

THE INFLUENCE OF SERVICE QUALITY AND PRODUCT QUALITY BSI GRIYA ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION OF BANK SYARIAH INDONESIA CAPEM ISKANDAR MUDA IN MEDAN CITY

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Abstract

This research aims to determine and analyze the influence of service quality on customer satisfaction, the influence of BSI Griya product quality on customer satisfaction, the influence of service quality on customer loyalty, the influence of BSI Griya product quality on customer loyalty, the influence of customer satisfaction on customer loyalty, and the influence of service quality on customer loyalty through customer satisfaction, the influence of BSI Griya product quality on customer loyalty through customer satisfaction of BSI Capem Iskandar Muda in Medan City. This type of research is associative research with a quantitative analysis approach. The population and sample in the study amounted to 121 customers, using saturated sampling techniques. The data collection methods used are questionnaires, interviews and documentation studies, while the types and sources of data use primary data and secondary data. The data analysis method uses descriptive statistical analysis and Structural Equation Modeling Partial Least Squares (SEM-PLS). The results of this research show that service quality has a positive and significant effect on customer satisfaction, BSI Griya product quality has a positive and significant effect on customer satisfaction, service quality has a positive and insignificant effect on customer loyalty, BSI Griya product quality has a positive and insignificant effect on customer loyalty, customer satisfaction has a positive and significant effect on customer loyalty, customer satisfaction is able to significantly mediate the effect of service quality on customer loyalty, and customer satisfaction is able to significantly mediate the effect of BSI Griya product quality on customer loyalty.

Keywords : *Service Quality, Product Quality, Customer Satisfaction, Customer Loyalty*

1. INTRODUCTION

The Indonesian banking industry has written new history, PT Bank Syariah Indonesia Tbk (BSI) was officially born on February 1 2021 or Jumadil Akhir 1442 H 19. President Joko Widodo inaugurated Indonesia's largest sharia bank at the State Palace. Apart from that, on February 1 2021, President Joko Widodo confirmed the existence of BSI. This combination combines the strengths of the three sharia banks to provide more comprehensive services, reach more people and provide better investments. BSI strives to create a sharia bank that the community can be proud of, which is seen as a force in improving the country's economy and contributing to the lives of many people. BSI's ability to continue to develop and become part of the world's leading sharia banking group is wide open. Apart from good job growth, this climate also supports the Indian government's goal of creating sustainable natural resources and having a large and strong sharia fund, because Indonesia has the largest Muslim population in the world. BSI is here to provide banking services that are relevant and comply with sharia. Various BSI products and services offered daily include: Savings, Cash, Finance, Hajj & Umrah, Business, Services, Gold, Retail Banking and many more. The study concerns a financial product called BSI Griya. Griya BSI is an opportunity to earn money to buy a house, either new or resale. The bank will not charge interest on repayment to customers, but will guarantee the security deposit or profits from purchasing a house from the outlet. Because the murabahah contract concept is used, the amount of payment that the buyer must make within the agreed time period has been determined and determined from the start (the amount of payment does not change).

BSI opens up the widest opportunities for the nation's children through various BSI products, especially home ownership financing based on Sharia principles that is simple, halal and

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affordable. To become a BSI Griya customer, you must meet certain criteria and conditions, including professional status. Among them are civil servants, BUMN employees, members of the TNI/Polri, and civil servants. BSI Griya itself is in 5th place in the Populix Bank Syariah Indonesia survey in 2023, contributing 9% of total BSI products. The Populix survey also found that the sharia financial products most frequently used by respondents were sharia savings (73%), followed by hajj funds (19%), sharia mutual funds (15%), sharia mutual funds (11%), sharia mortgages (9%), current account (current account). Sharia (8%) and Sharia Pawnshops (5%). This survey was conducted on 1,014 Muslim respondents in Indonesia through the Populix program in March 2023, with the majority of respondents being middle-income workers.

Looking at customer data using BSI Griya products in the last 6 years, there were 31 customers in 2018. In 2021, this number will drop to 0, because during the merger period, BSI continued to advance its efforts to combat the ongoing Covid-19 pandemic due to This disease, a health problem that continues in almost all countries around the world. Including BSI and a focus on collecting bad debts, even though many BPN financial documents from various branches were rejected due to unfinished projects, not just administration. Iskandar Muda Regional Office, but also to other offices. This announcement does not seek to force buyers and sellers to register their owners' income with BSI. Therefore, in 2022 BSI will be the first to launch new products, one of which is BSI Griya which is currently popular with many people, especially customers who want to apply for home ownership credit using the sharia system.

Product quality is closely related to the ability to do its job, including overall product quality, reliability, accuracy, ease of operation, repairability and other valuable features. This means that product quality is a characteristic of goods and services that have the ability to satisfy consumer needs and desires, which represents a combination of these various dimensions (Kotler, 2016). Regarding the results of the previous survey regarding the quality of BSI Griya products, (80%) customers answered that BSI Griya products provided financing in accordance with sharia principles, while (20%) customers answered that BSI Griya products did not provide financing in accordance with sharia principles. (73%) customers answered that BSI Griya products offer long-term price discounts, while (27%) customers answered that BSI Griya products do not offer long-term price discounts.

Product quality is an important factor that influences customer satisfaction. Product quality is a complex form of satisfaction. When the service clearly explains the benefits of the product or its advantages to customers (Familiar, 2015). Good service quality refers to the customer's evaluation of the main objective of the service, namely the service provider itself or the entire service organization. Nowadays most of the people are starting to show their need for high-quality services. They don't just want high-quality service. quality products, but the most important thing is to enjoy the simplicity of the service. Good product quality is coordinated with good service so that there is no gap between the services provided by the bank and customer expectations (Febriana, 2016).

Customer loyalty is a very important factor to maintain. Customer has a different meaning from consumer (consumer) (Kartajaya, 2003). Products and customer experience are what make customers loyal to a product, service, or brand. Perfection will encourage customers to come back again and again. Kindness will build lasting relationships between customers and suppliers (Mashuri, 2019). Currently, people pay more attention to customer satisfaction and dissatisfaction because the goal of banking companies is to create customer satisfaction. The more satisfied the customer, the more profits the banking company will gain because customers will also buy products from the company. It is very difficult to satisfy customers with products and services if we do not fully understand their expectations.

2. IMPLEMENTATION METHOD

The research used in this research is associative research which uses a quantitative approach using a questionnaire. The location of this research was carried out in Medan City at Bank Syariah Indonesia Capem Iskandar Muda on Jl. Iskandar Muda No. 110, Petisah Hulu, Kec. Medan Baru, Medan City, North Sumatra. The research period starts from June 2023 to November 2023. The Griya BSI product for Home Ownership Financing at Bank Syariah Indonesia Iskandar Muda Medan is 121 customers.

3. RESULTS AND DISCUSSION

3.1 Descriptive Analysis of Variable Characteristics

1. Service Quality

| Question | Information | | | | | | | | | | Mean | Ket |
|--|-------------|------|----|------|----|-----|----|------|-----|------|------|-----------|
| | SS | | S | | KS | | TS | | STS | | | |
| | F | % | F | % | F | % | F | % | F | % | | |
| Tangible | | | | | | | | | | | | |
| A special private room for analysts and contracts | 66 | 54,5 | 35 | 28,9 | 5 | 4,1 | 10 | 8,3 | 5 | 4,1 | 4,21 | Very Good |
| Preparing applications, savings books, ATMs and Mobile Banking to make it easier for customers to pay installments | 61 | 50,4 | 38 | 31,4 | 2 | 1,7 | 14 | 11,6 | 6 | 5 | 4,11 | Good |
| Reliability | | | | | | | | | | | | |
| Smooth network when making transactions at the teller or using online applications | 53 | 43,8 | 39 | 32 | 7 | 5,8 | 14 | 11,6 | 8 | 6,6 | 3,95 | Good |
| The survey system uses internal parties from BSI for free | 55 | 45,5 | 37 | 30,6 | 10 | 8,3 | 11 | 9,1 | 8 | 6,6 | 3,99 | Good |
| Responsiviness | | | | | | | | | | | | |
| Marketing is fast and responsive in the file submission process | 47 | 47 | 41 | 41 | 8 | 6,6 | 8 | 6,6 | 10 | 8,3 | 4,04 | Good |
| Have knowledge of updating banking information as a basis for communication with customers | 59 | 48,8 | 33 | 27,3 | 8 | 6,6 | 10 | 8,3 | 11 | 9,1 | 3,98 | Good |
| Assurance | | | | | | | | | | | | |
| BSI guarantees the confidentiality of customer personal data | 61 | 50,4 | 33 | 27,3 | 7 | 5,8 | 11 | 9,1 | 9 | 7,4 | 4,04 | Good |
| Customer guarantees in the form of life insurance and fire insurance | 54 | 44,6 | 34 | 28,1 | 10 | 8,3 | 8 | 6,6 | 15 | 12,4 | 3,86 | Good |
| Emphaty | | | | | | | | | | | | |
| Marketing pays special attention to the analysis and contract process | 51 | 42,1 | 38 | 31,4 | 7 | 5,8 | 14 | 11,6 | 11 | 9,1 | 3,86 | Good |
| Remind customers to schedule | 59 | 48,8 | 30 | 24,8 | 4 | 3,3 | 11 | 9,1 | 17 | 14 | 3,85 | Good |

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|---|--|--|--|--|--|--|--|--|--|--|------|------|
| installments before the due date | | | | | | | | | | | | |
| Average Service Quality Variable (X₁) | | | | | | | | | | | 3,98 | Good |

Based on the table above, it can be concluded that among the service quality indicators, the highest score is obtained from statement 1 "Separate rooms to provide privacy for analysts and contractors", meaning that during contract implementation, BSI provides a special room to provide space for analysts and contractors. Closed view. This means that customers and other parties are willing to carry out transactions as shown by an average of 4.21 in the Very Good category. Even though it is in the good category, this information received a very low score, so it is hoped that BSI will improve the quality of its services.

2. BSI Griya Product Quality

| Question | Information | | | | | | | | | | Mean | Ket |
|---|-------------|------|----|------|----|-----|----|------|-----|------|------|------|
| | SS | | S | | KS | | TS | | STS | | | |
| | F | % | F | % | F | % | F | % | F | % | | |
| Performance | | | | | | | | | | | | |
| Griya BSI products have the advantage of a sharia-based installment system with fixed installment provisions until paid in full | 51 | 42,1 | 39 | 32,2 | 5 | 4,1 | 15 | 12,4 | 11 | 9,1 | 3,86 | Good |
| Durability | | | | | | | | | | | | |
| The Griya BSI product provides an installment system with a longer term than competing KPR products | 51 | 42,1 | 37 | 30,6 | 5 | 4,1 | 10 | 8,3 | 18 | 14,9 | 3,77 | Good |
| Service Ability | | | | | | | | | | | | |
| Easy application submission and fast administration process | 53 | 43,8 | 34 | 28,1 | 7 | 5,8 | 11 | 9,1 | 16 | 13,2 | 3,80 | Good |
| Conformmance | | | | | | | | | | | | |
| Suitability of product offerings at the time of contract with ongoing programs | 51 | 42,1 | 36 | 29,8 | 6 | 5 | 10 | 8,3 | 18 | 14,9 | 3,76 | Good |
| Average Product Quality Variable (X ₂) | | | | | | | | | | | 3,79 | Good |

Based on the table above, it can be concluded that for the product quality variable, the highest value comes from Statement 1, "Griya BSI products have the advantage of a sharia distribution system with a fixed payment period until paid off", which means that each customer does not need to worry about changes in benefits in the future. will come. Price is an important thing for customers to choose BSI. If the product selection is correct for long-term benefits, this is proven by an average score of 3.86 in the "good" category. The lowest category currently comes from statement 4, "Conformity of product offerings at the time of contract with the current program," which has an average score of 3.76 in the "good" category.

3. Customer Satisfaction

| Question | Information | | | | | | | | | | Mean | Ket |
|---|-------------|------|----|------|----|-----|----|------|-----|------|------|------|
| | SS | | S | | RG | | TS | | STS | | | |
| | F | % | F | % | F | % | F | % | F | % | | |
| Satisfaction toward quality | | | | | | | | | | | | |
| Feel satisfied with the quality of service provided by BSI | 49 | 14,0 | 18 | 14,9 | 3 | 2,5 | 34 | 28,1 | 49 | 40,5 | 3,66 | ood |
| Feel satisfied with the quality of the products provided by BSI | 50 | 41,3 | 33 | 27,3 | 33 | 2,5 | 15 | 12,4 | 20 | 16,5 | 3,64 | ood |
| Satisfaction toward value | | | | | | | | | | | | |
| Feel satisfied with the margins provided by BSI | 50 | 41,3 | 31 | 25,6 | 4 | 3,3 | 14 | 11,6 | 22 | 18,2 | 3,60 | ood |
| Feel satisfied with the appraisal value given by BSI | 53 | 43,8 | 29 | 24 | 7 | 5,8 | 13 | 10,7 | 19 | 15,7 | 3,69 | ood |
| Perceived best | | | | | | | | | | | | |
| Feel confident that BSI is the best bank | 51 | 42,1 | 30 | 24,8 | 8 | 6,6 | 11 | 9,1 | 21 | 17,4 | 3,65 | ood |
| Feel confident that all BSI procedures use the sharia system | 51 | 42,1 | 33 | 27,3 | 3 | 2,5 | 10 | 8,3 | 24 | 19,8 | 3,64 | ood |
| Average Customer Satisfaction Variable (Z) | | | | | | | | | | | 3,64 | Good |

Based on the table above, it can be concluded that the customer satisfaction variable, statement 4, "I am satisfied with the estimate given by BSI," has the highest value. This means that customers feel satisfied with the high offer and find it easier to apply for financing. The average score of 3.69 in the "good" category proves that you can get benefits according to your needs. The lowest category comes from statement 3, "I am satisfied with BSI's margins," as evidenced by an average score of 3.60 for the "Good" category. Although this statement falls into the "good" category, it received the worst rating. Therefore, we hope that BSI can make the repayment process smoother for KPR customers and offer lower prices or fees compared to the KPR repayment process at other banks. Most of these banks apply a system of fines or penalties in addition to the remaining installments.

4. Customer Loyalty

| Question | Information | | | | | | | | | | Mean | Ket |
|--|-------------|------|----|------|----|-----|----|------|-----|-------|------|------|
| | SS | | S | | KS | | TS | | STS | | | |
| | F | % | F | % | F | % | F | % | F | % | | |
| Retention | | | | | | | | | | | | |
| I am willing to hold the guarantee funds for future installments at a later date | 54 | 44,6 | 39 | 32,2 | 6 | 5 | 12 | 99 | 10 | 8,3 | 3,95 | Good |
| I am willing to set a minimum balance value greater than the installment value | 49 | 40,5 | 39 | 32,2 | 10 | 8,3 | 7 | 5,8 | 16 | 13,2 | 3,81 | Good |
| Referalls | | | | | | | | | | | | |
| I will talk about positive things about Griya BSI products to other people | 51 | 42,1 | 39 | 32,2 | 8 | 6,6 | 8 | 6,6 | 15 | 12,4 | 3,85 | Good |
| I would recommend to others to use Griya BSI products | 51 | 42,1 | 37 | 30,6 | 7 | 5,8 | 9 | 7,4 | 17 | 14,0 | 3,79 | Good |
| Repeat | | | | | | | | | | | | |
| I am willing to re-apply (top up) to the Griya BSI program for the | 46 | 38 | 38 | 31,4 | 5 | 4,1 | 14 | 11,6 | 18 | 14,,9 | 3,66 | Good |

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|---|----|----|----|------|---|---|----|-----|----|------|------|------|
| same collateral object | | | | | | | | | | | | |
| I am willing to submit a Griya BSI application for another housing unit | 52 | 43 | 34 | 28,1 | 6 | 5 | 10 | 8,3 | 19 | 15,7 | 3,74 | Good |
| Average Customer Loyalty Variable (Y) | | | | | | | | | | | 3,8 | Good |

Based on the table above, it can be concluded that for the customer loyalty variable, the highest value comes from statement 1 "I am willing to save guarantee funds for spare parts in the future", which means that the funds saved are a form of customer loyalty to BSI and are voluntary. The customer has set aside these funds for spare parts in the following month, and so on. This is proven by the average score of 3.95 in the "good" category. Meanwhile, the lowest category comes from statement 5 "I am willing (above) to apply for the BSI Griya program for the same collateral assets", which shows an average of 3.66 in the "good" category.

3.2 R Square

| | R-square |
|-----------------------|-----------------|
| Customer Satisfaction | 0,789 |
| Customer Loyalty | 0,690 |

From the table above, it can be concluded that the R Square value for customer satisfaction is 0.789 or 78.9 percent, meaning that BSI Griya's service quality and product quality are able to explain 78.9 percent of customer satisfaction, which is in the strong category, while the remaining 21.1 percent is explained other factors outside the model, and the R Square value for customer loyalty is 0.690 or 69 percent, meaning that service quality, BSI Griya product quality and customer satisfaction are able to explain customer loyalty of 69 percent which is in the strong category, while the remaining 31 percent is explained by other factors outside the model.

3.3 Path Analysis Result

| Informatio n | Hipotesis | Keofisien Jalur | Signifika n | T statistics | Conclusion |
|-------------------------|--|----------------------------|------------------------|-------------------------|-------------------|
| H1 | Service quality has a positive and significant effect on customer satisfaction | 0,455 | 0,000 | 4,001 | Accepted |
| H2 | The quality of BSI Griya products has a positive and significant effect on customer satisfaction | 0,489 | 0,000 | 4,127 | Accepted |
| H3 | Service quality has a positive and insignificant effect on customer loyalty | 0,081 | 0,580 | 0,553 | Rejected |
| H4 | The quality of BSI Griya products has a positive and insignificant effect on customer loyalty | 0,118 | 0,467 | 0,728 | Rejected |
| H5 | Customer satisfaction has a positive and significant effect on customer loyalty | 0,659 | 0,001 | 3,177 | Accepted |
| H6 | Customer Satisfaction is able to significantly mediate the influence of Service Quality | 0,300 | 0,012 | 2,509 | Accepted |

| | | | | | |
|----|---|-------|-------|-------|----------|
| | on Customer Loyalty | | | | |
| H7 | Customer Satisfaction is able to significantly mediate the influence of BSI Griya Product Quality on Customer Loyalty | 0,323 | 0,022 | 2,284 | Accepted |

4. CONCLUSION

Based on the research results and discussions that have been described, it can be concluded as follows:

1. Service quality has a positive and significant effect on customer satisfaction at Bank Syariah Indonesia Capem Iskandar Muda in the city of Medan.
2. The quality of BSI Griya products has a positive and significant effect on customer satisfaction at Bank Syariah Indonesia Capem Iskandar Muda in the city of Medan.
3. Service quality has a positive and insignificant effect on customer loyalty of Bank Syariah Indonesia Capem Iskandar Muda in the city of Medan.
4. BSI Griya product quality has a positive and insignificant effect on customer loyalty of Bank Syariah Indonesia Capem Iskandar Muda in the city of Medan.
5. Customer satisfaction has a positive and significant effect on customer loyalty of Bank Syariah Indonesia Capem Iskandar Muda in the city of Medan.
6. Customer satisfaction is able to significantly mediate the influence of service quality on customer loyalty.
7. Customer satisfaction is able to significantly mediate the influence of BSI Griya product quality on customer loyalty.

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