



**PENGARUH KUALITAS PRODUK DAN KUALITAS PELAYANAN TERHADAP
LOYALITAS NASABAH MELALUI KEPUASAN NASABAH DI BANK SYARIAH
INDONESIA KCP PANDAAN PASURUAN**

***THE INFLUENCE OF PRODUCT QUALITY AND SERVICE QUALITY ON CUSTOMER
LOYALTY THROUGH CUSTOMER SATISFACTION AT BANK SYARIAH INDONESIA
KCP PANDAAN PASURUAN***

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Abstract

The purpose of this study is to analyze and explain the effect of product quality and service quality on customer loyalty with customer satisfaction as an intervening variable at PT Bank Syariah Indonesia Pandaan Pasuruan Sub-Branch Office. This research method uses quantitative research and descriptive statistical analysis. This research method uses quantitative research and descriptive statistical analysis with customer population from Bank Syariah Indonesia KCP Pandaan Pasuruan. Sample of 145 respondents using statistical methods. Data collection using questionnaire distribution techniques, research disseminating a list of questions to customers who use products at Bank Syariah Indonesia Pandaan Pasuruan Branch Office. The results showed that product quality had a significant effect on customer loyalty but service quality did not have a significant effect on customer loyalty at Indonesian Islamic banks at KCP Pandaan. Product quality does not have a significant effect on customer satisfaction but service quality has a significant effect on customer satisfaction at Indonesian Islamic banks at KCP Pandaan. Customer satisfaction has a significant effect on customer loyalty to Indonesian sharia banks at KCP Pandaan. Customer satisfaction is not able to mediate the effect of product quality on customer loyalty at Indonesian sharia banks at KCP Pandaan, but customer satisfaction is able to mediate the effect of service quality on customer loyalty at Indonesian sharia banks at KCP Pandaan.

Keywords: *Product Quality; Quality of Service; Customer Satisfaction; Customer Loyalty*

Abstrak

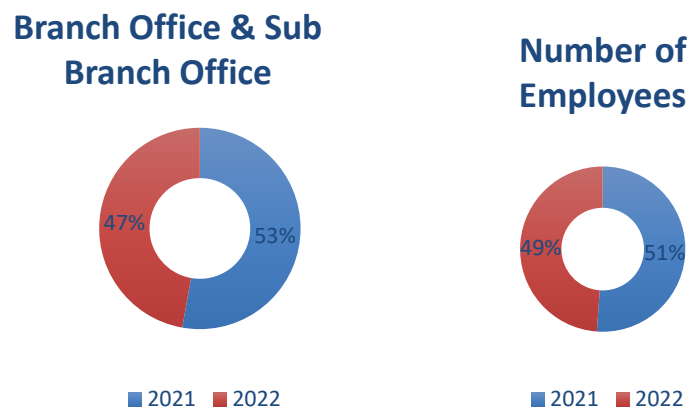
Tujuan penelitian ini adalah untuk menganalisis dan menjelaskan pengaruh kualitas produk dan kualitas pelayanan terhadap loyalitas nasabah dengan kepuasan nasabah sebagai intervening pada Bank Syariah Indonesia Kantor Cabang Pembantu Pandaan Pasuruan. Metode penelitian ini menggunakan penelitian kuantitatif dan analisis statistik deskriptif dengan populasi nasabah dari Bank Syariah Indonesia KCP Pandaan Pasuruan. Sampel 145 responden dengan menggunakan metode statistik. Pengumpulan data menggunakan dilakukan dengan menggunakan teknik penyebaran kuesioner, penelitian menyebarkan daftar pertanyaan kepada nasabah yang menggunakan produk di Bank Syariah Indonesia Kantor Cabang Pandaan Pasuruan. Hasil penelitian menunjukkan kualitas produk berpengaruh signifikan terhadap loyalitas nasabah namun kualitas pelayanan tidak berpengaruh signifikan terhadap loyalitas nasabah pada bank syariah indonesia di KCP Pandaan. Kualitas produk tidak berpengaruh signifikan terhadap kepuasan nasabah namun kualitas pelayanan berpengaruh signifikan terhadap kepuasan nasabah pada bank syariah indonesia di KCP Pandaan. Kepuasan nasabah berpengaruh signifikan terhadap loyalitas nasabah pada bank syariah indonesia di KCP Pandaan. Kepuasan nasabah tidak mampu memediasi pengaruh kualitas produk terhadap loyalitas nasabah pada bank syariah indonesia di KCP Pandaan namun kepuasan nasabah mampu memediasi pengaruh kualitas pelayanan terhadap loyalitas nasabah pada bank syariah indonesia di KCP Pandaan.

Kata Kunci: Kualitas Produk; Kualitas Pelayanan; Kepuasan Nasabah; Loyalitas Nasabah

INTRODUCTION

The growth of the banking industry in Indonesia has progressed rapidly, giving rise to competition between banks. This competition makes banks compete to provide a variety of products with the quality offered. An organization or financial services provider is said to win when they can provide the needs and desires of consumers or customers. This is in accordance with the number of branch offices owned by Bank Syariah Indonesia (BSI):

Figure 1. Number of Offices & Employees in 2021-2022



Source: *bankbsi.co.id* (2023)

In the picture above, Bank Syria has 1,112 branch offices and sub-branch offices and 18,581 employees. The products offered by Bank Syria Indonesia include sharia savings, sharia deposits, sharia pawns, sharia financing or loans and sharia current accounts. In addition, banks also provide services to their customers, in quality with services oriented to customer satisfaction and quantity by adding products that are considered to meet customer desires. Customer satisfaction is a research from customers on users of goods or services compared to users. Customer satisfaction is an after-purchase evaluation, if customer satisfaction is achieved, loyalty will arise from customers. Therefore, customer satisfaction is important for the company. Customers who are satisfied with a product from a brand, then customers will continue to buy and use it. This also does not rule out the possibility that customers will tell others about their experience with the quality of the products that have been used.

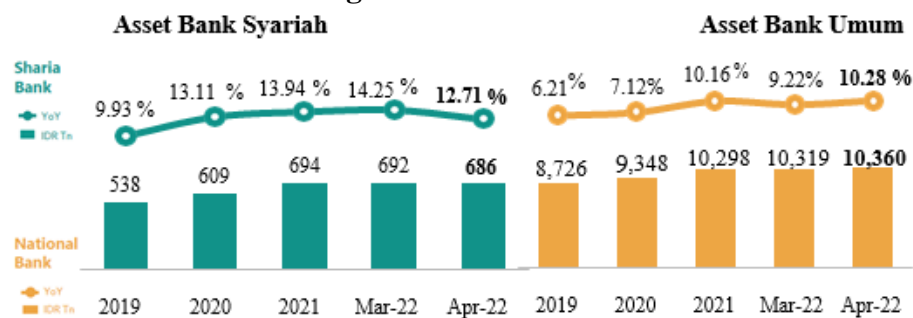
Satisfaction is a level of feeling where a person expresses the results of a comparison between the results of the product or service received with what is expected (Philip Kotler, 1997). Customer satisfaction is determined on product quality and service quality in accordance with customer wishes and expectations, so quality assurance is a top priority for the bank. There are two main things that relate to customer satisfaction, namely service quality and customer perception of service quality. Customers often value the service they provide compared to what is expected or desired. Customer satisfaction must be accompanied by customer loyalty. Where customer satisfaction concerns what is expressed by customers about their perceptions and expectations of the banking services they obtain. The satisfaction of a customer is able to provide a sense of loyalty to the services he has obtained. Customer loyalty is an important thing that must

be considered by the company. If the company has a loyal customer then it can be a very valuable asset for the company. A customer is said to be loyal if the customer has a strong commitment to buy and consume the product regularly despite the increase in the price of the product and he will not be affected by it.

Loyalty is a deep commitment of customers to subscribe back or repurchase selected products or services permanently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior change (Pramana & Rastini, 2016). Customer loyalty is very important for banks that maintain business continuity. Loyal customers are customers who are very satisfied with certain products and services, so they have the enthusiasm to introduce to anyone they know. In increasing customer loyalty, it can be done to grow trust and increase customer satisfaction with products by producing products that are better than before (higher quality) because a loyal customer will be a very valuable asset for a company and can be an opportunity for the company to get new customers (Sepria, 2014). Furthermore, in the next stage, customers who are said to be loyal will expand their "loyalty" to other products from the bank. In addition to service quality, another factor that affects customer satisfaction is product quality. Product quality is a form with a complex satisfaction value.

Product quality is currently highly appreciated by consumers (Kotler 2014). Consumers want the best quality from the products they buy. Product quality is a characteristic of a good or service that affects its ability to satisfy express or implied needs. According to Law number 7 of 1992 article 1 explains that Islamic bank products consist of savings, deposits, current accounts, and financing. This is the basis for the development of assets owned by banks.

Figure 2. Bank Assets



Source: *bankbsi.co.id* 2023

Based on data from Bank Syariah Indonesia (BSI) National, asset presentation has increased in 2019-2022. So to achieve the desired product quality, quality standardization is needed. This method aims to ensure the products produced meet predetermined standards so that consumers do not lose confidence in the product. The growth of BSI's assets is motivated by good service quality. The criteria in providing services to create loyalty for customers includes direct evidence, reliability, responsiveness, assurance, empathy. Service quality is a dynamic condition related to the ability of service production, people, processes and the environment to meet and or exceed consumer expectations Goeth and Davis (2019). A satisfied customer is a customer who feels he is getting value from the producer or service provider. This value can come from a product, service, system or something emotional. Service and product performance are highly considered by consumers to provide satisfaction. Consumers can sense and conclude by providing expectations and assumptions. If the service and product performance are not as expected, then

consumers are not satisfied. If the service and product performance are as expected, then consumers are satisfied. If the service and product performance exceed expectations, then consumers are very satisfied.

However, in the case in the field, the fact that customers have not obtained satisfaction as expected, this is shown by the results of an interview with Mr. Heri, one of the customers of Bank Syariah Indonesia KCP Pandaan, saying that there are still some things that are not pleasing to customers' hearts such as tellers are still rigid, the explanation is too fast when handling customer complaints. The results of the interview of the two customers, named Mrs. Azizah, complained that in the event that the queue of services provided by the bank was not fast, the bank itself had tried to provide fast service. In essence, the best service must be provided to all elements involved. Everyone must be willing and able to provide the same service. Each must support each other so that the services provided in order to provide the best to a customer can be optimal, encourage bankers to be more innovative, by making more changes to improve more targeted services to customers so that customers can feel satisfied and create an attitude of loyalty to customers. Based on several research gaps that still have contradictions, as well as the existence of research objects, this study will examine the effect of product quality variables and service quality on customer loyalty with satisfaction as an intervening variable Bank Syariah Indonesia, Tbk KCP Pandaan Pasuruan.

LITERATURE REVIEW

Product Quality

The theory used in this study is the theory of product quality. According to the American Society for Quality Control is the overall completeness and characteristics of an item or service that can satisfy consumer needs both expressed and implied. Kotler and Armstrong further define product quality as one of the main positioning tools of marketers that has a direct impact on the performance of products or services and is closely related to customer value and satisfaction. Quality in the narrow sense defines it as "free from damage", or quality occurs when the customer buys again but our product does not return. Product quality standardization itself is divided into four quality classes, namely low quality, average quality (medium), good quality (high), and excellent quality (special) (Sofjan, 2002).

The definition of product quality according to Kotler and Armstrong (2012: 283) quoted by (Kusuma & Suwitho, 2015) is "the ability of product to perform, it includes the product's overall durability, reliability, precision ease of operation and repair, and other valued attributes" which means a product's ability to demonstrate its function, it includes overall durability, reliability, accuracy, ease of operation and product repair as well as for attributes on the product. Other. Product quality is a good starting point for creating a positive image and maintaining long-term customer loyalty. The higher the quality of the product, the higher the satisfaction felt by consumers, the consumer will recommend the product to others (Kotler and Keller, 2014) The conclusion that can be drawn from the definition of the above understanding is that the quality of a product is the level of good and bad of a consisting of all factors inherent in goods or services so that the goods have the ability to be used as desired by the consumers of the product. Basically, an improvement in product quality requires an improvement that involves everyone in the company to improve better results. Therefore, high product quality is needed so that customer satisfaction can be fulfilled. It is a great responsibility for the company to ensure the product meets the needs.

Indikator kualitas produk menurut Mullins, Orville, Larreche, Boyd (2005) dalam (Kamila, 2017), indikator kualitas produk:

1. Performance
2. Serviceability
3. Durability
4. Reliability
5. Features
6. Specification conformance

Quality of Service

Service quality as a measure of how good the level of service provided is able to match consumer expectations. Based on this definition, service quality is determined by the company's ability to meet consumer needs and desires in accordance with consumer expectations (Tjiptono, 2014). Quality or quality in the service industry is a presentation of products or services according to the applicable measure where the product is held and the delivery is at least the same as desired and expected by consumers. According to Lewis and Booms in Tjiptono (2014) defines service quality as a measure of how good the level of service provided is in accordance with customer expectations. Meanwhile, according to Lupioadi, quality is the overall characteristics and characteristics of a product or service in terms of its ability to meet predetermined needs.

According to Kotler, service is any action or activity that can be offered by one party to another party, which is essentially intangible and does not result in any ownership. Its production can be linked or unattributed to one physical product. Service is the behavior of producers in order to meet the needs and desires of customers in order to achieve satisfaction with the customer itself. The characteristics of a service are as follows (Indonesian Bankers Association, 2014):

- Service is intangible, service is completely opposite in nature to finished goods.
- Service in reality consists of concrete actions and is an influence of a social action nature.
- Production and consumption activities in services cannot be separated in real terms because they generally occur at the same time and place.

The quality of service felt by customers is a global assessment, related to a specific transaction, more abstract and exclusive because it is based on quality perceptions related to satisfaction and comparison of expectations with perceptions of bank service product performance, flexibility of response to market changes. Service quality is a characteristic and nature of service that affects the ability of employees to satisfy the needs expressed by customers or those in the customer. Quality is the key to creating value and satisfaction (Novia et al., 2020)

The service quality indicators are (Meilani & Sugiarti, 2022)

1. Tangibles
2. Reliability
3. Responsiveness
4. Assurance
5. Emphaty
6. Responsibility
7. Liability

Customer Loyalty

According to (Marlius, 2018) defines that customer loyalty is a behavioral impulse to make repeated purchases and to build customer loyalty to a product or service offered by the bank besides loyalty can be defined based on buying attitudes. Loyalty according to (Tjiptono 2014) is a commitment from a customer to a brand, company or supplier based on a positive attitude that is illustrated by repeat and consistent buyers. Customers are said to be loyal customers when the customer has a commitment to make repeated purchases without causing coercion from any party. Customer loyalty indicators according to Kotler (2014) are:

1. Repeat purchase (loyalty to product purchases),
2. Retention (resistance to negative influences about the company),
3. Referalls (refer in total essence of the company)

RESEARCH METHODS

The approach in this study uses quantitative with a type of descriptive statistical analysis research. The research location that will be the place of research is Bank Syariah Indonesia Address: Pertokoan central Niaga Blok A1, Jl. Ahmad Yani No 321, Pandaan, Pasuruan Jawa Timur. The population in this study is customers who use Bank Syariah Indonesia (BSI) products at KCP Pandaan as the population in this study. In this study using 145 respondents as a research sample according to Malhotra in Asnawi and Masyhuri research (2011) that the number of samples or respondents with an unlimited population and at least 4 or 5 times the number of sub-variables studied. Using the help of an analysis tool, namely Smart PLS 4. The types of data used in research are primary data and secondary data. In the sampling method using non-probability sampling with convenience sample techniques. The primary data in this study is data taken directly from the research object using questionnaires / questionnaires distributed to customers of Bank Syariah Indonesia (BSI) KCP Pandaan Pasuruan. For Likert scales are used to measure variable scales ranging from 1 to strongly disagree to 5 to strongly agree. Meanwhile, there are secondaries used in this study, namely general data of Bank Syariah Indonesia, statistical data of Islamic banking, journals, books and others related to product quality, service quality, customer loyalty, customer satisfaction, and supporting things as data sources in this study.

RESULTS AND DISCUSSION

Result

Outer Model

Convergent Validity

In the validity test in this study was carried out using the magnitude of the loading factor indicator on the construct variable.

Table 1. Loading Factor

Variable	Statement Item	Loading Factor	Information
Product Quality	X1.1	0.718	Valid
	X1.3	0.731	Valid
	X1.4	0.801	Valid
	X1.5	0.734	Valid
	X1.6	0.791	Valid
	X1.8	0.703	Valid

Quality of Service	X2.3	0.731	Valid
	X2.4	0.781	Valid
	X2.5	0.783	Valid
	X2.6	0.738	Valid
	X2.8	0.800	Valid
	X2.9	0.749	Valid
	X2.10	0.767	Valid
Customer Loyalty	Y1	0.812	Valid
	Y2	0.813	Valid
	Y3	0.843	Valid
	Y4	0.819	Valid
	Y5	0.816	Valid
Customer Satisfaction	Z2	0.732	Valid
	Z3	0.834	Valid
	Z4	0.855	Valid
	Z5	0.866	Valid
	Z6	0.800	Valid

Source : data processed by researchers with SEM PLS, 2024

Based on the values listed in the loading factor in table 1, it can be explained that the variable X1, namely product quality, has a loading factor value in the indicator X1.1 of 0.718, X1.3 of 0.731, X1.4 of 0.801, X1.5 of 0.734, X1.6 of 0.791 and X1.8 of 0.703. In the variable X2, namely service quality, has a loading value on indicators X2.3 of 0.731, X2.4 of 0.781, X2.5 of 0.783, X2.6 of 0.738, X2.8 of 0.800, X2.9 of 0.749 and X2.10 of 0.767. In variable Y, customer loyalty has a loading factor value on the Y1 indicator of 0.812, Y2 of 0.813, Y3 of 0.843, Y4 of 0.819 and Y5 of 0.816. In variable Z, customer satisfaction has a loading factor value on the Z2 indicator of 0.732, Z3 of 0.834, Z4 of 0.855, Z5 of 0.866 and Z6 of 0.800. Based on the description above, it can be concluded that all variables used in the study obtained a loading factor value of >0.70 , in other words, all variables are valid and have a high correlation.

Table 2. Average Extracted (AVE) Value

Variable	AVE
Product Quality (X1)	0.580
Quality of Service (X2)	0.602
Customer Loyalty (Y)	0.674
Customer Satisfaction (Z)	0.687

Source: data processed by researchers with SEM PLS, 2024

From the results of the validity test in table 2, it can be seen if the variable X1, namely product quality, has an AVE value of 0.580. For the variable X2, namely service quality, it has an AVE value of 0.602. For variable Y, customer loyalty has an AVE value of 0.674. For variable Z,

customer satisfaction has an AVE of 0.687. This shows that all variables in this study have an AVE of > 0.5 which means that the variables in this study are valid.

Discriminant Validity

Table 3. Discriminant Validity

	Satisfaction Customer	Quality Service	Quality Product	Loyalty Customer
X1.1	0.377	0.474	0.717	0.335
X1.3	0.395	0.514	0.757	0.543
X1.4	0.477	0.539	0.790	0.527
X1.5	0.387	0.520	0.766	0.524
X1.6	0.433	0.529	0.827	0.508
X1.8	0.393	0.440	0.703	0.502
X2.10	0.612	0.774	0.440	0.459
X2.3	0.483	0.726	0.611	0.557
X2.4	0.504	0.792	0.544	0.413
X2.5	0.525	0.792	0.577	0.544
X2.6	0.485	0.744	0.435	0.348
X2.8	0.543	0.815	0.511	0.386
X2.9	0.497	0.783	0.453	0.358
Y1.1	0.471	0.536	0.678	0.810
Y1.2	0.450	0.429	0.585	0.814
Y1.3	0.504	0.412	0.450	0.845
Y1.4	0.492	0.413	0.459	0.819
Y1.5	0.627	0.538	0.469	0.816
Z1.2	0.725	0.537	0.423	0.367
Z1.3	0.833	0.548	0.432	0.470
Z1.4	0.873	0.570	0.464	0.569
Z1.5	0.884	0.601	0.491	0.642
Z1.6	0.821	0.544	0.430	0.488

Source : data processed by researchers with SEM PLS, 2024

The table above shows that the cross loading or correlation value of each indicator with other latent variables shows a higher degree of correlation when compared to other latent variables. This suggests that each latent variable has the ability to discriminate itself from other latent variables. It can also imply that each latent variable has the strongest correlation with its indicator compared to other latent variables, so it can be concluded that the discriminant validity of each variable proves valid.

Reliability Test

Table 4. Reliability Test

Variable	Composite Reability
Product quality	0.892
Quality of Service	0.914
Customer loyalty	0.912
Customer satisfaction	0.916

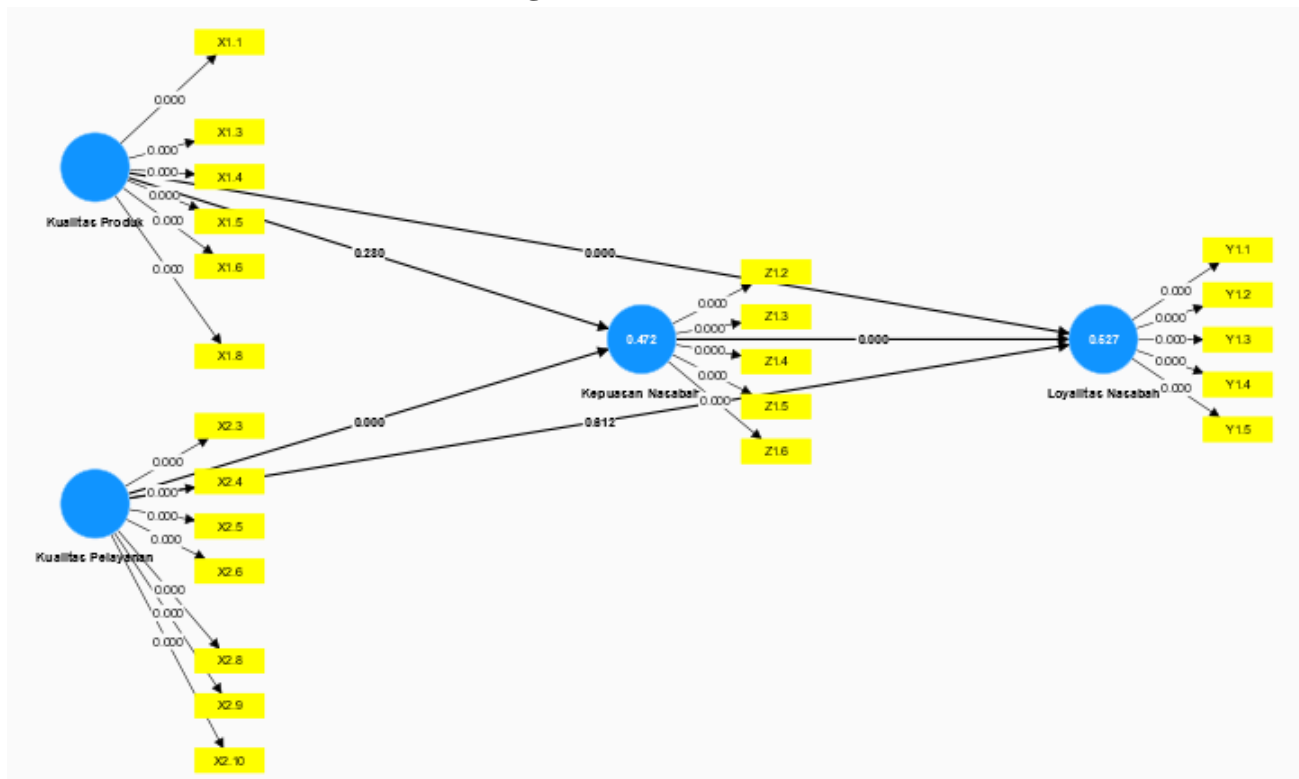
Source : data processed by researchers with SEM PLS, 2024

From the results of reliability testing in table 4. indicates that the composite composite reliability value of all latent variables exceeds 0.60. This indicates that all indicators used to measure the latent variable in question are reliable. With reference to these criteria, it can be suggested that the measurement model has been successful because it successfully meets the standards of validity and reliability.

Inner model

By examining the calculated parameter coefficients and their significance levels, the structural model or inner model is evaluated to determine the correlation between previously hypothesized constructs. Coefficient tests and prediction tests are two metrics that can be used to assess the inner workings of a model.

Figure 7. Inner Model



Source: data processed by researchers with SEM PLS, 2024

R-Square

Table 5. R-Square

	<i>R-square</i>
Customer Satisfaction	0.472
Customer Loyalty	0.527

Source: data processed by researchers with SEM PLS, 2024

Table 5 shows that both latent variables have a moderate influence because the value is between 0.50 – 0.75. The results of the R-Square customer satisfaction test have a value of 0.472, meaning that the variable of customer satisfaction can be explained by the variables of product quality and service quality by 47.2% and the remaining 52.8% explained by other variables. For the customer loyalty variable, it has a value of 0.527, which means that the variable of product quality and service quality is 52.7% and the remaining 47.3% is explained by other variables.

Predictive Relevance Test

Table 6. Q-Square

	Q ² predict
Customer Satisfaction	0.413
Customer Loyalty	0.428

Source: data processed by researchers with SEM PLS, 2024

From the table above shows the Q-Square value of customer satisfaction and customer loyalty >0. This shows if both variables in the study are good.

Hypothesis Testing

Direct Influence

Table 7. Direct Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Product Quality -> Customer Loyalty	0.424	0.435	0.078	5.473	0.000
Quality of Service -> Customer Loyalty	0.051	0.06	0.101	0.508	0.612
Product Quality -> Customer Satisfaction	0.168	0.188	0.155	1.081	0.280
Quality of Service -> Customer Satisfaction	0.565	0.551	0.109	5.175	0.000
Customer Satisfaction -> Customer Loyalty	0.357	0.343	0.088	4.062	0.000

Source: processed by researchers with SEM PLS, 2024

**Table 8. Indirect Effect Test
Indirect Influence**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Product Quality -> Customer Satisfaction					
-> Customer Loyalty	0.060	0.062	0.054	1.108	0.268
Quality of Service -> Customer Satisfaction					
-> Customer Loyalty	0.202	0.191	0.067	3.013	0.003

Source: data processed by researchers with SEM PLS, 2024

Discussion

The Effect of Product Quality on Customer Loyalty

The original sample value of 0.424 which shows the positive influence of product quality on customer loyalty, can be seen from the results of the hypothesis test of a direct relationship between product quality and customer loyalty. With t-statistics and p-values of 5,473 (> 1.96) and 0.000 (< 0.05) respectively, it is clear that product quality has a major impact on customer loyalty so that H1 is accepted. It can be concluded that the quality of the product has a positive and significant influence on the loyalty of BSI KCP Pandaan customers. This is in line with previous research. According to research conducted by (Setianingsih et al., 2019) Service quality significantly positively affects customer loyalty. Reinforced by research (Shan Abitama Prabowo, 2021) that product quality has a significant effect on customer loyalty. The better the quality of service provided to customers, the higher the loyalty of the customers concerned. An improvement in product quality requires an improvement that involves everyone in the company to promote better results. Therefore, high product quality is needed so that customer satisfaction can be fulfilled.

The Effect of Service Quality on Customer Loyalty

The results of the hypothesis test of the direct effect of service quality on customer loyalty show the original sample value of 0.51 which shows that the effect between service quality and customer loyalty is positive. For t-statistical values and p-values, each has a value of 0.508 (> 1.96) and 0.612 (< 0.05), which means that there is no significant influence between the influence of service quality on customer loyalty so that H2 is rejected. It can be concluded that the quality of service does not have a significant effect on the loyalty of BSI KCP Pandaan customers. This is not in line with research conducted by (Risal, 2019) explaining that service quality has a positive and significant effect on customer loyalty which is also strengthened by research (Aziz & Putra, 2021) which concludes that service quality affects customer loyalty. With this, the more the quality of service, the more customer loyalty to banking will increase.

The Effect of Product Quality on Customer Satisfaction

The results of the hypothesis test of the direct effect of product quality on customer satisfaction show the original sample value of 0.168 which shows if the influence between service

quality and customer loyalty is positive. For t-statistical values and p-values each have a value of 1.081 (>1.96) and 0.280 (<0.05) which means that there is no significant influence between product quality and customer satisfaction so that H3 is rejected. This is not in line with research conducted by (Sudarto et al., 2017) stating that product quality has a significant effect on customer satisfaction which is strengthened by research (Suryaningtyas, 2021) that product quality has a significant effect on customer satisfaction. Thus, the better the product quality, the customer satisfaction can be fulfilled.

The Effect of Service Quality on Customer Satisfaction

The results of the hypothesis test of the direct effect of service quality on customer satisfaction show the original sample value of 0.565 which shows if the influence between service quality on customer loyalty is positive. For t-statistical values and p-values, each has a value of 5.175 (>1.96) and 0.000 (<0.05), which means that there is no significant influence between the influence of service quality on customer loyalty so that H4 is accepted. It can be concluded that the quality of service has a positive and significant influence on BSI KCP Pandaan customer satisfaction. If customer satisfaction is higher, it can cause profits for the business entity, this is in line with previous research. According to research conducted by (Suryaningtyas, 2021) explained that service quality has a positive and significant effect on customer satisfaction. It is also corroborated by research (Septia et al., 2023) which concludes that service quality affects customer satisfaction. Thus, the better the quality of service, the more customer satisfaction with banking will increase.

The Effect of Customer Satisfaction on Customer Loyalty

The results of the hypothesis test of the direct effect of customer satisfaction on customer loyalty show the original sample value of 0.357 which shows if the effect between service quality on customer loyalty is positive. For t-statistical values and p-values, they have values of 4.062 (>1.96) and 0.000 (<0.05) respectively, which means that there is no significant influence between customer satisfaction and customer loyalty so that H5 is accepted. It can be concluded that customer satisfaction has a positive and significant influence on BSI KCP Pandaan customer loyalty. This is in line with previous research. According to research conducted by Rahayu and Saryanti (2014), explained that customer satisfaction has a positive and significant effect on customer loyalty. Strengthened by research by (Suryaningtyas, 2021) that customer satisfaction has a significant effect on customer loyalty. Thus, the greater the customer satisfaction felt by consumers, the more loyal customers to the banking industry will increase.

The influence between product quality on customer loyalty and customer satisfaction as an intervening variable

The results of the product quality mediation test on customer satisfaction through customer loyalty resulted in a p-value of 0.268 (> 0.05) which explained that customer satisfaction could not mediate the relationship between product quality and customer loyalty so that H6 was rejected. It can be concluded that product quality does not have a significant effect on customer loyalty with customer satisfaction as an intervening variable in BSI KCP Pandaan. The position of customer satisfaction as an intervening variable or intermediary for product quality style on customer loyalty does not reinforce the influence that already exists. This is not in line with research conducted by (Suryaningtyas, 2021) product quality is proven to affect customer loyalty through customer

satisfaction as an intervening variable, meaning that product quality will affect loyalty if there is customer satisfaction first.

The influence between service quality on customer loyalty and customer satisfaction as an intervening variable

The results of the mediation test of service quality on customer satisfaction through customer loyalty resulted in a p-value of $0.003 < 0.05$, this shows the hypothesis that customer satisfaction functions as a mediating variable, namely mediating the effect of service quality on loyalty so that H7 is accepted. Based on the results of data analysis that has been carried out shows the results that customer satisfaction is able to mediate the quality of service to customer loyalty. This is due to the influence between service quality and customer loyalty. That is, if the quality of service is getting better, it does not rule out the possibility for customers to become loyal. This can be proven by customer satisfaction being able to mediate the quality of service to customer loyalty. This result is proven if the quality of service of Bank Syariah Indonesia KCP Pandaan employees with their customers is very good. This can also be maintained the quality of service provided so that customers feel satisfied. The results of this study are strengthened from previous research by (Dwi Wahyuni, 2017) said that service quality has a positive and significant effect on customer satisfaction and its effect on customer loyalty. Strengthened by research (Welim & Arifin, 2016) that service quality has a significant effect on customer loyalty through customer satisfaction. Thus, if each bank provides optimal service quality, customer satisfaction will increase and affect customer loyalty.

CONCLUSION

The following are the findings of data analysis and discussion of the effect of product quality and service quality on customer loyalty with customer satisfaction as an intervening variable (Study at Bank Syariah Indonesia at KCP Pandaan), using Structural Equation Modeling – Partial Least Square (SEM-PLS) analysis method as follows.

1. Product quality has a significant effect on customer loyalty to Indonesian sharia banks at KCP Pandaan
2. Service quality does not have a significant effect on customer loyalty to Indonesian sharia banks at KCP Pandaan
3. Product quality does not have a significant effect on customer satisfaction at Indonesian Islamic banks at KCP Pandaan
4. Service quality has a significant effect on customer satisfaction at Indonesian sharia banks at KCP Pandaan
5. Customer satisfaction has a significant effect on customer loyalty to Indonesian sharia banks at KCP Pandaan
6. Customer satisfaction is unable to mediate the effect of product quality on customer loyalty to Indonesian Islamic banks at KCP Pandaan
7. Customer satisfaction is able to mediate the effect of service quality on customer loyalty at Indonesian sharia banks at KCP Pandaan

SUGGESTION

Suggestion for future researchers to be able to add moderation variables or use other mediating variables that are expected to be able to mediate or moderate the influence of variable relationships on dependent variables.

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