible products are goods that can be seen, held, and felt now immediately before being purchased, while intangible products are services which cannot be seen or felt before being purchased.

The products offered by the company must have its own uniqueness compared to other products, so that it can make potential consumers interested and make transactions on the product.

According to Mullins, Orville. Larreche, and Boyd in (Santoso, 2012) if the company wants to maintain its competitive advantage in the market, the company must understand what dimensions are used by consumers to distinguish the products sold by the company from competing products, indicators of product quality consist of :

1. Performance (performance), related to the basic operating characteristics of a product. Performance is the main characteristic or function of a product. This is the main benefit or efficacy of the product we buy. Usually this is the first consideration we buy a product.
2. Durability, which means how long or the age of the product in question lasts before the product must be replaced. The greater the frequency of consumer use of the product, the greater the durability of the product.
3. Conformance to specifications, namely the extent to which the basic operating characteristics of a product meet certain specifications from consumers or no defects are found in the product.
4. Features are product characteristics designed to enhance product functions or increase interest in the product. Dimensions of features are additional characteristics or characteristics that complement the basic benefits of a product. Features are optional or optional for consumers. When the main benefits are standard, features are often added. The idea is that features can improve product quality if competitors don't have them.
5. Reliability (reliability) is the probability that the product will work satisfactorily or not within a certain period of time. The less chance of damage, the more reliable the product is
6. Aesthetics (aesthetics), relates to how the appearance of the product can be seen from the appearance, taste, smell, and shape of the product.
7. Perceived quality (impression of quality), is often said to be the result of using indirect measurements because there is a possibility that consumers do not understand or lack



information about the product in question. Thus, consumer perceptions of products are obtained from price, brand, advertising, reputation, and country of origin.

Easy Savings is a savings product or fund investment based on a mudharabah and wadiah contract that is in accordance with sharia principles and has various facilities for individual or non-individual customers in rupiah currency. A product is something that is traded with the aim of getting profit from something that is the result of the creativity of a marketing team or company.

Islam has taught that if you want to provide good business results in the form of goods and services, you should provide quality, do not give bad or not quality to others. As explained in the Qur'an Surah Al-Baqarah verse 267 "O you who believe, spend (in the way of Allah) part of the results of your good efforts and part of what we remove from the earth for you. And do not choose the bad ones and then spend from them, even though you yourself do not want to take them except by squinting at them. And know that Allah is Rich, Praiseworthy" (Surah Al-Baqarah: 267).

Customer (customer) satisfaction is a concept that is well known and widely used in various customer researches (assuming that customers can judge service performance compared to expectations before buying or consuming).

According to Kotler and Keller, consumer satisfaction is a consumer's feeling, either in the form of pleasure or dissatisfaction that arises from comparing a product with consumer expectations for the product. If the products and services expected by consumers are not in accordance with the reality, it is certain that consumers will not be satisfied. On the other hand, if the products and services match or are better than what consumers expect, consumers will feel satisfied (Vinna Sri Yuniarti, 2015).

Satisfaction theory suggests that consumer satisfaction and dissatisfaction is the impact of consumer expectations before purchase with actual product performance, when buying a product, consumers have expectations about how the product will perform. (Sangadji, Etta Mamang and Sopiha, 2013).

In the service industry, customer satisfaction is always influenced by the quality of interaction between customers and employees who make service contacts (service encounters) that occur when customers interact with organizations to obtain the services they purchase.

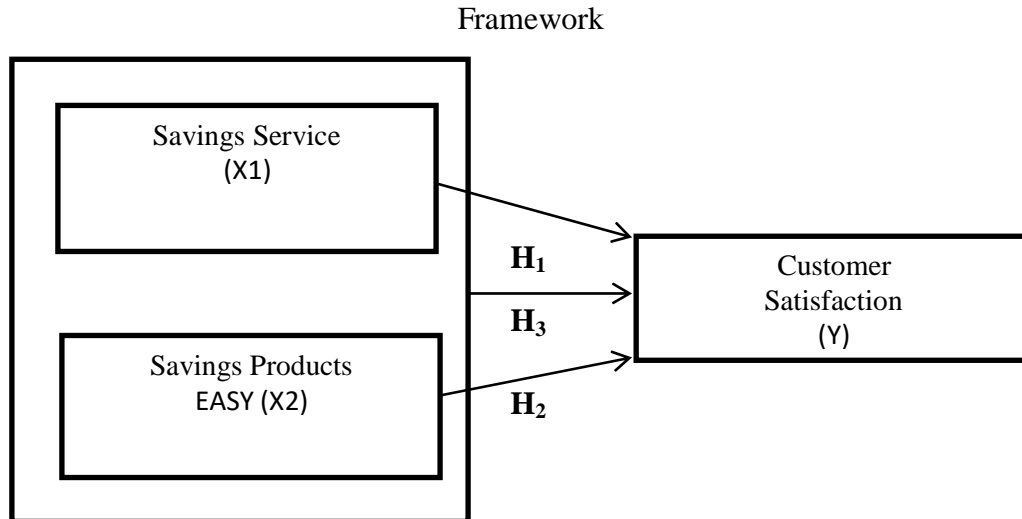
According to (Tjiptono, 2014) in general, customer satisfaction programs include a combination of seven main elements, namely:

1. Quality goods and services
2. Relationship marketing
3. Loyalty promotion program
4. Focus on the best customers
5. Effective complaint handling system
6. Unconditional guarantees
7. Pay-for-performance programs

This thinking refers to the framework of thinking that the choice of customer satisfaction is influenced by product quality and service quality. Therefore, the author describes the



theoretical framework scheme based on the discussion in the literature review, which is as follows:



Based on the description of the theory above, a hypothesis is formulated. The hypothesis in this study is the effect of services and savings products to increase customer satisfaction. The hypothesis in this study is as follows:

a. Savings Service for Customer Satisfaction

Ha : There is an effect of saving service (X1) on customer satisfaction (Y)

Ho: There is no effect of saving services (X1) on customer satisfaction (Y)

b. Savings Products on Customer Satisfaction

Ha : There is an effect of savings products (X2) on customer satisfaction (Y)

Ho: There is no effect of savings products (X2) on customer satisfaction (Y)

c. Savings Services and Savings Products to Customer Satisfaction (Concurrently)

Ha : There is an effect of saving services (X1) and savings products (X2) simultaneously on customer satisfaction (Y)

Ho : There is no effect of saving services (X1) and savings products (X2) simultaneously on customer satisfaction (Y)

This research is a quantitative research and is included in associative research, namely research that aims to determine the relationship between two or more variables (Sugiyono, 2014).

The object of this research is Indonesian Sharia customers and this research was conducted by giving a questionnaire. The research in this thesis will discuss the effect of service quality and savings products on customer satisfaction, where the exogenous construct (independent variable) is service quality and product quality, and the endogenous construct (bound variable) is customer satisfaction.

The place of research for this thesis is Bank Syariah Indonesia Bekasi 2 Branch, which is located at Komplek Sentra Niaga, Jl. General Ahmad Yani, Block A6 No. 1-2 Bekasi West



Java. The time of the research was from July 2021 to August 2021.

This study aims to determine how much influence the quality of service and the quality of savings products on customer satisfaction Bank Syariah Indonesia Bekasi 2 Branch.

In determining the sample, if the population is large and the number is unknown, then according to (Widianto, 2008) the formula is used:

$$N = \frac{Z^2}{4(moe)^2}$$

Information :

n = number of samples

Z = Z value with 95% confidence level, then Z value = 1.96 (normal distribution table). Moe = margin of error or maximum error is 10%.

By using a margin of error of 10%, the minimum number of samples that can be taken is:

$$n = 1.962 / 4 (0.10)^2$$

n = 96.04 which is rounded to 97

In order for this study to be more fit, in this study a sample of 100 people was taken. The reason the sample is rounded up to 100 people is because if one of the questionnaires contains data that is not valid, it can use the more filling in the questionnaire. The number of respondents as many as 100 people is considered representative because it is greater than the minimum sample limit.

In this study, researchers used primary data and secondary data. The techniques that will be used are as follows:

1. Field research or primary data, Questionnaire or Questionnaire, which is a data collection technique carried out by giving a set of questions or written statements to respondents to answer (Sugiyono, 2014).
2. Library research or secondary data, namely the data taken for this research taken from books, journals, newspapers, internet, magazines, papers, and others related to the problems to be studied.

The data analysis method uses descriptive statistics, namely statistics used to analyze data by describing or describing the data that has been collected as it is without intending to make generally accepted conclusions or generalizations (Sugiyono, 2014). In this study, descriptive statistics are used to describe or describe data about the effect of service quality and product quality on customer satisfaction, the data analysis method is carried out with the help of SPSS software.

Research variables are all things that are determined by the researcher to be studied so that information is obtained about it, then conclusions are drawn (Sugiyono, 2007). The variables in this study are:

1. Independent Variable (Independent Variable)

The independent variables in this study are product quality (X1) and service quality (X2).

2. Dependent Variable



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The dependent variable in this study is customer satisfaction (Y) where product quality and service quality are good and perceived by customers will affect the level of customer satisfaction.

In this study, the measurement scale applied to measure the indicators on the above endogenous and exogenous constructs is to use a Likert scale. Likert scale is a scale used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena.

### **III. Result and Discussion**

Indonesia, as the country with the largest Muslim population in the world, has the potential to be at the forefront of the Islamic finance industry. Increased public awareness of halal matter and strong stakeholder support are important factors in the development of the halal industry ecosystem in Indonesia. This includes Islamic banks.

Islamic banks play an important role as facilitators in all economic activities in the halal industry ecosystem. The existence of the Islamic banking industry in Indonesia itself has experienced a significant increase and development in the past three decades. Product innovation, service improvement, and network development show a positive trend from year to year. In fact, the spirit to accelerate is also reflected in the number of Islamic banks that take corporate actions. There is no exception for Sharia Banks owned by State-Owned Banks, namely Mandiri Syariah Bank, BNI Syariah, and BRI Syariah.

On February 1, 2021, which coincided with 19 Jumadil Akhir 1442 H, it marked the history of the merging of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger will unite the advantages of the three Islamic banks so as to provide a more complete service, wider reach, and have a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to be able to compete at the global level.

The merger of the three Islamic Banks is an effort to create a Sharia Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of Bank Syariah Indonesia is also a reflection of the face of Islamic banking in Indonesia which is modern, universal, and provides goodness for all nature (Rahmatan Lil Aalamiin). Bsi itself has a vision of "becoming one of the 10 largest Islamic banks by capitalization globally within the next 5 years"

This merger will provide complete and complete Islamic financial services and solutions under one roof for various customer segments and various needs with a network of more than 1200 branches spread throughout Indonesia. The financial segment includes MSMEs, retail, commercial, wholesale sharia to corporations, both for national customers and for global investors.

Bank Syariah Indonesia received a permit from the OJK with the number: SR-3/PB.1/2021 dated 27 January 2021 regarding the granting of a license to merge PT Bank Syariah Mandiri, PT Bank Negara Indonesia Syariah into PT Bank Rakyat Indonesia Syariah, as well as a name change permit with use the license of PT Bank Rakyat Indonesia Syariah Tbk to become a







business license on behalf of PT Bank Syariah Indonesia as the result of the merger. The composition of Bsi shareholders consists of PT Bank Syariah Mandiri (Persero) Tbk 51.2%, PT Bank Republic Indonesia (Persero) 25.0%, PT Bank Negara Indonesia (Persero) 17.4%, DPLK BRI-Sharia 2%, and public 4.4%.

Descriptive analysis is data analysis using univariate statistics such as mean, median, mode, standard deviation and others. The purpose of descriptive analysis is to determine the description or distribution of sample or population data. In this study, descriptive analysis will explain the characteristics of research respondents. An overview of the characteristics of the respondents will be explained with a descriptive analysis table of respondents which will show the absolute frequency and duration of being a customer. This research was conducted on 100 (one hundred) customers of PT. Bank Syariah Indonesia Bekasi Branch Office 2. Understanding of customer characteristics in this study is presented as follows:

<b>Information</b>	<b>Frekuensi</b>	<b>Presentase(%)</b>
Man	30	30
Woman	70	70
Amount	100	<b>100</b>

From the table above shows that the majority of respondents are customers of Bank Syariah Indonesia Bekasi Branch Office 2, namely female respondents amounting to 70 people or 70% and 30 or 30% male respondents.

<b>Information</b>	<b>Frekuensi</b>	<b>Persentase (%)</b>
Student	34	34
Businessman	9	9
Employee	23	23
Other	44	44
Amount	<b>100</b>	<b>100</b>

From the table above, it is known that from 100 respondents of Bank Syariah Indonesia Branch Bekasi 2 according to their occupation, they consist of: 34 people or 34% of respondents working as students, 4 people or 4% of respondents working as entrepreneurs, 5 people or 5% of respondents working as entrepreneurs. , 23 people or 23% of respondents work as employees, and 44 people or 44% of respondents work as others.

To find out whether the statement submitted to the customer can be said to be valid or not, the authors conducted a pre-test questionnaire to the customers of BSI Kc Bekasi 2 to 100





respondents in June-August 2021.

Reliability testing is related to the problem of trust in the test instrument (instrument). An instrument can have a high level of confidence if the results of the test show constant results. Thus, a reliable instrument will produce correct data or data in accordance with actual conditions. The reliability of a variable construct is said to be good if it has a Cronbach's alpha value of more than 0.5 (Ghozali, 2016).

**Uji Normalitas**

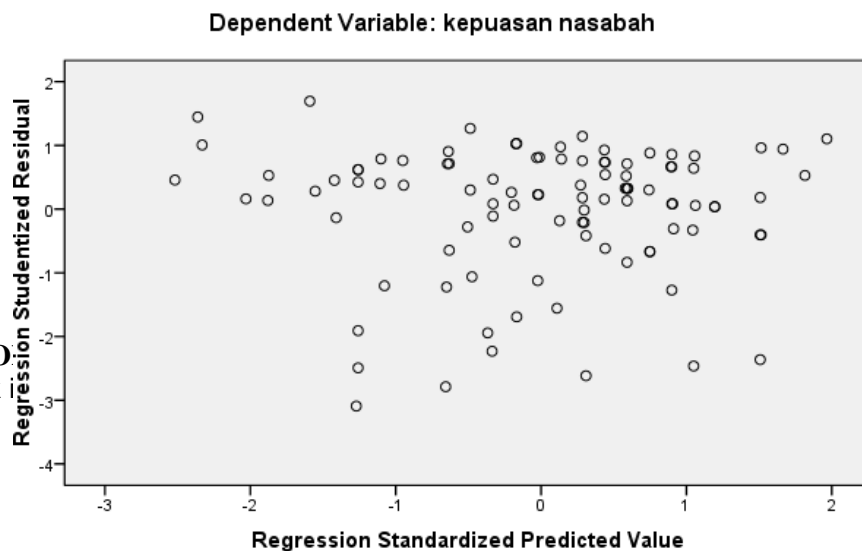
**Kolmogorov-Smirnov**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	5.15988419
Most Extreme Differences	Absolute	.175
	Positive	.102
	Negative	-.175
Kolmogorov-Smirnov Z		1.745
Asymp. Sig. (2-tailed)		.005
a. Test distribution is Normal.		

**Heteroskedastisitas**

Based on the scetterplot graph above, it shows that there is a clear pattern and the point spreads above and below the number 0 on the X and Y axes. So, it can be concluded that there is no heteroscedasticity.

**Scatterplot**





**Uji T (Parsial)**

The T (Partial) test aims to determine whether the Service variable (X1), Savings Product (X2) individually/partially affects the Customer Satisfaction variable (Y). The results can be seen in the following table:

**Result Uji T (Parsial)**

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.346	2.379		7.293	.000
	Total.X1	.111	.062	.230	1.791	.076
	Total.X2	.073	.073	.129	1.008	.316

a. Dependent Variable: Total.Y

Based on table above, the value of t table is = 1.661, so it can be explained that each service variable (X1) and Savings Product (X2) individually/partially has an effect on Customer Satisfaction (Y) at Bank Syariah Indonesia Bekasi 2 Branch as follows:

- The influence of the service variable (X1) individually/partially on Customer Satisfaction (Y). Based on table 4.9 above, it can be seen that the t count for the Service variable (X1) is = 1.791 to Customer Satisfaction (Y) of = 1.661, this means that t count is 1.791 > t table 1.660 then Ho is rejected and Ha is accepted. It means that there is a positive and significant effect of Service (X1) on Customer Satisfaction (Y). This explains that the better the services provided by Bank Syariah Indonesia Bekasi 2 Branch, the higher the sense of satisfaction felt by the customer.
- The effect of the savings product variable (X2) individually/partially on customer satisfaction (Y). Based on table 4.9 above, it can be seen that the t count for the savings product variable (X2) is = 1.008 to customer satisfaction (Y) of = 1.661, this means that tcount 1.008 < ttable 1.661 then Ho is accepted and Ha is rejected. It means that there is no positive and insignificant effect of easy savings product (X2) on customer satisfaction (Y) because the product is not performing well. This explains that there is something that must be improved by the bank in offering savings products so that customers are satisfied with the easy savings product at Bank Syariah Indonesia Bekasi Branch Office 2.

**Uji F (Simultan)**

The F (simultaneous) test aims to determine whether the Service variable (X1), Savings Product (X2) together/simultaneously affect the Customer Satisfaction variable (Y). The results can be seen in the following table:

**Result Uji F (Simultan)**

ANOVA<sup>b</sup>



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Model	Sum of Squares	Df	Mean Square	F	Sig.
1. Regression	43.328	2	21.664	5.923	.004 <sup>a</sup>
Residual	354.782	97	3.658		
Total	398.110	99			

a. Predictors: (Constant), Total.X2, Total.X1

b. Dependent Variable:

Based on table above, the value of  $F = 3.09$ , it can be explained that the value of  $F_{5, 923} > F_{3.09}$ , then  $H_0$  is rejected and  $H_a$  is accepted. This shows that there is a positive and significant effect of service variable (X1) savings product (X2) simultaneously/simultaneously on Customer Satisfaction (Y) at Bank Syariah Indonesia Bekasi Branch Office 2.

### Uji Koefisien Determinasi ( $R^2$ )

Determinant Coefficient Test (Adjusted R Square), this aims to determine the proportion or percentage of the total variation in the dependent table which is explained by the independent variable. The calculation results of Adjusted R Square can be seen in the output of the Summary Model. In the Adjusted R Square column, it can be seen how many percentages can be explained by the independent variables to the dependent variable.

While the rest is influenced by other variables that are not included in the research model. The table is presented below:

### Result Uji Koefisien Determinan

Model Summary <sup>b</sup>				
	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.330 <sup>a</sup>	.109	.090	1.912
a. Predictors: (Constant), Total.X2, Total.X1				
b. Dependent Variable: Total.Y				

Based on the table of output results above, it shows that in the Adjusted R Square column it is known that the total percentage of variation in the dependent variable explained by the independent variable is 0.090 or 9.0%. This means that the influence of the independent variables (Service Quality and Easy Savings Product Quality) on the dependent variable (Customer Satisfaction) is 9%, while the rest ( $100\% - 9\% = 91\%$ ) is explained by other



variables outside of this study.

### **The Effect of Service on Customer Satisfaction at Bank Syariah Indonesia Bekasi Branch Office 2.**

Service variable (X1) has a positive and significant effect on customer satisfaction (Y). From the results of variable data analysis (X1) Service with indicators that bank employees are neatly dressed, bank employees are cleanly dressed, bank employees serve customer transactions quickly, bank employees serve customer transactions carefully and bank employees provide convenience for customers in obtaining information. This means that it is proven that the relationship between service quality and customer satisfaction cannot be separated from the discussion of the creativity of banking services to be able to create a quality service

Therefore, the bank must also be able to identify the level of customers, so that they can understand the level of customer perceptions and expectations of the quality provided by the Bank. Therefore, the service group has a significant contribution to customer satisfaction with a positive relationship and a significant effect of 0.111%.

This research is in accordance with the theory expressed by Parasuraman regarding service indicators, namely tangible (tangible), reliability (reliability), responsiveness (responsiveness), assurance (guarantee) and empathy (empathy). And reinforced by research conducted by Desi Mursalina (2017) entitled "The Influence of Services, Savings Products and Profit Sharing on Customer Interest in Productive Financing Products for IB Investments at Bank Sumsel Babel Syariah Palembang Branch Office" which states that service variables affect customer interest in choosing an Islamic bank. As well as supporting research by Intan Kamila in (2017) entitled "The Influence of Product Quality and Service Quality on Customer Satisfaction (Case Study at Bank Syariah Mandiri Jakarta Simprug Branch)" which states that based on the results and discussion of this research, it can be concluded that there is a significant positive effect between product quality and service quality on customer satisfaction.

However, the results of this study contradict the results of research conducted by Selvy Normasari (2013) entitled "The Effect of Service Quality on Customer Satisfaction, Image and Customer Loyalty Survey of Customers who stay at Hotel Pelangi Malang" which states that based on the results and discussion of this research , it can be concluded that service quality has no positive effect on customer loyalty at the Pelangi Hotel Malang.

### **The Effect of Easy Savings Products on Customer Satisfaction at Bank Syariah Indonesia Bekasi Branch Office 2.**

The savings product variable (X2) has no positive and significant effect on Customer Satisfaction (Y). From the results of variable analysis (X2) Savings Products with indicators of Easy savings products have more weaknesses than other products, services on Easy savings products were only present at the time of the establishment of BSI on February 1, 2021, which made Easy savings products not widely known by the public. So the easy savings product has no effect on customer satisfaction with a positive relationship and a significant effect of 0.073%.



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This research is strengthened by research conducted by Atiqoh Wahyuningsih (2017) entitled "The Effect of Service Quality and Savings Product Quality on Customer Satisfaction at BMT Arta Sejahtera" which states that the variable quality of savings products does not have a positive effect on customer satisfaction because of poor performing products, not in accordance with consumer expectations, will cause consumer disappointment so that consumers are not satisfied and the perceived discrepancy between expectations and expected product performance.

However, the results of this study contradict the results of previous research conducted by Destika Primasari (2016) entitled "The Effect of Service Quality and IB Hasanah Savings Products on Customer Satisfaction at BNI Syariah Ungaran Branch Office" which states that Service Quality and Product Quality have an influence on Customer Satisfaction.

### **The Effect of Service Quality and Easy Savings Product Quality on Customer Satisfaction at Bank Syariah Indonesia Bekasi Branch Office 2.**

In the influence of Service Quality (X1) and Product Quality (X2) together on customer satisfaction (Y). The researcher tested it with the F test. It can be seen from the table (ANNOVA) that  $F_{count} 5,923 > F_{table} 3,09$  with a significance level of 0,004. it can be explained that the two variables between the influence of Service Quality (X1) and Savings Product Quality (X2) together on Customer Satisfaction (Y) have a significant effect.

From the results of the analysis above, it can be concluded that service quality has an effect on customer satisfaction, because the services provided by BSI have met customer needs, so that customers are satisfied with the services they have received.

However, the quality of service is contrary to the quality of savings products which do not affect customer satisfaction, because there must be improvements by BSI in the quality of savings products in order to meet customer needs, so that

customers are satisfied with the savings products provided by BSI KC Bekasi 2.

And it's not only from this research that the results are not positive, but there are several previous studies that get the same results as the example of the thesis above.

#### **IV. Conclusion**

1. Service Quality Variable (X2) has a positive and significant effect on Customer Satisfaction (Y). So that the better the quality of service at Bank Syariah Indonesia Bekasi 2 Branch Office, the higher the number of customers who are satisfied with BSI services.
2. Savings Product Quality Variable (X2) has no positive and insignificant effect on Customer Satisfaction (Y). So that there is something that must be improved in the quality of savings products to suit customer needs so that customers feel satisfied with the savings products of BANK Syariah Indonesia Bekasi Branch Office 2.
3. Service Quality Variables (X1) and Savings Product Quality (X2) have a positive and significant effect simultaneously (together) on Customer Satisfaction (Y). So that the better the quality of service and quality of savings products, the higher the number of customers who are satisfied with the services and savings products at Bank Syariah Indonesia Bekasi Branch Office 2.



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