



The Effect of Product Quality and Service Quality of KPR Syariah on Customer Satisfaction

Aida Ainun Azizah¹, Ibdalsyah², Nurman Hakim³

^{1,2,3}*Ibn Khaldun University, Indonesia*

The house not only functions as a place to live or shelter from rain and heat, but also a place to create a safe, peaceful and serene atmosphere and foster affection and a sense of loyalty among its residents. From a good household, good humans are born. The need for a place to live is an urgency that must be immediately fulfilled by every living creature, remembering the importance of a place to live as a place to gather with family. Industry data records the growth of Sharia KPR in a positive trend in line with the recovery from the Covid-19 pandemic and is increasingly becoming people's main choice in buying a house. The aim of the research is to find out whether product quality and service quality influence customer satisfaction with sharia home ownership credit (KPRS) at BTN Syariah KCPS Cibinong. This research uses a quantitative approach with an associative method, the population used by researchers includes 355 Sharia KPR customers at Bank BTN Syariah KCPS Cibinong, the sample obtained was 78 Sharia KPR customers at BTN Syariah KCPS Cibinong. Simple random sampling, data collection technique using observation and distributing questionnaires. From the results of this research, it can be seen that the result of the coefficient of determination test (R^2) is R square 0.586 or 58.6%. Which means that the independent variables, namely product quality (X_1) and service quality (X_2), have an influence on the dependent variable, namely customer satisfaction (Y) for Sharia KPR at BTN Syariah KCPS Cibinong, which is 58.6%. The remaining 41.4% is influenced by other variables apart from the variables in this study.

OPEN ACCESS

*Correspondence:
Aida Ainun Azizah

aidaalbasriainun@gmail.com

Received: 30 July 2024

Accepted: 3 November 2024

Published: 30 November 2024

Citation:

(2024) The Effect of Product Quality and Service Quality of KPR Syariah on Customer Satisfaction. *Applied Marketing and Sustainability*. 2.1.

Open access under Creative Commons Attribution-NonCommercial 4.0 International License (CC-BY-NC)



Keywords: Product Quality; Service; KPR Syariah; Customer

INTRODUCTION

The need for shelter is an urgency that must be immediately met by every living thing which remembers the importance of shelter as a place to rest, shelter, and gather with family. Having a place to live according to the wishes dreamed of is a dream for every community. (Qorizah and Setiawan Prabowo, 2019).

Based on data from the public housing savings management agency (BP Tapera 2022), the data shows that the realization of FLPP funds in 2022 amounted to Rp. 25.15 trillion, which in 2022 increased by 28.57% compared to the previous year which was worth Rp. 19.6 trillion. The funds are used for 226,000 units for low-income people (MBR).

Therefore, the government through public works and public housing (PUPR) has prepared as many as 230 thousand units of subsidized mortgages with a total budget of Rp. 30.38 trillion in 2023 intended for low-income people (MBR) (Finance Detik, 2023). With the presence of KPR (Home Ownership Credit) is one alternative to help people in owning their own residential houses in accordance with their dreams and in accordance with the average income of the community and the government also facilitates the community with payments via cash. The growth of mortgage products began to propagate to Islamic banking institutions by participating in issuing various Sharia mortgage products with various advantages and qualities offered. As for the 2022 Financial Services Authority (OJK) data quoted by Republika, Islamic bank mortgages industrially grew by

10.55%, to Rp. 556.09 trillion. Industry data records the growth of Sharia mortgages in a positive trend in line with the recovery due to the Covid-19 pandemic and is increasingly becoming the main choice of people in buying a house.

Sharia Bank as stated in Law No. 10 of 1998 is defined as a bank that carries out activities based on sharia principles. Home ownership loans using sharia contracts are a solution for the community in avoiding riba as Allah Almighty has said in Qs. Al-baqarah [02] Verse 275:

"Those who eat usury cannot stand but are like those who are invaded by the devil because of madness. Their situation is because they say, in fact, buying and selling is the same as usury, even though Allah has legalized buying and selling and forbidding usury. Those who have come to him a prohibition from his Lord, then continue to stop (from taking usury), then for him what he has taken first (before the prohibition comes); and his business (left up) to God. The one who returns (takes usury), then that person is the inhabitants of hell; they remain in it."

Bank Tabungan Negara (BTN) is a Strategic Business Unit (SBU) of conventional Bank Tabungan Negara (BTN). This bank conducts its business with sharia principles. Sharia Bank Tabungan Negara (BTN) commenced operations on February 14, 2005 marked by the opening of the first Sharia Branch Office in Jakarta. One of the products offered is the Islamic home ownership loan (KPRS) (Zahrani, 2022). As illustrated in the data base quoted from FLPP:



Figure 1. The level of public purchase interest in Bank KPR

Based on the figure 1, in 2023 it is stated that the high public interest in Sharia KPR at Bank BTN Syariah is 54.75% compared to other banks. At Bank BTN Syariah, the transaction process for those who want to own a house is greatly simplified. By owning a house that is limited by financial finances that cannot force you to buy a house in cash, the Cibinong Sharia Sub-Branch Office (KCPS) always provides maximum quality products and services to every customer. Looking at product quality, according to Kotler and Armstrong in their research, they mentioned that product quality is how the product has a value that can satisfy consumers both physically and psychologically. Likewise, with service quality that is centered on meeting the needs and desires of buyers and the accuracy of delivery to keep pace with customer expectations. Then the quality of service or service is perceived as ideal quality. Vice versa, if perceived service is lower than expected service, the perceived quality is negative (poor). Service quality is also provided by several service businesses that use services and products (Suprihhadi, 2019).

Therefore, researchers are interested in researching BTN Syariah banks, due to the high public interest in taking home ownership loans with the Sharia system, so as to create comfort for the quality of products and services. Researchers took the title "The Effect of Product Quality and Service Quality of Sharia KPR SYARIAH (Home Ownership Loans) on Customer Satisfaction (Case Study of Bank BTN Syariah KCPS Cibinong)"

LITERATURE REVIEW

Background Theory

Satisfaction comes from the Latin *satis*, which means enough or enough, and *facere*, which means to do or do. So, products or services that can satisfy are products and services that can provide something desired and sought after by customers to be sufficient. Customer satisfaction is a person's assessment of the performance of the product of his choice that is in line with expectations. If the performance of the product does not meet expectations, the customer will be dissatisfied and disappointed. If the performance of the product is in line with or exceeds expectations, the customer will feel satisfied and happy (Philip Kotler, 2016). Based on the Law of the Republic of Indonesia Number 21 of 2008, Chapter 1, Article 1 concerning banking, Part 16 explains that customers are parties

who use the services of Islamic banks or UUS. The types of customers are as follows:

1. Depository Customer means a customer who places his funds in a sharia bank or UUS in the form of deposits based on an agreement between the Islamic bank or UUS and the customer concerned.

2. Investor Customer is a customer who places his funds in a sharia bank or UUS in the form of investment based on an agreement between a sharia bank or UUS and the customer concerned about purchasing bank services, then the customer will be loyal to the bank, repeat buying his product, buy another product in the same bank, and provide free word-of-mouth promotion. (UU.No 21,2008).

Meeting customer satisfaction must be accompanied by monitoring customer needs and desires. The desire itself is obtained from the customer's experience when trying the product and feeling the service. Products are the first sight for customers when buying because it is certain that customers will like attractive, useful and quality products. In general, a product is defined as something that can meet the needs and desires of customers, in the sense that whatever the form is, as long as it can meet customer desires and needs, that is what is said to be a product (Kasmir, 2014). Products that can satisfy customers will be quality products. A quality product represents the totality of the features and characteristics of a product that depend on its ability to satisfy expressed or implied needs. The higher the level of product quality, the higher the level of customer satisfaction generated, and can also support higher prices and lower costs (Philip Kotler, 2016).

Products produced by the business world are generally divided into two types, namely tangible products (goods) and intangible products (services). The difference between these two types of products is for tangible products in the form of durable goods, while intangible products in the form of services that are usually not durable.

The definition of service or service is any activity that is profitable in a group or unit, and offers satisfaction even though the results are not tied to a product physically (Philip Kotler, 2016). According to the big Indonesian dictionary, it means that service is an effort to help prepare what others need. Good service is called the interaction of bank employees in providing good, fast, precise, friendly and pleasant service so that the role in the service is very large to

stimulate and attract people to buy Sharia KPR at the bank. One form of good service is greeting customers with "How can I help?" (Romansyah, 2019). From good service, it can cause a value of satisfaction in customers, which makes the service quality.

Quality of service is centered on meeting the needs and desires of buyers and the accuracy of delivery to keep pace with customer expectations. The quality of service is that if the reality is not more than expected, then the service can be said to be of no quality. But if the service is in accordance with what is expected, then the service can be said to be satisfactory (Kotler, 2016).

The provision of service strategy is determined by the bank in terms of delivering the

quality of services offered. Customer expectations for services are closely related to lifestyle and the development of banking technology so that the attributes of these products and services can become superior products and services and become one of the means of satisfying customer needs in the field of Islamic banking. The attributes of quality products and services and high service quality management are basically the standard level of customer satisfaction; therefore customer satisfaction is a measure to determine the level of quality management. This means that if customer satisfaction is achieved, it means that the quality of services and products has been able to meet customer needs. The framework in this study is described as follows:

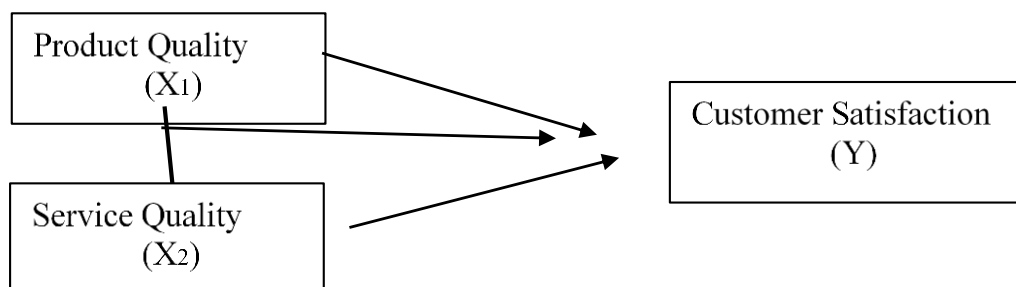


Figure 2. Framework

Previous Research

Previously, there were several previous studies that were relevant to this research. These previous studies will be described as comparison material to find differences and updates to research. As for the research conducted by Asep Sulaeman (2018) entitled "Analysis of the Effect of Service and Product Quality on Customer Satisfaction at PT. Cakrawala Citramega". This study used a quantitative associative method of analysis with a survey and questionnaire approach. The population in the study was all customers of PT. Cakrawala Citramega, numbered 96, using saturated samples. Samples were taken from all customers in December 2017. Based on the results of the study, it shows that service quality and product quality have a positive effect on customer satisfaction, with the regression equation $Y = 12,389 + 0.334X1 + 0.378X2$. The better the quality of service and product, the more customer satisfaction will increase. Vice versa, if service quality and product quality are low, customer satisfaction will also decrease. The

contribution of service quality and product quality simultaneously amounted to 53.3%, while the remaining 46.7% was influenced by other factors. From hypothesis testing using the statistical test F calculate $> F$ table or $(53.068 > 3.090)$, it is also strengthened by the probability $0.000 < 0.05$. Thus, H_0 is rejected and H_1 is accepted. This means that there is a simultaneous positive and significant influence between service quality and product quality on customer satisfaction. The equation of this study is the same independent variable, namely product quality and service quality, and it discusses customer satisfaction. The difference from this study is that it examines customer satisfaction at PT. Cakrawala Citramega, while the research currently being written is about customer satisfaction with purchasing Sharia KPR at BTN Syariah..

The second research was written by Nino Nopriandi Saleh (2019) with the title "The Effect of Product Quality and Service Quality on Customer Satisfaction of Bank Rakyat Indonesia Jakarta Sunter Branch", The purpose of this study is to obtain factual and conceptual information about the influence

of product quality and service quality on customer satisfaction at BRI (Bank Rakyat Indonesia) Sunter Jakarta Branch. This study used observation or survey techniques by distributing questionnaires to 100 customers for sampling methods using probability sampling. The results of this study simultaneously show that both product quality and service quality do have a positive, relatively strong, and significant effect on customer satisfaction by 62%. The remaining 38% was influenced by other variables outside the model. Partially, product quality has a strong and positive effect on customer satisfaction by 57%, while service quality has a strong, positive, and significant effect on satisfaction by 59%. The equation of this study is to use the same independent variables, product quality and service quality, and discuss customer satisfaction. The difference from this study is that it examines customer satisfaction of users of all BRI services and products, not just KPR, while the research currently being written focuses on Sharia KPR services and products at BTN Syariah..

The third research was written by Nino Nopriandi Saleh (2019) with the title "The Influence of Product Quality and Service Quality on Customer Satisfaction at Bank Rakyat Indonesia Jakarta Sunter Branch", The aim of this research is to obtain factual and conceptual information about the influence of product quality and service quality on customer satisfaction at BRI (Bank Rakyat Indonesia) Sunter Jakarta Branch. This research uses observation or survey techniques by distributing questionnaires to 100 customers for a sampling method using probability sampling. The results of this research simultaneously show that both product quality and service quality have a positive, relatively strong, and significant effect on customer satisfaction of 62%. The remaining 38% is influenced by other variables outside the model. Partially, product quality has a strong and positive effect on customer satisfaction by 57%, while service quality has a strong, positive, and significant effect on satisfaction by 59% (Saleh and Saleh, 2019). The similarity of this research is that it uses the same independent variables as product quality and service quality and discusses customer satisfaction. The difference between this research and the others is that it examines customer satisfaction with users of all BRI services and products, not just KPR, whereas the research currently being written focuses on Sharia KPR services and products at BTN Syariah. Another

study related to Islamic banking can be found at Riani (2022), Rusydiana (2009), Marlina et al (2023), and Rani et al (2017).

METHODOLOGY

This research uses a quantitative approach. The method used in this study is the associative method, which, according to Sugiyono, is the answer, while the formulation of the problem is asking for the relationship between two or more variables (Sugiyono, 2017). This type of research is causal because the purpose of this study is to determine whether there is a causal relationship between product quality variables and the quality of Sharia KPR services and customer satisfaction at Bank BTN Syariah KCPS Cibinong. The location of this research was Bank BTN Syariah KCPS Cibinong, Ruko Mayor Oking 2, Jl. Mayor Oking Jayaatmaja No. 4A Cibinong, Bogor Regency, West Java. This study was conducted from May 2023 to October 2023.

The subjects used in this study were customers who use Sharia KPR at Bank BTN Syariah KCPS. Cibinong. In this study, the population used by researchers includes Sharia KPR customers at Bank BTN Syariah KCPS Cibinong in 2023 with a total of 355 Sharia KPR customers, the definition of population itself in statistics refers to a group of individuals with special characteristics that are of concern in conducting research (observation) (Hendri Tanjung 2018). The method used in this study is the *simple random sampling* method. Data collection techniques with observation and distribution of questionnaires. Sample determination using the slovin formula method as follows:

$$n = \frac{N}{1 + Ne^2}$$

N : sample size

N : population size

e : margin of error

known $N = 355$ people; $e = 10\%$

Thus, $n = 355 / (1 + (355 \times (0.1)^2))$

$= 355 / (1 + 3.55)$

$= 355 / 4.55 = 78.021978022$ rounded up to

78 respondents.

The measurement scale used is the Likert scale. Likert scale with assessment measures as follows:

Table 1. Likert Scale

Totally Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Source: Sugiyono (2017:94)

RESULTS AND DISCUSSION

Research Results

In this study, researchers aim to determine the effect of product quality (X1) and service quality (X2) on customer satisfaction (Y) of Sharia KPR users at BTN Syariah KCPS Cibinong bank. The data was distributed using questionnaires and researchers obtained data on 78 respondents, with the characteristics of respondents based on gender were men as much as 69% while women as much as 31%. The characteristics of respondents aged less than 20 years are 0%, respondents aged 20-30 years as much as 20%, aged 31-40 years are as much as 61%, aged 41-50 years is 19%. respondents

according to the average criteria of employment working as civil servants (PNS) as much as 35%, entrepreneurs as much as 12%, TNI / POLRI as many as 20%, and respondents with jobs as private employees as much as 33%. respondents according to the average criteria of Sharia KPR used are 65% use KPR BTN Sejahtera iB, 19% KPR BTN Platinum iB, and 16% of respondents who use KPR BTN Indent iB.

Data testing in research using SPSS 25 software. As for the test data as follows:

a. Validity Test

By using alpha (α) = 0.1, the r value of the table obtained is 0.5494 as for the results of testing each variable of product quality (X1), service quality (X2), and customer satisfaction (Y) as follows:

Table 2. Validity Test Results

Variabel	R	R	Information
	Count	Table	
Product Quality (X1)	0,971	0,5494	VALID
	0,880	0,5494	VALID
	0,979	0,5494	VALID
	0,934	0,5494	VALID
	0,909	0,5494	VALID
	0,980	0,5494	VALID
	0,962	0,5494	VALID
	0,948	0,5494	VALID
Quality of Service (X2)	0.9120	0,5494	VALID
	0.8810	0,5494	VALID
	0.7490	0,5494	VALID
	0.6460	0,5494	VALID
	0.8020	0,5494	VALID
	0.6350	0,5494	VALID
	0.7250	0,5494	VALID
Customer Satisfaction (Y)	0.8020	0,5494	VALID
	0.8790	0,5494	VALID
	0.7510	0,5494	VALID
	0.6755	0,5494	VALID

Source: SPSS, 2023

The variables Product Quality (X1), Service Quality (X2) and Customer Satisfaction (Y) indicate that the calculated r obtained from each variable is greater than r table = 0.5494 so that the statement is declared valid and further data collection can be carried out.

b. Reliability Test

A variable can be declared reliable if the Alpha value > 0.60 . While the variable can be declared unreliable if the Alpha value < 0.60 (Sujarweni, 2015). In this study reliability test using SPSS 25 with the following test results:

Table 3. Reliability test results

Variable	Cronbach's Alpha	Reliable value	Information
Product Quality	0.978	0.60	Reliable
Quality of Service	0.881	0.60	Reliable
Customer Satisfaction	0.783	0.60	Reliable

Sumber : SPSS, 2023

In the table above, the results of the reliability test show that the Cronbach's Alpha value for the variables Product Quality (X1), Service Quality (X2), and Customer Satisfaction (Y) is greater than 0.60. These results indicate that the instrument used in this research can be stated reliable.

c. Classic Assumption Test

a) Normality Test

Data for a variable is declared to be normally distributed if the significant value is more than 0.05 (Sujarweni, 2015). With the following results:

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		80
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	1,63139476
Most Extreme Differences	Absolute	0,070
	Positive	0,070
	Negative	-0,040
Test Statistic		0,070
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Sumber : SPSS 25, 2023

Based on the results of the normality test, it can be seen that the significance value is 0.200, which means the significance value is greater than 0.05. So it can be concluded that the data is normally distributed and can be used for the next test tool.

b) Multicollinearity Test

In this research, decision making is based on two events, namely by looking at the Tolerance value and the VIF value. If the Tolerance value is > 0.10 and the VIF value is < 10 then the research data is declared to have no multicollinearity

(Sujarweni, 2015). The results of the multicollinearity test are as follows:

Table 5. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,371	1,357		1,010	0,316		
	Product Quality	0,134	0,059	0,245	2,275	0,026	0,464	2,157
	Quality of Service	0,363	0,069	0,568	5,275	0,000	0,464	2,157

a. Dependent Variable: Customer Satisfaction

Sumber : SPSS 25, 2023

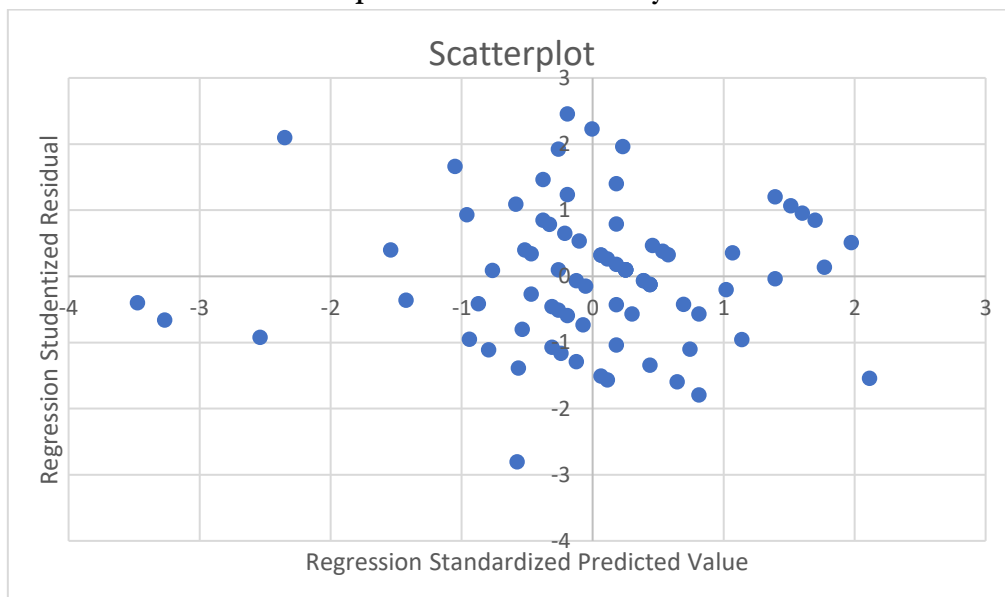
Based on the data processed in table 4.5, it can be seen that the tolerance value of the product quality variable (X1) is 0.464 and the service quality variable is 0.464, so the tolerance value of the two independent variables is > 0.10. Likewise, with the VIF value of the two variables, where X1 is 2.157 and independent in this research,

c) Heterodicty Test

In this test, a scatterplot pattern is used.

If there is a certain pattern, such as the dots forming a regular pattern such as wavy, widening, and then narrowing, then the research data shows that heterodistribution has occurred. However, if the points do not gather in a certain pattern but are spread above, below, or around zero, then it is stated that the data does not have heterodistribution in the regression model. The results of the data in this study are as follows:

Table 6. Scatterplot Pattern Heterodicty Test Results



Source: SPSS 25, 2023

Based on the table above, it can be seen that the points are spread randomly and spread both above and below the number 0. So it can be

concluded that the data in this study does not contain heteroscedasticity in the regression model, so the regression model can be used.

d) Multiple Linear Regression

Table 7. Multiple Linear Regression Analysis Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,371	1,357		1,010	0,316
	Product Quality (X1)	0,134	0,059	0,245	2,275	0,026
	Quality of Service (X2)	0,363	0,069	0,568	5,275	0,000

a. Dependent Variable: **Customer Satisfaction (Y)**

Source: SPSS 25, 2023

From the results above from the multiple linear regression analysis calculations, the regression equation can be seen with the following formula:

$$e) \quad Y = 1,371 + 0,134X1 + 0,363X2 + e$$

Based on the equation from the regression formula above, the variables that influence customer satisfaction can be explained as follows:

First, the constant value is 1.371, which means that there is a positive influence between the independent variables, which include the product quality (X1) and service quality (X2) variables, which get a value of 0. So if the independent variable is 0, then the purchasing decision value increases by as much as 1,371. Second, the product quality regression coefficient (X1) is 0.134, which states that if the product quality variable (X1) increases by 1%, the customer satisfaction variable (Y) will increase by 0.134 with the assumption that X2 is 0. Third, the service quality regression

coefficient value (X2) is 0.363, which states that if the service quality variable (X2) increases by 1%, then the customer satisfaction variable (Y) will increase by 0.363 with the assumption that X1 is 0.

d. Hypothesis testing

The hypothesis in this research is as follows:

H0: Product quality and Sharia KPR service quality do not have a significant and positive effect on customer satisfaction.

H1: Product quality and Sharia KPR service quality have a significant and positive effect on customer satisfaction.

a) F Test (Simultaneous)

In this test, the significance level used is 0.05, with the condition that if the calculated f is > from the f table, then Ho is rejected and H1 is accepted, but if the calculated f is < from the f table, then Ho is accepted and H1 is rejected. The f-test results in this research are as follows:

Table 8. F Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	297,946	2	148,973	54,557	.000 ^b
	Residual	210,254	77	2,731		
	Total	508,200	79			

a. Dependent Variable: Customer Satisfaction (Y)
 b. Predictors: (Constant), Quality of Service (X2), Product Quality (X1)

Source: SPSS 25, 2023

This research uses the following equation:
 $f \text{ tabel} = F(k ; n-k) = F(2 ; 78) = 3,119$

Based on the results of the f test in table 4.8, the calculated f value is 54.557 > f table 3.119,

and the significance value is $0.000 < 0.05$. So it can be concluded that the H_0 hypothesis is rejected while H_1 is accepted. This shows that the product quality (X1) and service quality (X2) variables have a significant and positive effect on the customer satisfaction variable (Y) on Sharia KPR at BTN Syariah KCPS Cibinong.

b) T Test (partial)

In this test, decision-making is based on the provision that if the t count is $>$ from the t table and the significant value is < 0.05 , then H_0 is rejected and H_1 is accepted. In this study, the t table obtained was 1.994 with a significant value of 0.05. The t table value was obtained from calculations as follows:

$$t \text{ table} = t (\alpha/2 ; n-k-1) = t (0,025 ; 77) = 1,994$$

Table 9. T Test Results

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	1,371	1,357		1,010	0,316
	Product Quality (X1)	0,134	0,059	0,245	2,275	0,026
	Quality of Service (X2)	0,363	0,069	0,568	5,275	0,000

a. Dependent Variable: Customer Satisfaction (Y)

Source: SPSS 25, 2023

The product quality variable (X1) in the table above obtained a calculated t value of 2.275 $>$ t table 1.994 and a significance value of 0.026 $<$ 0.05. So it can be interpreted that H_1 is accepted so that the product quality variable (X1) has a significant and positive effect on customer satisfaction (Y) of Sharia KPR at BTN Syariah KCPS Cibinong. As for the service quality variable (X2), from the t test results above, the calculated t value is 5.275 $>$ t table 1.994, and the significance value is 0.000 $<$ 0.05. So it can be interpreted that H_1 is accepted, so that the service quality variable

(X2) has a significant and positive effect on customer satisfaction (Y) of Sharia KPR at BTN Syariah KCPS Cibinong.

c) Coefficient of Determination

R²

The coefficient of determination test assumes that $R^2 = 0$, meaning that the independent variable has no effect on the dependent variable, but if the assumed value of R^2 is close to 1, it means that the independent variable has an effect on the dependent variable. The results of the R^2 test in this study are as follows:

Table 10. Coefficient of Determination Test Results (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766 ^a	0,586	0,576	1,65245

a. Predictors: (Constant), Product Quality (X2), Product Quality (X1)

Source: SPSS 25, 2023

According to table 4.10, it can be seen that the result of the coefficient of determination test (R^2) is R square 0.586, or 58.6%. Which means that the independent variables, namely product quality (X1) and service quality (X2), have an influence on the dependent variable, namely customer

satisfaction (Y), for Sharia KPR at BTN Syariah KCPS Cibinong, which is 58.6%. The remaining 41.4% is influenced by other variables apart from the variables in this study.

Discussion

The aim of this research is to examine the effect of service quality and product quality on Sharia KPR customer satisfaction at BTN Syariah KCPS Cibinong. The following is an explanation of the answer to this research hypothesis:

The Influence of Product Quality (X1) of Sharia KPR on Customer Satisfaction at BTN Syariah KCPS Cibinong

Based on the research results, the service quality variable (X2) has a partial positive effect on Sharia KPR customer satisfaction. This is shown by the service quality regression coefficient (X2) of 0.363, which states that for every 1% increase in service quality, customer satisfaction will increase by 0.363 units. A sig value that is smaller than 5%, namely $0.000 < 0.05$, indicates that service quality has a positive and significant effect on Sharia KPR customer satisfaction at BTN Syariah KCPS Cibinong. Product quality is a form of good that is measured in terms of quality standards, reliability, additional features, content, taste, and performance functions of the product that can meet customer expectations. Acceptable product quality is a main element that influences customer satisfaction behavior.

The Influence of Service Quality (X2) of Sharia KPR on Customer Satisfaction at BTN Syariah KCPS Cibinong

Based on the research results, the service quality variable (X2) has a partial positive effect on Sharia KPR customer satisfaction. This is shown by the service quality regression coefficient (X2) of 0.363, which states that for every 1% increase in service quality, customer satisfaction will increase by 0.363 units. A sig value that is smaller than 5%, namely $0.000 < 0.05$, indicates that service quality has a positive and significant effect on Sharia KPR customer satisfaction at BTN Syariah KCPS Cibinong. If the reality is not more than expected, then the service can be said to be of poor quality. However, if the service matches what is expected, then the service can be said to be satisfactory.

The influence of product quality (X1) and service quality (X2) of KPR Syariah on customer satisfaction at BTN Syariah KCPS Cibinong.

Based on the research results, the variables product quality (X1) and service quality (X2) have a partial

positive effect on Sharia KPR customer satisfaction. This is indicated by the significance level value of 0.000, which is smaller than 0.05, and the calculated F value of 54.557, which is greater than the F table, so H1 is accepted or it can be concluded that product quality and Sharia KPR service quality have a significant and positive effect on customer satisfaction at BTN Sharia KCPS Cibinong. Thus, the hypothesis in this research is proven. Satisfaction is a feeling of pleasure or disappointment that a person feels based on a comparison between the feelings felt and the customer's expectations. For example, if the goods and services purchased match what the customer wants, the customer will feel satisfaction, and vice versa, if the customer gets goods and services that exceed their expectations, the customer will feel very satisfied, and it is certain that they will continue to make repeat purchases. They will also invite friends or relatives to buy in so that it can provide benefits for the bank.

CONCLUSION AND RECOMMENDATIONS

Based on the description of the discussion and the results of the research analysis carried out by researchers with the aim of finding out the influence of product quality and quality of Sharia mortgage services on customer satisfaction at the Sharia State Savings Bank KCPS Cibinong, with 78 customers as respondents, the following conclusions can be drawn:

First, product quality gets a calculated t value of 2.275 with a significance value of 0.026, so that product quality has a positive and significant effect on Sharia KPR customer satisfaction at BTN Syariah KCPS Cibinong. Second, service quality gets a calculated t value of 5.275 with a significance value of 0.000, so that service quality has a positive and significant effect on Sharia KPR customer satisfaction at BTN Syariah KCPS Cibinong.

Third, the influence of product quality and service quality on Sharia KPR customer satisfaction at BTN Syariah KCPS Cibinong has an influence with the calculated f value obtained at $54.557 >$ from f table 3.119 with a significant value.

Based on the discussion and conclusions above, the suggestions that researchers can give are as follows: *First*, Bank BTN Syariah KCPS Cibinong provides good service and has fulfilled the provisions regarding good service quality for Sharia KPR customers. *Second*, for further research, it is hoped that

the research will expand not only to one financial institution but also to other financial institutions.

REFERENCES

- Hendri Tanjung, Abrista Devi. 2018. *Metodologi Penelitian Ekonomi Islam*. Bekasi: Gramata Publishing.
- Kasmir. 2014. *Bank Dan Lembaga Keuangan Lainnya*. Jakarta : Rajawali Pers.
- Manajemen, Jurnal, and Syamsiar Zahrani. 2022. “ANALISIS FAKTOR-FAKTOR FUNDAMENTAL YANG MEMPENGARUHI KEPUTUSAN MENJADI.” 1(3):79–87. doi: <https://doi.org/10.59066/jmae.v1i3.248>.
- Marlina, L., Salafiyah, A. A., Fatoni, A., & Putra, P. (2023). Riba in Islamic Economics and Finance: A Review. *Journal of Islamic Economics Literatures*, 4(1).
- Philip Kotler, Kevin Lane Keller. 2016. *Manajemen Pemasaran*. Jakarta : Erlangga.
- Qorizah, Alfia, and Prayudi Setiawan Prabowo. 2019. “Pengaruh Bauran Pemasaran Terhadap Keputusan Nasabah Mengambil KPR Syariah Bank Jatim Syariah Surabaya.” *Jurnal Ekonomi Islam* 2(2):149–61. doi: <https://ejournal.unesa.ac.id/index.php/jei/article/view/28398>.
- Rani, L., Rusydiana, A., & Widiastuti, T. (2017, November). Comparative analysis of Islamic bank’s productivity and conventional bank’s in Indonesia period 2008-2016. In *1st International Conference on Islamic Economics, Business and Philanthropy (ICIEBP 2017)* (pp. 118-123).
- Riani, R. (2022). DEA Window Analysis of Indonesian Banking Industry Efficiency During COVID-19. *Ekonomi Islam Indonesia*, 4(1).
- Romansyah. 2019. *Manajemen Pemasaran Jasa*. Cileungsi : Pustaka Taman Ilmu.
- Rusydiana, A. S. (2009). Hubungan antara perdagangan internasional, pertumbuhan ekonomi dan perkembangan industri keuangan syariah di Indonesia. *Tazkia Islamic Finance and Business Review*, 4(1).
- Sugiyono. 2017. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*. Bandung : Alfabeta.
- Sujarweni, V. w. 2015. *Metodologi Penelitian Bisnis Dan Ekonomi Pendekatan Kuantitatif*. Yogyakarta : Pustaka Baru Press.
- Suprihhadi, Alvian Gali Rakasiwi dan Heru. 2019. “Pengaruh Kualitas Produk, Kualitas Layanan Dan Promosi Terhadap Keputusan Pembelian.” *Jurnal Ilmiah Manajemen Dan Bisnis* 8(1):3. doi: <http://jurnalmahasiswa.stiesia.ac.id/index.php/jirm/article/view/2597>.