The Influence of Product Quality and Mobile Banking Service Quality on the Satisfaction of Bank Nagari Syariah Customers

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Article Information:	ABSTRACT
	This study aims to determine the influence of product quality and mobile banking service quality on customer satisfaction of Islamic banking banks, a case study of Islamic banking students of the 2023 batch. This research is a field research using a quantitative approach. The results of the study showed that product quality (X1) did not have a significant influence on customer satisfaction (Y) in Islamic banks. This indicates that although the services provided by Islamic banks are relatively good, it does not directly increase customer satisfaction levels. On the other hand, the service quality variable (X2) has been shown to have a significant influence on customer satisfaction. This means that the better the quality of services offered by Islamic banks, such as ease of transactions, digital services, and ease of access, the higher the level of satisfaction felt by customers. When analyzed simultaneously, it is found that product quality (X1) and service quality (X2) together have an influence on customer satisfaction, although only service quality contributes significantly. These findings show that the increase in customer satisfaction of Islamic banks is more influenced by the quality of services offered than by the product aspect. Therefore, Islamic banks are advised to focus more on improving product quality, both in terms of innovation and ease of access, in order to increase customer satisfaction and loyalty in the long term.

INTRODUCTION

The development of the banking world today is greatly influenced by advances in information and communication technolog (Ansori, 2016; Danuri, 2019). This development encourages banks, including Islamic banks, to continue to innovate in

providing fast, efficient, and customer services (Ghadizah et al., 2025). In the midst of increasingly fierce competition, customer satisfaction is key in maintaining loyalty and increasing the competitiveness of financial institutions (Fathonah et al., 2025; Umatin et al., 2024). Currently, customers not only assess conventional services, but also look at the quality of products and ease of access to digital services such as mobile banking (Central & Bca, 2024; Sari et al., 2021). The digital-based banking service that is quite often used is mobile banking, which is as much as 3.1% after ATMs, this is strengthened by data from Bank Indonesia related to the growth of digital banking transaction volume which increased by 13.91% year on year to Rp. 2774.5 trillion (Central & Bca, 2024)

An Islamic bank is a financial institution that carries out business activities in accordance with Sharia principles, namely the provisions of an agreement based on Islamic law between banks and other parties for the storage of funds and/or funding business activities, or other activities that are declared in accordance with Sharia (Badruzaman, 2019; Gojali, 2019). Sharia banks do not operate with an interest system, as is generally applied by conventional banks, because interest contains an element of riba which is clearly prohibited in the Quran (Warka & Hariyanto, 2016; Yumanita, 2005). Bank Nagari Syariah as a financial institution based on sharia principles seeks to answer these challenges by providing financial products that are in accordance with Islamic values and presenting mobile banking services to support the needs of people"s digital transactions (Achmad Tavip Junaedi, 2023; Emilia, 2024).

Based on opinion (Kotler, 2003), Customer satisfaction is greatly influenced by the quality of mobile banking products and services, because these two aspects have a crucial role in shaping customer views on the value, reliability, and ease of access to banking services. If mobile banking products are able to respond optimally to customer needs, coupled with fast and professional service, then the level of customer satisfaction will experience a significant increase.

Product quality includes the feasibility and usefulness of Islamic banking products such as savings, financing, and deposits, which must not only be in accordance with sharia principles but must also be accessible, competitive, and relevant to customer needs (Triyanti et al., 2021), (Gultom & Rokan, 2022), (Hasanah, 2019). Meanwhile, the quality of mobile banking services includes the ease of use of applications, data security, service speed, and system reliability in supporting customers" online financial activities (Hutagalung et al., 2024), (Vahlevi & Indra Vitaharsa, 2022). Customer satisfaction is an emotional condition in the form of pleasure and satisfaction that arises according to the customer, and according to the customer, using a product or service through an institution gets a comparison between his expectations and the real-world experience (Harahap, 2020), (Lobubun, 2023).

Bank Nagari Syariah Batusangkar Branch is one of the sharia-based financial institutions in West Sumatra that strives to provide optimal services and provide banking products that are in line with Islamic sharia principles. The various products offered include sharia savings, deposits, current accounts, and types of financing such as

consumptive financing, working capital, and investment using sharia contracts such as murabahah, mudharabah, and musyarakah. In addition, digital service facilities such as mobile banking have also been developed to make it easier for customers to carry out various transactions, such as checking balances, transferring funds, and paying bills. Based on the theory stated above, the quality of products and services is the main factor in customer satisfaction. However, the results of initial observations on 30 respondents show that there is still a difference between the quality of products and services provided and the level of satisfaction felt by customers. Even though the mobile banking provided already has quite complete features and is assessed both in terms of technical and service speed, some customers still show dissatisfaction with the service.

The purpose of this study is to analyze the extent of the influence of product quality and mobile banking service quality on customer satisfaction of Bank Nagari Syariah. The results of this research are expected to be evaluation and input for banks in improving the quality of services and developing Islamic financial products that are more in line with the needs of the younger generation.

RESEARCH METHODOLOGY

This research is a field research using a quantitative approach. The population in this study is Islamic banking students with a sample of 53 people in 2023. The data source in this study is primary data through the results of the distribution of questionnaires with total sampling techniques with analytical techniques using statistical tests, namely validity tests, reliability tests, classical assumption tests consisting of normality tests, homogeneity tests, and multicollinearity tests.

RESULT AND DISCUSSION
Result
1. **Validity Test and Reliability Test**
   a. Validity Test
      The validity test aims to ensure that the instrument or measuring tool in the research can really measure what you really want to research. That way, the data obtained will be relevant, precise, and in accordance with the variables studied, so that the research results will be more accurate and reliable. After the validity test is carried out on the three variables, the results of the validity test can be known as follows:

Table 1. Product Quality Validity Test Results (X1)

Question Items	R hitung	R tabel	Information
1	0,914	0,349	Valid
2	0,875	0,349	Valid
3	0,856	0,349	Valid
4	0,732	0,349	Valid
5	0,754	0,349	Valid

Based on the table above, it shows that all R counts as large as R tables. Thus, the statement item for X1 is declared valid.

The Service Reliability variable can be seen in the following table:

Table 2. The results of the service quality validity test (X2

Question Items	R hitung	R tabel	Information
1	0,909	0,349	Valid
2	0,853	0,349	Valid
3	0,410	0,349	Valid
4	0,760	0,349	Valid
5	0,791	0,349	Valid

Based on the table above, it shows that all R counts as large as R tables. So, the statement item for X2 is declared valid.

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Table 3. Customer Satisfaction Validity Test Results (Y)

Question Items	R hitung	R tabel	Information
1	0,897	0,349	Valid
2	0,931	0,349	Valid
3	0,865	0,349	Valid

Based on the table above, it shows that all R counts as large as R tables. So, the statement item for Y is declared valid. The results of the validity test showed that these three indicator items had very high validity, were suitable for use in further research, and provided a solid basis for the reliability and representativeness of the instrument as a whole

b. Reliability Test

Reliability Testing aims to find out the extent to which an instrument or measuring instrument can produce consistent and stable data if used repeatedly under the same conditions. This test ensures that the instrument is trustworthy, so that the research results obtained are reliable or reliable.

The Reliability Test Assessment can be seen in the following table:

Table 4. Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.690	53

From the table above, it is known that the α value is 0.690 > 0.05. Thus all items are declared reliable.

Based on the calculation of the validity and reliability test, it can be found that all items are valid and reliable, so that they can be continued to the next stage of the test.

2. **The classical assumption test**

The classical assumption test is performed when the independent variable has more than two variables to find out if the data from the variable meets the classical test. The purpose of the classical assumption test is to ensure that the data in the regression model are qualified for the results of the analysis to be valid and free from bias, as well as to detect violations such as multicollinearity, heteroscedasticity, autocorrelation, and normality.

a. **Normality Test**

The normality test aims to find out whether or not a data distribution is normal where normal data can be considered representative of the population conducted by the kolmogrovsmirnov test.

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		53
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.69609567
Most Extreme Differences	Absolute	.100
	Positive	.100
	Negative	-.086
Test Statistic		.100
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.		

Based on the table above, it is concluded that the value of Sig. (2-tailed) exceeds 0.05, which is 0.200[c,d]. Thus, the indicators applied in this study are normal.

b. **The homocedasticity test**

The homocedasticity test aims to explain that the variant of the dependent variable (Y) is not concentrated only in a limited range of independent variables (X) where the distribution of the value of the dependent variable must be relatively equal to the value of each independent variable.

Table 6. Homocedasticity Test Result
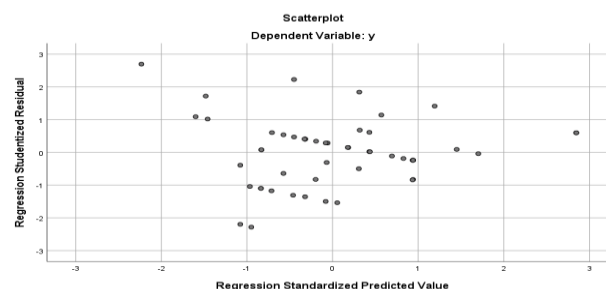
Based on the table above, it shows that the points are scattered below and above 0, so it can be concluded that the data avoids heterocedasticity.

c. Uji Multikolinearitas

The Multicolonenity test aims to find out whether the relationship between the free variables has a multicorrelation problem.

Table 7. Multicollinearity Test Results

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	5.778	1.760		3.283	.002		
	Kualitas_Produk_X1	.112	.089	.171	1.263	.212	.866	1.155
	Kualitas_Layanan_X2	.219	.081	.365	2.697	.010	.866	1.155
a. Dependent Variable: Customer _satisfaction_Y								

Based on the above table it can be said that all independent variables have a VIF value <10, so that it can be concluded there is no strong influence between the independent variable (avoiding multicollinearity).

3. The hypothesis test

The hypothesis test is to test the influence of each variable on an existing hypothesis based on the sample data whether it is acceptable or rejected. Hypothesis testing helps to make decisions objectively based on data, so that the conclusions drawn are more valid and statistically accountable

a. Parameter Significance Test (T Test)

The t-test was carried out with the aim of determining the influence of the independent variable (X) on the dependent variable (Y)

Table 8. Hypothesis Test Results

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	5.778	1.760		3.283	.002		
	Kualitas_Produk_X1	.112	.089	.171	1.263	.212	.866	1.155
	Kualitas_Layanan_X2	.219	.081	.365	2.697	.010	.866	1.155
a. Dependent Variable: Customer _satisfaction_Y								

Based on the table above, it can be concluded that the product quality variable (X1) value t is calculated as 1.263 small from the t of the table 1.6759. It is not in accordance with the criteria where if t is calculated< t table, H01 is accepted and Ha1 is rejected, meaning that there is a significant negative impact of product quality on customer satisfaction. Furthermore, for the service quality variable (X2), the value of t is calculated as 2.697 greater than the t of the table 1.6759. According to the criteria, if t calculates > t of the table, H02 is rejected and Ha2 is accepted. This means that there is a positive and significant difference between service quality and customer satisfaction.

b. Simultaneous Significant Test (F Test)

The F test aims to whether all independent variables (X) together or simultaneously affect the dependent variable (Y) in the multiple regression model (relationship between variables more than one).

Table 9. F Test Results

ANOVAª						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.277	2	19.639	6.564	.003[b]
	Residual	149.591	50	2.992		
	Total	188.868	52			
a. Dependent Variable: Customer _satisfaction_Y						
b. Predictors: (Constant), Service_Quality_X2, Product_Quality_X1						

Based on the table above, it can be concluded that the F value is calculated as 6.564 > F of the table is 3.18 and the sig value is 0.003 which means less than 0.05, then the F test illustrates that H03 is rejected while Ha3 is accepted, meaning that Product Quality (X1) and Service Quality (X2) have a simultaneous effect on Customer Satisfaction.

c. Determination Coefficient Test (R^2)

The Coefficient of Determination test aims to see how much influence the independent variable gives to the dependent variable simultaneously.

Table 10. Determination Coefficient Test Results (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.456ª	.208	.176	1.730
a. Predictors: (Constant), Service Quality, Product Quality				

In the table above, it can be seen from the results of the calculation using the SPSS program, it can be seen that the determination coefficient (R Square) obtained is 0.208. This means that 20.8% of customer satisfaction can be explained by product quality and service quality variables, while the remaining

79.2% of customer satisfaction is influenced by other variables that are not studied in this study.

Discussion

The Effect of Product Quality on Customer Satisfaction at Bank Nagari Syariah

The results of the data test show that product quality (X1) has a significant effect on customer satisfaction at Bank Nagari Syariah. It is known that the results of the hypothesis test (t-test) between product quality variables on customer satisfaction show a calculated t-value of 1.263 < t table 1.6759 with a significant value of 0.212 which means greater than 0.05 (0.212 > 0.05). It can be concluded that H01 was accepted and Ha1 was rejected, meaning that there was a negative and significant impact on product quality on customer satisfaction at Islamic nagari banks.

The results of this research are strengthened by research (Fansuri, 2024) which states that product quality also affects customer satisfaction. The quality of products at Bank Nagari Syariah, especially in digital banking services, has been proven to have a significant effect on customer satisfaction. Improving product quality in terms of technology, security, and features in accordance with sharia principles will increase customer satisfaction and loyalty. However, the results of the research conducted by the researcher show that there is a negative and significant impact on product quality on customer satisfaction in Islamic nagari banks.

The Effect of Service Quality on Customer Satisfaction of Bank Nagari Syariah

The results of the data analysis show that Service Quality (X2) has a significant effect on customer satisfaction of Bank Nagari Syariah. It is known that the results of the hypothesis test (t-test) between the variables of Service Quality to Customer Satisfaction show the t-value of the > t table, which is 2.697 > 1.6759 with a significant value of 0.010 which is smaller than 0.05 (0.010 < 0.05). This means that H02 is rejected and Ha2 is accepted, meaning that there is a positive and significant impact on the quality of Sharia Nagari Bank services on customer satisfaction. Service quality variables have a significant positive effect on customer satisfaction of sharia banks. This shows that customers are satisfied with the sharia nagari bank.

The results of this study are also strengthened by the research (Rizal & Efnita, 2019) which states that it can be seen that the results of the Ho test were rejected and Ha was accepted, which means that there is a significant influence between quality services on customer satisfaction.

The Effect of Product Quality and Service Quality on Customer Satisfaction of Bank Nagari Syariah

For the results of the simultaneous significant test (F test), an F value was obtained calculated of 6.564 > F table 3.18 and a sig value of 0.003 means less than 0.05 (0.003 < 0.05), then from the F test H03 is rejected and Ha3 is accepted, meaning that Product Quality (X1) and Service Quality (X2) have a simultaneous effect on

Customer Satisfaction (Y) of Bank Nagari Syariah. Based on this discussion, it can be concluded that product quality and service quality affect customer satisfaction.

The results of this study are also strengthened by the research (Dwinurpitasari, 2019) Research on PT. Bank Syariah Indonesia KCP Bogor Citeureup shows that the quality of service and the quality of mobile banking products simultaneously have a positive and significant effect on customer satisfaction.

CONCLUSION

Based on the results of data analysis in the study regarding the influence of product quality and service quality on customer satisfaction at Bank Nagari, the researcher can conclude that:

First, the product quality variable (X1) does not have a significant influence on customer satisfaction (Y). This can be seen from the significance value of 0.212 which is greater than 0.05, as well as a smaller t-count value (1.263) compared to the t-table (1.6759). Thus, $H0_1$ was accepted and Ha_1 was rejected, so it can be concluded that product quality has no influence on customer satisfaction of Bank Nagari Syariah in this case study.

Second, the service quality variable (X2) has been proven to have a significant influence on customer satisfaction (Y). This is evidenced by a significance value of 0.010 which is smaller than 0.05, as well as a t-count value (2.697) which is larger than the t-table (1.6759). Therefore, $H0_2$ is rejected and Ha_2 is accepted, so it can be concluded that the quality of service has a significant effect on customer satisfaction.

Third, simultaneously, the variables of product quality (X1) and service quality (X2) have a significant influence on customer satisfaction (Y). This is indicated by a significance value of 0.003 which is smaller than 0.05, as well as an F-calculated value (6.564) that is greater than the F-table (3.18). Thus, $H0_3$ was rejected and Ha_3 was accepted, which means that together, product quality and service quality had a significant effect on customer satisfaction of Bank Nagari Syariah, although only partially the quality of service showed a significant influence in this study.

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