

Product and Service Quality on Customer Satisfaction in Bank Syariah Indonesia Pekanbaru

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Abstract

This study aims to analyze the effect of product quality and service quality on customer satisfaction at Bank Syariah Indonesia in Pekanbaru City. The background of this study is that as the country with the largest Muslim population in the world, the demand for Sharia-compliant financial products and services is increasing. Bank Syariah Indonesia (BSI), which is the result of the merger of three major Islamic banks in Indonesia, plays an important role in meeting the financial needs of the Islamic community by offering various products and services based on Sharia principles. This research uses a descriptive method with a quantitative approach, using a questionnaire distributed to Bank Syariah Indonesia customers in Pekanbaru with a sample size of 100 respondents using the Slovin formula. Data analysis uses the Partial Least Square (PLS) approach with smartPLS 4.0 software. The results of this study indicate that product quality has a positive and significant effect on customer satisfaction, while service quality also has a positive and significant effect on the satisfaction of Bank Syariah Indonesia (BSI) customers in the city of Pekanbaru. In addition, the results of the study also found that product quality and service quality simultaneously have a positive and significant effect on customer satisfaction. The synergy between products and services is the key to building long-term loyalty and driving sustainable business growth for BSI, especially in areas such as Pekanbaru.

Keywords: Product Quality, Service Quality, Customer Satisfaction, Bank Syariah Indonesia

Introduction

Islamic banks are financial institutions that function as financial intermediaries and are known as Sharia banks. These banks operate based on Sharia principles, namely Islamic law founded on the Qur'an. To ensure compliance with Sharia banking standards, the presence of a Sharia supervisory board is essential. The Islamic prohibition against interest-bearing loans (*riba*) and investments in companies deemed unlawful (*haram*) serves as the fundamental basis of the Sharia banking system (Usanti & Shomad, 2022).

In the context of Indonesia, the development of Islamic banking has experienced rapid growth with the establishment of Bank Syariah Indonesia (BSI) as the largest Islamic bank in the country. BSI is the result of the merger between PT Bank BRIsyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The Financial Services Authority (OJK) officially granted approval for this merger on January 27, 2021, through Letter Number SR-3/PB.1/2021, and it was inaugurated by President Joko Widodo on February 1, 2021. This merger unified the strengths of the three Islamic banks, enabling BSI to provide more comprehensive services, broader outreach, and greater capital capacity. Supported by government commitments through the Ministry of State-Owned Enterprises, BSI is encouraged to compete on a global scale (bankbsi.co.id).

Nevertheless, despite its strong foundation, the greatest challenge faced by Islamic banks, including BSI, is the increasingly intense competition with both other Islamic and conventional banks. In this context, success is not only determined by capital strength and regulatory support, but also by the ability to provide superior services and innovative products that meet customer needs. According to YuSheng & Ibrahim, (2019), a company's success in responding to market changes, technological advancement, and industrial competition largely depends on its ability to launch new products and maintain product or service excellence. Customer satisfaction becomes a crucial factor in sustaining competitive advantage. Satisfied customers tend to repurchase products and recommend them to others through word-of-mouth promotion (WOM) (Oliver, 1980; Bunker et al., 2013; Pollack, 2014). Customer satisfaction can be defined as a psychological state experienced by customers towards a product, whether goods or services, which is determined by the difference between their expectations and the actual experience of using the product or service (Oliver, 1997). Kotler & Keller (2016) further emphasize that achieving sustainable profitability depends on the ability of firms to meet customer needs and reduce service gaps.

Table 1.1

Number of BSI KC Pekanbaru Customers

No	Year	Number of Customers
1	2021	1.848
2	2022	2.376
3	2023	3.156
Total Amount		7.680

Source: Bank Syariah Indonesia (Pekanbaru Branch), 2023

However, BSI's products and services are not without strengths and weaknesses. On the one hand, its advantages include investment facilities through ATMs and comprehensive e-banking services. On the other hand, there are some drawbacks, such as a Rp 500 fee

charged for every transaction made through BSI Mobile Banking, limited merchant acceptance for BSI debit cards, and the absence of a MasterCard logo on BSI debit cards, which makes them unusable internationally. These weaknesses, if not addressed, may hinder customer convenience and satisfaction.

To remain competitive, BSI needs to use these shortcomings as a reference for improving its product quality (Ishak & Azzahroh, 2017). This is important because a product's ability to satisfy customers is closely related to its ease of use and overall service quality. In the midst of intense competition, service quality becomes a key factor in building customer loyalty, which is essential for maintaining retention while simultaneously attracting new customers. Therefore, understanding customer behavior and the factors influencing satisfaction is critical for Islamic banks to remain competitive.

The novelty of this research lies in its focus on analyzing customer satisfaction at Bank Syariah Indonesia, particularly at the Pekanbaru Branch Office, by highlighting both the strengths and weaknesses of its products and service quality. Unlike previous studies that predominantly discussed Islamic banking in general terms, this study contributes by directly linking the dynamics of customer growth with factors of satisfaction and loyalty. Therefore, this research not only enriches the body of literature on service marketing management in the context of Islamic banking but also provides practical recommendations that are directly applicable to service strategy development in the field. Based on this background, this study not only contributes to the development of service marketing management literature but also provides practical insights for the management of Bank Syariah Indonesia KC Pekanbaru in evaluating more targeted and effective product and service strategies.

Literature Review

Product Quality

Product quality in the banking world is a product that can meet the needs and benefits of consumers. According to Wu and Shang in (Indiani et al., 2016), product quality is measured through product performance which produces positive and significant value on customer satisfaction. In addition, the factor that encourages the formation of customer loyalty is the quality of the products provided (Fansuri & Zulfison, 2024). Research results (Budiarno et al., 2022; Indiani et al., 2016) show that product quality has a positive and significant impact on customer satisfaction. The better the customer value provided by Islamic banks, the more satisfied customers are with the products or services they receive (Pratiwi & Seminari, 2015)

Product quality is a crucial factor influencing customer satisfaction and a company's competitiveness in the market. According to (Garvin, 1987), product quality can be defined as the overall characteristics of a product that influence its ability to meet consumer needs and expectations. Furthermore, (Parasuraman et al., 1988) emphasized that consumer perceptions of product quality are based not only on the product's physical attributes but also on the user experience and perceived value. In a manufacturing context, stated that effective quality control can improve product performance and reduce costs due to product defects. Thus, companies that are able to maintain and improve product quality will gain a sustainable competitive advantage (Kotler, P., & Keller, 2016).

If a business wants to stay ahead in the market, it needs to understand what customers use to differentiate its products from those of its competitors. Here are some things you can look for to gauge product quality (Tjiptono, 2015):

1. Performance
2. Durability
3. Conformance to Specifications
4. Features
5. Reliability
6. Aesthetics

Service Quality

Quality of service is a very important thing that helps banks operate well in the banking world (Kushwaha & Agrawal, 2015). This helps banks retain customers and outperform competitors. Service quality influences how often customers return, which keeps them coming back, helps generate more revenue, and lowers costs (Leninkumar, 2019). Good service also builds a good reputation, which helps businesses remain strong among others (Manik, 2019). Providing good service to customers is crucial in a market where competition is tough. Empirical studies show that service quality has a significant impact on customer satisfaction and loyalty (Afifah & Kurniawati, 2021; Haque et al., 2022; Faizah et al., 2023).

If the service received or felt by customers is in accordance with their expectations, they will consider the service good and make them happy (Zeithaml et al., 1985). Friendly service, clean place, services that comply with Islamic law, and Sharia Bank officers who look neat will make Sharia Bank customers happier. This is in accordance with the statement (Kotler & Keller, 2009), that is, customers who feel the service is good will feel happy. A service provider's ability to consistently meet customer expectations determines whether service quality is good or bad. In the service industry, customer service and attitude play a crucial role in determining the quality of service provided. If these aspects are neglected, or even deliberately ignored, the company in question could quickly lose clients and become a target for potential buyers.

To assess the quality of services provided, particularly in Islamic banking, a method is needed to measure service quality that adheres to Islamic principles. This method is called the CARTER model. The CARTER model has six components used to assess the quality of Islamic banking services (Othman & Owen, 2001):

1. Compliance means following the rules, or having the power to obey Islamic law and conduct business in accordance with Islamic banking and finance rules.
2. Assurance is about how polite, skilled, and able to communicate personally and honestly the staff are. Assurance also includes how bank staff and customers communicate with each other, both in writing and verbally..
3. Reliability means being able to provide services that are timely, reliable and correct..
4. Tangible refers to the physical condition of the building, its contents, staff, and equipment..
5. Empathy is a personal service that customers receive from Islamic banks..
6. Responsiveness is the willingness to help customers and provide services when they ask for them.

Customer Satisfaction

In managing a service business, customer satisfaction is an important factor for the company (Cheshin et al., 2018). Customers will feel satisfied when the performance they feel is the same as or higher than their expectations (Meesala & Paul, 2018). Customer satisfaction has several antecedents, such as service quality and religiosity (Abror et al., 2020). Several previous studies have found that product quality and service quality have a significant impact on customer satisfaction. (Al-Ghifari & Khusnudin, 2022; Abror et al., 2020; Miranda et al., 2018). Satisfaction of the Islamic bank's customer is the level of pleasurable consumption fulfillment of the customers compared to their expectation and perceived service quality.

Customer satisfaction is a crucial indicator for assessing a company's performance, particularly in the financial services sector. According to (Kotler, P., & Keller, 2016), customer satisfaction is a person's feelings of pleasure or disappointment that arise after comparing their perceptions of a product's performance or outcome with their expectations. States that satisfaction is an emotional response to the experience of consuming a product or service (Oliver, 1997). In the banking context, customer satisfaction is influenced by various factors such as service quality, speed of service, and system reliability (Parasuraman et al., 1988). High levels of satisfaction tend to increase customer loyalty and strengthen long-term relationships between customers and financial institutions (Anderson & Srinivasan, 2003). Customer satisfaction means how happy or unhappy someone is after assessing how well a product performs compared to what they imagined.

Things that indicate customer satisfaction, according to (Oliver, 1980):

1. Conformity to Expectations (Expectancy Confirmation)
2. How Well It Seems to Work (Perceived Performance)
3. Overall Satisfaction (Overall Satisfaction)
4. Decision to Repurchase (Repurchase Intention)
5. Willingness to Tell Others (Word of Mouth)

Research Method

This research can be classified as field research with a quantitative approach, namely the process of knowledge discovery using numerical data as a tool to find information about what is desired. This research was conducted at Bank Syariah Indonesia KC Pekanbaru, located on Jl. Jend. Sudirman, Pekanbaru City, Riau. The research subjects were customers of Bank Syariah Indonesia KC Pekanbaru. The population in this study consisted of 7,946 customers of Bank Syariah Indonesia KC Pekanbaru. The sample taken in this study, in accordance with the applicable method for Bank Syariah Indonesia KC Pekanbaru customers, consisted of 100 people. The sample size was obtained using the Slovin formula.

Primary data is data obtained by the researcher from original sources. Primary data is also data taken directly from the source without intermediaries. Primary data can also be defined as data collected and used by the first person or data collected directly by the researcher (Sugiono, 2019). Data was collected by the researcher directly from the primary source or location where the research was conducted. The primary data in this study was obtained by distributing questionnaires to customers of Bank Syariah Indonesia KC Pekanbaru. Secondary data is data obtained from archived or documented historical reports, both published and unpublished. The secondary data in this study were obtained through customer data from

Bank Syariah Indonesia KC Pekanbaru, the internet, books, scientific journals, and other sources.

Data analysis used the Partial Least Squares (PLS) approach with smartPLS 4.0 software. Partial Least Squares (PLS) is a structural equation model (SEM) based on variance components. The PLS approach is distribution-free (it does not require data with a specific distribution; it can be nominal, categorical, ordinal, interval, or ratio). Furthermore, PLS can also be used to analyze small samples.

Results and Discussion

External model analysis using SmartPLS involves testing three main indicators: indicator convergence, construct discrimination, and internal consistency. The figure below presents the output of the PLS algorithm used in this study.

Convergent Validity

One way to test the validity of a research instrument is to ensure that the questionnaire items used actually measure the intended construct. One important form of validity in quantitative research is convergent validity. Convergent validity indicates the extent to which indicators of a construct are highly and significantly correlated with each other, meaning they measure the same concept. This can be seen in Table 1.2 below:

Table 1.2
Convergent Validity

Indicator	Outer Loading
CS1	0.801
CS2	0.784
CS3	0.820
CS4	0.734
CS5	0.738
SQ1	0.727
SQ2	0.819
SQ3	0.802
SQ4	0.798
SQ5	0.813
SQ6	0.819
PQ1	0.812
PQ2	0.863
PQ3	0.859
PQ4	0.806
PQ5	0.791
PQ6	0.833

The convergent validity of the measurement model with reflective indicators is evaluated based on the correlation between item scores/component scores estimated using PLS software. A reflective measurement is considered high if its correlation exceeds 0.70 with the construct being measured. However, according to Chin (1998) in (Ghozali, I., & Latan, 2012), for initial research in developing a measurement scale, a loading factor value of 0.5 to 0.6 is considered sufficient. In this study, a loading factor threshold of 0.50 will be used.

The table above shows that the variables related to customer satisfaction, service quality, and product quality have correlation coefficients and calculated r values greater than the table r value (0.102). This indicates that each research question can be considered valid.

Discriminant Validity

Discriminant validity is performed to ensure that each idea in each measured latent variable is distinct from other variables. This model is effective in distinguishing things if each number indicating how strong the relationship between the thing being measured and what is seen has the largest number compared to the other numbers of the various things being measured. The results of the test to determine whether something can be distinguished are shown below.

Table 3.

Discriminant Validity

Indicator	Customer Satisfaction	Service Quality	Product Quality
CS1	0.801	0.641	0.668
CS2	0.784	0.572	0.676
CS3	0.820	0.587	0.677
CS4	0.734	0.572	0.683
CS5	0.738	0.509	0.598
SQ1	0.677	0.727	0.623
SQ2	0.647	0.819	0.661
SQ3	0.612	0.802	0.537
SQ4	0.665	0.798	0.525
SQ5	0.699	0.813	0.627
SQ6	0.625	0.819	0.636
PQ1	0.681	0.543	0.812
PQ2	0.720	0.585	0.863
PQ3	0.693	0.647	0.859
PQ4	0.651	0.573	0.806
PQ5	0.643	0.475	0.791
PQ6	0.703	0.647	0.833

All indicators (Customer Satisfaction, Service Quality, and Product Quality) showed scores above 0.7, indicating good reliability and can be used in the study model. This indicates that the instrument used is effective in measuring the research variables for BSI KC Pekanbaru customers.

Composite Reliability & Alpha Cronch Bach

This test can check the consistency of an item by looking at the composite reliability score and Cronbach's alpha for each item we measure. If the composite reliability score and Cronbach's alpha are higher than 0.7, it indicates high consistency (Ghozali, I., & Latan, 2012). The following are the figures for Cronbach's alpha and composite reliability:

Table 4.

Composite Reliability & Cronbach's Alpha

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Mean Variance Extracted (AVE)
Customer Satisfaction (Y1)	0.924	0.926	0.937	0.597
Service Quality (X2)	0.940	0.941	0.949	0.652
Product Quality (X1)	0.922	0.923	0.937	0.681

The reliability test results showed that all constructs had Cronbach's Alpha and Composite Reliability values above 0.70, and AVE values above 0.50. Thus, all constructs were declared reliable and met convergent validity.

R Square

When examining a structural model using PLS, we begin by examining the R-square value for each idea within it to determine how well it predicts various events. The R-square value can indicate whether a particular external idea has a significant influence on internal ideas. The R-square values used are 0.75 (strong), 0.50 (moderate), and 0.25 (weak). The R-square result from PLS indicates how much the model explains changes in ideas (Ghozali, I., & Latan, 2012).

Table 5

R Square Test Results

Variables	R Square	Adjusted R Square
Customer Satisfaction	0.786	0.781

The R-square value in this study was 0.786. This means that product quality and service quality together have a strong influence of 78.6%, but the remaining 21.4% is due to other variables not examined in this study. Using (Ghozali, I., & Latan, 2012) rule, this R-square value is considered strong.

The Influence of Product Quality on Customer Satisfaction

This study also shows that how good the product has a positive and important influence on customer satisfaction at BSI KC Pekanbaru, with a path coefficient value of 0.514, a T-Statistic of 5.687, and a P-Value of 0.000. This indicates that the better the sharia banking products offered such as savings, financing, and digital banking services, the more satisfied customers are as seen in the table below:

Table 6

Result For Inner Weight

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistik (O/STDEV)	P Values
Service Quality > Customer Satisfaction	0.443	0.446	0.084	5.253	0.000
Product Quality > Customer Satisfaction	0.514	0.515	0.090	5.687	0.000

This research is supported by Oliver (1980) theory, which states that customers are satisfied when their expectations match actual product performance. Sharia banking products from

BSI KC Pekanbaru, which adhere to Islamic principles, offer advantages over competitors, and are easy to use, can create positive customer experiences.

This research also aligns with research by (Sundari et al., 2019), (Abror et al., 2020) and (Sari & Baehaqi, 2021), which states that product quality is closely related to customer satisfaction and loyalty towards Sharia banks. Therefore, by creating new products tailored to customer needs and utilizing digital technology, BSI KC Pekanbaru will become increasingly resilient in the banking industry.

These findings underscore the importance of relevant, competitive, and compliant Islamic banking products that align with the needs and values of Muslim customers. Customers evaluate products not only based on material benefits such as financing margins or profit-sharing ratios, but also on compliance with Sharia principles, transparency of contracts, and ease of access. BSI's products, packaged in a modern way while remaining grounded in Islamic values, have been shown to create positive perceptions that drive higher levels of satisfaction.

The Influence of Service Quality on Customer Satisfaction

The results of the study indicate that Service Quality has a positive and significant effect on Customer Satisfaction at BSI Pekanbaru Branch, with a path coefficient of 0.443, a T-statistic of 5.253, and a P-value of 0.000. This means that the better the service provided by the bank, the more satisfied customers will be. These results align with Oliver (1980) Expectancy Disconfirmation Theory (EDT), which states that customer satisfaction occurs when the service received meets or exceeds expectations. BSI Pekanbaru Branch customers were satisfied because they felt the service from tellers, customer service, and other staff was fast, friendly, and met their Islamic banking needs.

These results also align with previous research, such as (Kusnaedi et al., 2021) study and research at Bank Mandiri, which found that service quality significantly influences customer satisfaction. Therefore, improving service by prioritizing friendliness, speed, and clear information delivery can be a key plan for BSI Pekanbaru Branch to maintain Customer Satisfaction. These results are supported by research conducted by (Alfani et al., 2025) entitled "The Influence of Service Quality on Customer Loyalty with Corporate Image as an Intervening Variable at Bank Mega Syariah Pekanbaru." The research by Sudarna et al. (2023) entitled "The Influence of Service Quality and Product Quality on Corporate Image at PT Asuransi Askrida Syariah Pekanbaru and Employee Satisfaction at PT Bank Riau Kepri Syariah" is also similar to the research conducted by (Sundari et al., 2019) and (Abror et al., 2020). This research also explains that optimal service quality, including a friendly attitude, speed of service, and the ability to handle complaints, directly shapes positive perceptions of the company's image, which in the long term will impact customer loyalty and increase trust in the company.

This confirms that direct interaction between banks and customers plays a crucial role in shaping a satisfying banking experience. Fast, friendly, professional, and informative service are key determinants in maintaining good relationships with customers. Amidst increasingly fierce competition, customers tend to prefer institutions that offer not only quality products but also ethical, humane services that reflect Islamic values. This aligns with the

characteristics of Islamic banking, which pursues not only efficiency but also blessings and fairness in every interaction.

Furthermore, this study demonstrates that product quality and service quality simultaneously have a strong influence on customer satisfaction. This means that these two factors cannot be separated or stand alone, but rather complement each other in creating a comprehensive customer experience. A superior product without excellent service, or vice versa, will not be able to generate optimal levels of satisfaction. Synergy between products and services is key to building long-term loyalty and driving sustainable business growth for BSI, particularly in areas like Pekanbaru, which has significant market potential among the Muslim community.

Conclusion

Research shows that good service and products significantly increase customer satisfaction and happiness at BSI KC Pekanbaru. If the bank's services are better, including reliability, prompt assistance, trustworthiness, caring, and good facilities, customers will be happier. Furthermore, if Islamic banking products such as savings, loans, and online services are convenient and easy to use, they will also contribute to customer satisfaction. Together, these two factors explain 78.6% of customer satisfaction, while the remaining 21.4% is attributed to factors not examined, such as the bank's image, trustworthiness, costs, and ease of use of digital tools. These findings suggest that BSI KC Pekanbaru's success in delighting customers relies heavily on excellent service and competitive new Islamic products. This confirms that direct interaction between the bank and customers plays a crucial role in shaping a satisfying banking experience. Fast, friendly, professional, and informative service are key determinants of maintaining good customer relationships.

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