



THE INFLUENCE OF QUALITY IN PRODUCT FEATURES AT BANK SYARIAH INDONESIA (BSI) ON STUDENT SATISFACTION OF UIN SMH BANTEN

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ABSTRACT

The purpose of this study was to determine the effect of the product quality characteristics of Bank BSI on student satisfaction at UIN SMH Banten. This study uses a quantitative approach and survey techniques. A total of 33 students from UIN SMH Banten received the question sheets. The analysis of the collected data was carried out using descriptive and inferential statistical methods. Product Characteristics BSI Mobile, a digital product of Bank Syariah Indonesia, aims to make it easier for customers to make transactions and provide information through the functions provided. The second most important factor is feature development because product features are undeniable product benefits and characteristics that customers can directly use. Simple linear regression test, t-test (individually), F-test, and validity test is used to show and analyze. These results indicate that since the corrected elemental overall correlation is greater than 0.3, the product characteristics related to student satisfaction have been accepted as valid. The BSI Mobile-Product Mark is known to have a significance value (Sig.) of 0.000, which indicates that the significance value of the BSI Mobile-Product Brand is less than 0.05 (= 5%). Therefore, this shows that H0 will be rejected and H2 will be accepted. The main result of this study is that there is a significant relationship between student satisfaction at UIN SMH Banten with product features of BSI Mobile. The BSI Mobile-Product Mark is known to have a significance value (Sig.) of 0.000, which indicates that the significance value of the BSI Mobile-Product Brand is less than 0.05 (= 5%). Therefore, this shows that H0 will be rejected and H2 will be

accepted. The main result of this study is that there is a significant relationship between student satisfaction at UIN SMH Banten with product features of BSI Mobile. The BSI Mobile-Product Mark is known to have a significance value (Sig.) of 0.000, which indicates that the significance value of the BSI Mobile-Product Brand is less than 0.05 (= 5%). Therefore, this shows that H0 will be rejected and H2 will be accepted. The main result of this study is that there is a significant relationship between student satisfaction at UIN SMH Banten with product features of BSI Mobile.

Abstrak: Penelitian ini bertujuan untuk menganalisis generasi kepuasan nasabah milenial di bank syariah Indonesia (BSI). Penelitian ini menggunakan pendekatan kuantitatif dengan metode survey. Kuesioner telah diberikan kepada umum umum. Data yang terkumpul dianalisis menggunakan metode statistik deskriptif dan inferensial. Studi ini bertujuan untuk mengetahui Bagaimana pengaruh penggunaan mobile banking terhadap kepuasan nasabah generasi milenial di Bank Syariah Indonesia (BSI). Hasil penelitian menunjukkan bahwa pengaruh penggunaan mobile banking terhadap kepuasan nasabah generasi milenial berpengaruh positif dan signifikan terhadap minat menabung nasabah di Bank Syariah Indonesia (BSI) dan tingkat hubungan sedang artinya tidak terlalu kuat dan tidak terlalu lemah, namun signifikan antara kepuasan nasabah milenial dalam penggunaan mobile banking di bank BSI.

Kata kunci: Kualitas, Fitur Produk, Kepuasan Mahasiswa, Bank BSI

INTRODUCTION

As information technology develops, this has become important in improving business and cooperation. The rapid increase in information and communication technology, as well as the massive expansion of the world's data system, has changed the way of trading in various sectors of industry, commerce, government and public order, including the banking sector. A major world paradox has emerged as a result of the computer-based economy. Many business actors in big cities have switched from traditional banking services to online and mobile banking (Tijjang et al., 2022).

In the banking industry, mobile banking is the latest technology service that utilizes advances in communication and information technology to meet customer needs and facilitate various types of payments. Almost all conventional banks and Islamic banks currently provide mobile banking services. M-Banking allows customers to complete various types of bank payments through a mobile application.

Because service readiness through technological and human interactions provides qualitatively superior services, service quality in the M-Banking sector is very important to meet customer needs for digital-based banking products. This service facilitates customer transactions in addition to helping optimize bank services. The banking industry now has the opportunity to generate income from taxable income, reduce transaction expenses, grow trade, and increase customer trust and loyalty thanks to the growth of mobile banking

driven by advances in technology, social media, and people. behavior. In addition, using M-Banking allows completing transactions for free, regardless of time or location, easily and conveniently.

Every organization or institution must prioritize service quality because that is one thing that can increase customer satisfaction. There is evidence that thriving businesses can increase their revenue, revenue and cost efficiency by focusing on providing excellent customer service (Adisaputra, 2021). Poon claims that apart from service quality, product characteristics are important factors in determining customer satisfaction.

The main factor that influences customer satisfaction is how customers perceive the level of service. Direct customer satisfaction increases in proportion to the quality of service received. As a result, banking undertakes to provide mobile banking solutions that will meet the demands and requirements of your clients as a complement to controlling the banking industry.(Ismulyaty et al., 2022).

THEORITICAL BASIS

Quality

The general characteristic of an item or commodity that every business should focus on with the ability to satisfy anticipated customer wants is referred to as quality. When a business can provide customers with products that meet and even exceed their expectations, quality is satisfied. Businesses that provide quality build positive relationships with their customers. A lasting good relationship will enable the company to understand the anticipated customer needs. Such actions benefit the company in profitable ways.

Product Quality

When we talk about product quality, we are talking about the general characteristics of the product that can satisfy and exceed customer expectations. Customer satisfaction and loyalty to the company's brand is significantly influenced by the quality of its products. Customer satisfaction is an expression of customer feelings which is explained after a comparison of their expectations and the company's offerings.

Service Quality

According to Goetsch Davis in (Zubair, 2012) quality is a dynamic state that meets or exceeds expectations for products, services, processes and the environment. According to this definition, service quality refers to efforts made to satisfy customer needs and expectations when using a product or service. Dissatisfaction results when goods or services do not meet expectations. Conversely, consumers are happy when a product or service meets or exceeds their expectations.

Because it can maintain customer satisfaction and loyalty while reducing risk, service quality is an important factor in business. Service quality, according to Timehaml, VA Parasuraman, and Berry, assesses thoroughly the quality of good service (Rakhmah, 2017). To achieve sustainable excellence, the implementation of quality refers to the design and external appearance of a product or its performance as a key component of a business strategy.

Keller and Kotler, item expertise or activity that exceeds customer demand as a whole and all of its attributes is referred to as service quality. Considering that this definition is focused specifically on customers and reflects customer satisfaction expectations, it is emphatically stated that the seller has consistently provided quality goods or services to meet customer needs.

The quality of assistance includes the operation of the organization's business towards customers or clients to meet their needs. Service is a good thing that can be directly felt and seen by customers. The main aim of the service is to give the customer/client a sense of comfort and satisfaction.

Service Quality Indicators

In Suryani's opinion, there are actually six signs that indicate the level of excellence of an M-Banking service, namely to state that:

- 1) Effective, or the bank's expertise to develop user-friendly and easy-to-use software applications and websites for its customers.
- 2) Implementation and obligations of the bank to provide information and fulfill the final agreement with the customer
- 3) System availability, or the capacity of a financial institution to guarantee program administrative responsibilities plus banking location.
- 4) Data protection, or a bank's expertise to ensure data security, in order to build trust with its customers and give them a sense of security and safety without risk.
- 5) Guarantee/Confidence (Assurance/Trust), especially the bank's expertise to look after its customers.
- 6) The ability for banks, websites, and applications to create and manage attractive displays is referred to as website appearances (or "sthetics").

a. Feature

Consumers must consider product characteristics to differentiate one product from another because they have a significant impact on how they perceive purchases. According to Tjiptono, product attributes are the components that make up a product and are valued by consumers as the basis for deciding whether to invest or employ certain items.

Different product base models may be offered without additional functions, and models with multiple functions. Businesses can achieve higher levels of modeling by adding more functionality. A business can compete well only by focusing on its strengths and differentiating its products from competitors.

Consumers who regularly use the product can be questioned by businesses, allowing them to use the survey results as a reference point for future feature development. The components of the item in question consist of differentiating aspects of an item that provide benefits to consumers. A user's willingness to use equipment is closely related to the degree of respect they have for their capabilities.

Feature Indicator

Garvin clarified that product dimensions are additional attributes or characteristics. Features for customers are optional in addition to essential benefits, and they can improve product quality relative to competitors. The trait measurement indicators are based on what Poon said, in particular:

- 1) Easier access to product or service information; Service functions must provide customers with easy access to information.
- 2) Diversity of Transaction Services: Various Transaction Services are offered for settlement of Customer Transactions.
- 3) Variety of Functions : Banks should be able to offer service functions to customers to assist in providing and offering details for visitors.
- 4) Creative product development, with the incorporation of fresher capabilities to attract customers to banking via the internet.

Product Features

Opinion Schmitt (2010), defining these characteristics are individuals who carry out basic functions for the good in question.. These characteristics serve as criteria that customers use to choose a product, making it an important tool for conventional marketers in differentiating their goods from those of their competitors.

The main problem mentioned due to the increase in consumers using mobile phones relates to abilities plus personality characteristics that must be created to motivate customers to use banking services through their mobile phones. Overlooking these company executives are the increased capabilities, accessibility, and connectivity that make mobile financial services so attractive to clients. Gerrard and Cunningham (2014) describe additional variables that are harmful to the achievements of digital banking, especially its capacity to change in order to meet client needs. Take advantage of the various functions available in m-banking.(Hidayah et al., 2022)

The Bank has developed a new service offering called Mobile Banking that can cover the demands of individuals conducting banking activities over the phone. Clients can access their smartphones for banking at any time by changing what they do. In mobile banking, clients can look for various functions that they can use more easily.

The use of mobile devices allows customers to log into your financial account including carrying out activities that include position verification, fund

transfers, transaction performance, plus buying and selling of equity made possible by the mobile banking application.

According to the Indonesian Banking Association, YWhat is meant by "Mobile payments", including monetary services available using mobile devices. The following types of mobile banking transactions are included:

- 1) Enter your account, transfer and balance information.
- 2) Payments (credit cards, insurance, utility bills).
- 3) Purchases (stock and credit).

Several factors need to be considered in relation to mobile banking security:

- 1) The PIN must be secured.
- 2) Some of you are authorized to create a personal identification number (PIN) if you are not comfortable with anyone but you knowing it.
- 3) You can contact the bank if the SIM card is lost or stolen.

Customer Satisfaction

Customer satisfaction is an expectation that is owned by someone who buys goods and uses services in the hope that customers will fulfill them. The level of customer satisfaction is determined by expectations and reality. When a customer or user expresses satisfaction with a feature or attribute of a product or service they have purchased or received services from, it usually involves shifting some level of consumer or customer satisfaction.

According to Kotler & Keller, customer satisfaction can be in the form of their satisfaction or dissatisfaction when evaluating an item, it serves the requirements they have for their needs. Part of it, after purchasing a product or using a service, one's general attitude towards it is referred to as the level of customer satisfaction.

Customer Satisfaction Indicator

In the opinion of Tjiptono, Kotler, and Keller, the customer satisfaction index uses four indicators, namely:

- 1) Customer satisfaction: This happens when the customer is happy.
- 2) Confirmation of hope. It helps in determining the difference or meeting customer expectations.
- 3) Interest in repeat business. It is used to determine whether the customer will repurchase the product.
- 4) Consumer dissatisfaction: Lack of customer satisfaction results from dissatisfied customers. (Pranatha, 2021)

A. Research Methods

This study uses quantitative research. Research that uses data analysis and presents the results in the form of numbers is called quantitative research.

Systematic, conceptual, and well-defined criteria were included in the quantitative research at the outset of the research design. The use of quantitative research methods on specific populations and tailoring situations can be characterized as an approach based on positivist theory. In this process, data is collected using statistical data analysis research tools, and the established hypotheses are tested (Sugiyono, 2013).

To describe the effect of product quality characteristics at Bank Syariah Indonesia (BSI) on student satisfaction, this type of research uses a quantification procedure, which involves the data collected in a statistical form that may be related and relevant to any problem being investigated and then analyzed with the help of statistics. and distribution of questionnaires/questions.

B. Result and Discussion

1. PT. Indonesian Sharia Bank Tbk.

a. PT Profile Indonesian Sharia Bank Tbk.

Namely the consequences of the merger of Bank Syariah Mandiri, BNI Syariah, plus BRISyariah as one corporation. Established on 1 February 2021, 19 Jumadil Akhir 1442 H, officially ratified by Joko Widodo, the Indonesian president from the Republic of Indonesia. A wider range of business activities, a wider geographic presence and a larger allocation of capital was made possible by the merger of the three state-owned banks. Indian Islamic banks will be encouraged to operate internationally. The three Islamic banks have merged into one Islamic bank which functions as a source of human resources and a source of new dynamism for the country's economic growth while at the same time contributing to the prosperity of society as a whole. Bank Syariah Indonesia is the newest international institution.

b. Vision and Mission of PT. Indonesian Sharia Bank

1) Vision of Indonesian Sharia Bank

Establishing an Islamic bank that will rank in the top 10 globally in the next five years by market capitalization.

2) Mission of Indonesian Sharia Bank

a) Development of Indonesian people's access to Islamic finance solutions (maintaining more than 20 million clients and one of the top five banks with \$500 billion in assets and \$50 billion in book value by 2025). A large company generates the highest return on money invested by investors (5 largest institutions across Indonesia in revenue, ROE 18%) plus has a very good rating (PB > 2).

b) Being a sizable bank that offers the highest value to investors (5 largest most profitable institutions in Indonesia; ROE 18%; very good rating; (PB > 2).

c) To be (An agency with strong values that strengthens the community and invests in employee training in a performance-oriented culture) the agency of choice and prize for Indonesia's best talent.

2. Goods and facilities provided by PT. Indonesian Sharia Bank

a. Individual

Individual is a service provided by Bank Syariah Indonesia which assists in financial planning. The output of each program includes the following:

- 1) Bu siness
- 2) Hajj and Umrah
- 3) Financing
- 4) Investment
- 5) Priority
- 6) Gold
- 7) Savings measures
- 8) Transaction

b. Digital Banking

Digital Banking is a service offered by Bank Syariah Indonesia this results in the convenience for clients to make purchases at any time and almost anywhere . Following are some of the digital banking methods used by Bank Syariah Indonesia:

- 1) BSI Aisyah
- 2) BSI Platform APIs
- 3) BSI ATMCRM
- 4) BSI Card
- 5) BSI Cardless Withdrawal
- 6) BSI Merchant Business
- 7) BSI Mobile
- 8) BSI Net
- 9) BSI Payment Point
- 10) BSI QRIS
- 11) BSI Smart Agents
- 12) Open an Online Account
- 13) JadiBerkah.id
- 14) Golden Solution

c. Card

Bank Syariah Indonesia uses cards as one of its tools to realize full customer service. The following are some of the cards offered by Bank Syariah Indonesia:

- 1) BSI GPN Debit
- 2) BSI Debit OTP
- 3) BSI Debit Visas
- 4) BSI Hasanah Card Classic
- 5) BSI Hasanah Gold Card

- 6) BSI Hasanah Card Platinum
- 7) Sabi Debit BSI Card
- 8) BSI SimPel Debit Card
- 9) BSI Visa Hajj Card

3. BSI Mobile features

- a) QRIS features
- b) b .Prayer Reminder feature
- c) Chat Aisha feature
- d) Islamic Service Features
- e) Ziswaf-Share feature
- f) Other Features

4. Data analysis

Validity test

To ensure that the research tool meets the requirements for students at UIN Banten, the authors conducted a pre-survey among BSI Mobile users, which was attended by 33 respondents. Correlation Corrected Item Total Correlation is used to evaluate the validity test that has been carried out using SPSS statistical software.

**Table 1.1 Validity Test
Between Product Features Against Student Satisfaction**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Information
FP1	48,48	235,133	0.72	0.94	Valid
FP2	48,76	235,752	0.82	0.94	Valid
FP3	48,58	236,127	0.80	0.94	Valid
FP4	48,70	239,530	0.67	0.94	Valid
FP5	48,76	243,377	0.62	0.94	Valid
FP6	48,76	238,752	0.74	0.94	Valid
FP7	48,67	242,667	0.58	0.94	Valid
FP8	48.97	238,343	0.77	0.94	Valid

FP9	48,73	251,517	0.38	0.94	Valid
KM1	48,88	238,672	0.75	0.94	Valid
KM2	48,64	238,614	0.68	0.94	Valid
KM3	48.55	242,381	0.67	0.94	Valid
KM4	48,73	234,330	0.80	0.94	Valid
KM5	48,52	256,758	0.34	0.94	Valid
KM6	49.00	248,750	0.56	0.94	Valid
KM7	48,91	237,023	0.80	0.94	Valid
KM8	48,91	249,898	0.50	0.94	Valid
KM9	48,79	235,110	0.78	0.94	Valid

The conclusion drawn from the table above is that each statement component in the research tool is validated. From Instrument Item Validity, it can be seen that Corrected Item Total Correlation > 0.3 is declared valid.

Reliability Test

The reliability test was carried out using actual questions. If a variable responds consistently to statements or questions, it is considered reliable. With this check, Cronbach's Alpha calculations are applied to calculate reliability. A Cronbach alpha value > 0.75 is considered reliable, while a value < 0.75 is considered unreliable. The results of the reliability test carried out can be determined using the Cronbach-Alpha and SPSS formulas below :

**Table 1.2 Reliability Test
Product Features and Student Satisfaction**

Cronbach's Alpha	N(Total)	Information
0.94	18	Reliable

The conclusion drawn from table 1.2 is that the Cronbach alpha value for each variable is generally higher than the cutoff value used, which is > 0.75 . Then every variable element is reliable.

Respondent Descriptive Analysis

Respondent descriptive analysis aims to describe the characteristics of the respondents. In this section, the author provides a summary of the respondents. The description includes the age and gender of the respondent. According to the responses to the questions, the respondents described themselves as follows :

Table 1.3 Descriptive Gender of Respondents

Gender					
		frequency	percent	Valid Percent	Cumulative Percent
Valid	Man	8	24,2	24,2	24,2
	Woman	25	75,8	75,8	100,0
	Total	33	100,0	100,0	

Based on table 1.3, the number of respondents included 25 female respondents plus 8 male respondents.

Table 1.4 Respondents Age Description

AGE					
		frequency	percent	Valid Percent	Cumulative Percent
Valid	<20 years	23	69,7	69,7	69,7
	>21 years	10	30,3	30,3	100,0
	Total	33	100,0	100,0	

Using this table, it is known that the average age of survey participants is 23 respondents under 20 years and 10 respondents over 21 years.

Descriptive Statistics

Product characteristics of BSI Mobile are the independent variable in this analysis, while student satisfaction is the dependent variable. Regarding this study, certain statistics are used to analyze the information contained in an indicator by calculating the average, highest value, lowest value, and deviation from the average. You can see a description of the statistical analysis findings, processed using SPSS Version 26, below.

Table 1.5
Descriptive statistics

Descriptive Statistics					
	N	Minimum	Maximum	Means	std. Deviation
Product Features	33	2.00	5.00	2.8956	,98364
Student Satisfaction	33	2.00	5.00	2.8316	,89930
Valid N (listwise)	33				

Based on the table it is known that the BSI Mobile Product Characteristics Variable (X) has a sample size of 33 and has the following value ranges: 2.00, 5.00, 2.8956, 2.8956, and a standard deviation of 0.98364. Customer satisfaction variable (Y) with a sample size of 33. It is known that the value is 2.00 for the minimum, 5.00 for the maximum, 2.8316 for the middle, and 0.89930 for the standard deviation.

Description of Research Variables

Respondents' Responses to BSI Mobile Product Features (X)

To observe the results regarding statements from various questions about product feature indicators shown in the table :

Table 1.6 Description of Product Features

Items	OPTION					Means	SD	Levels
	SS	S	RR	TS	STS			
The BSI Mobile feature provides easy access to information such as checking balances etc	12 (36.4%)	0 (0%)	1 (3.0%)	20 (60.6%)	0 (0%)	3,12	1.45	Currently

BSI Mobile features have diversity in one application	8 (24.2%)	0 (0%)	4 (12.1%)	21 (63.6%)	0 (0%)	2.85	1.28	Currently
Free monthly administration fees for the wadiah savings feature	9 (27.3%)	0 (0%)	7 (21.2%)	17 (51.5%)	0 (0%)	3.03	1.29	Currently
It's easier to manage finances from various BSI Mobile features	9 (27.3%)	1 (3.0%)	1 (3.0%)	22 (66.7%)	0 (0%)	2.91	1.35	Low
There are Islamic service features.	8 (24.2%)	0 (0%)	4 (12.1%)	21 (63.6%)	0 (0%)	2.85	1.28	Currently
There is a sharing feature - Ziswaf which can make it easier to share with those closest to you	8 (24.2%)	0 (0%)	4 (12.1%)	21 (63.6%)	0 (0%)	2.85	1.28	Currently
Opening a wadiah savings account can be done through the Open Account Online feature.	10 (30.3%)	0 (0%)	1 (3.0%)	22 (66.7%)	0 (0%)	2.94	1.40	Currently
There is a Customer Care Menu in BSI Mobile which can help solve transaction problems quickly	7 (21.2%)	0 (0%)	0 (0%)	26 (78.8%)	0 (0%)	2.64	1.24	Currently
BSI Mobile has an	8	2	2	20	1	2.88	1.34	Currently

administration fee per month.	(24.2%)	(6.1%)	(6.1%)	(60.6%)	(3.0%)			
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The analysis is based on the results of the responses to the table above which were obtained from respondents through making a description table. The findings from the analysis of consumer ratings on product features are presented in this section. This study describes the responses of respondents using the median and standard deviation.

Based on the average value of each variable, the results of the evaluation of the research variables were presented by the respondents. The range between the highest and lowest ratings among respondents, with an average of 3.12 and 2.64, can be calculated as follows:

$$\text{Range} = \frac{\text{greatest value} - \text{smallest value}}{\text{Total 3}} = \frac{5-1}{3} = 1.3$$

To make it possible that the results have been verified, the average level of the respondent's answers is determined as follows:

Value from 1.00 - 2.33: Low

Value from 2.34 - 3.67: Moderate

Value from 3.60 - 5.00: High

The value of these results is low for product characteristics among 33 respondents. That is, almost all respondents have full confidence, are unsure, or are unsure.

Product Features by Gender

Table 1.7 Product Features by Gender

			Gender		Total
			Man	Woman	
Product Features	Low	Amount	0	5	5
		%	0.0%	15.2%	15.2%
	Low	Amount	0	5	5
		%	0.0%	15.2%	15.2%
	Low	Amount	0	1	1

	%	0.0%	3.0%	3.0%
Low	Amount	0	5	5
	%	0.0%	15.2%	15.2%
Currently	Amount	1	0	1
	%	3.0%	0.0%	3.0%
Currently	Amount	2	2	4
	%	6.1%	6.1%	12.1%
Currently	Amount	0	1	1
	%	0.0%	3.0%	3.0%
Currently	Amount	0	1	1
	%	0.0%	3.0%	3.0%
Currently	Amount	2	0	2
	%	6.1%	0.0%	6.1%
Currently	Amount	1	0	1
	%	3.0%	0.0%	3.0%
Tall	Amount	0	2	2
	%	0.0%	6.1%	6.1%
Tall	Amount	0	1	1
	%	0.0%	3.0%	3.0%
Tall	Amount	0	1	1
	%	0.0%	3.0%	3.0%
Tall	Amount	1	0	1
	%	3.0%	0.0%	3.0%
Tall	Amount	1	1	2
	%	3.0%	3.0%	6.1%
TOTAL	Amount	8	25	33
	%	24.2%	75.8%	100.0%

Based on gender, the table with the characteristics of this product shows that it shows women more than men, which shows that the characteristics of research products have an impact on female gender. Because the table above shows the number of both of them as many as 33 people who were surveyed there were 25 women and 8 men, respectively 25 women (or 75%) of those surveyed, while only 8 men.

Respondents' Responses to Student Satisfaction (Y) UIN SMH Banten

You can find respondents' responses to the "Student Satisfaction" survey questions here:

Table 1.8 Description of Student Satisfaction

Items	OPTIO N					Mean s	SD	Levels
	SS	S	RR	TS	STS			
Overall feel satisfied with BSI Mobile services.	7 (21.2 %)	1 (3.0%)	1 (3.0%)	24 (72.7 %)	0 (0%)	2.73	1.2 6	Currentl y
BSI Mobile services are as expected.	10 (30.3 %)	0 (0%)	2 (6.1%)	21 (63.6 %)	0 (0%)	2.97	1.3 8	Currentl y
BSI Mobile features are in accordanc	7 (21.2 %)	4 (12.1 %)	6 (18.2%)	16 (48.5 %)	0 (0%)	3.06	1.2 2	Currentl y

e with the needs.								
Always use BSI Mobile services repeatedly	9 (27.3%)	0 (0%)	3 (9.1%)	20 (60.6%)	1 (3.0%)	2.88	1.36	Currentl y
Customers will return to using BSI mobile services with easy transactions	4 (12.1%)	6 (18.2%)	11 (33.3%)	11 (33.3%)	1 (3.0%)	3.03	1.07	Currentl y
Complaints occur if dissatisfied with BSI Mobile services.	5 (15.2%)	1 (3.0%)	3 (9.1%)	24 (72.7%)	0 (0%)	2.61	1,12	Currentl y
Ease in activating BSI Mobile	7 (21.2%)	0 (0%)	3 (9,1)	22 (66.7%)	1 (3.0%)	2.70	1.26	Currentl y

The security system for transactions at BSI Mobile is very good	6 (18.2%)	0 (0%)	5 (15.2%)	22 (66.7%)	0 (0%)	2.70	1.16	Currently
The BSI Mobile interface is very attractive and has a complete menu of features	9 (27.3%)	0 (0%)	0 (0%)	24 (72.7%)	0 (0%)	2.82	1.36	Currently

The analysis is based on the results of the responses to the table above which were obtained from respondents through making a description table. The results of the analysis of consumer assessment of student satisfaction are presented in this section. This study describes the responses of respondents using the mean and standard deviation.

Based on the average value of each variable, the results of the evaluation of the research variables were presented by the respondents. The highest respondent's rating of the average value is 3.06 and the lowest value is 2.61, so the range can be calculated as follows:

$$\text{Range} = \text{greatest value} - \text{smallest value} = 5 - 1 = 1.33$$

Total 3

To make it possible that the results have been verified, the average level of the respondent's answers is determined as follows:

Value from 1.00 – 2.33: Low

Value from 2.34 – 3.67: Moderate

Value from 3.60 – 5.00: High

In addition, the results of 33 respondents in terms of interest in saving are classified as moderate. That is, almost all respondents have full confidence, are unsure, or are unsure.

Student Satisfaction by Gender

Table 1.9
Student Satisfaction by Gender

			Gender		Total
			Man	Woman	
Student Satisfaction	Low	Amount	0	4	4
		%	0.0%	12.1%	12.1%
	Low	Amount	0	2	2
		%	0.0%	6.1%	6.1%
	Low	Amount	0	7	7
		%	0.0%	21.2%	21.2%
	Low	Amount	0	4	4
		%	0.0%	12.1%	12.1%
	Currently	Amount	1	0	1
		%	3.0%	0.0%	3.0%
	Currently	Amount	1	0	1
		%	3.0%	0.0%	3.0%
	Currently	Amount	0	2	2
		%	0.0%	6.1%	6.1%
	Currently	Amount	2	0	2
		%	6.1%	0.0%	6.1%
	Currently	Amount	0	1	1

		%	0.0%	3.0%	3.0%
	Currently	Amount	0	1	1
		%	0.0%	3.0%	3.0%
	Currently	Amount	1	0	1
		%	3.0%	0.0%	3.0%
	Tall	Amount	0	1	1
		%	0.0%	3.0%	3.0%
	Tall	Amount	1	0	1
		%	3.0%	0.0%	3.0%
	Tall	Amount	0	1	1
		%	0.0%	3.0%	3.0%
	Tall	Amount	0	2	2
		%	0.0%	6.1%	6.1%
	Tall	Amount	1	0	1
		%	3.0%	0.0%	3.0%
	Tall	Amount	1	0	1
		%	3.0%	0.0%	3.0%
	TOTAL	Amount	8	25	33
		%	24.2%	75.8%	100.0%

Based on the table of student satisfaction based on gender, it can be seen that 8 males and 25 females consist of 33 respondents. The majority of respondents at that time were women (25 people, or 75%), followed by men (8 people, or 25%). Therefore, the gap between the satisfaction levels of male and female students is getting smaller. Things like this show that student satisfaction in this study has a significant influence.

Simple Linear Regression Analysis

This straight-line regression test aims to determine and measure the influence and bias of the relationship between the independent variables of the BSI Mobile product function and the dependent variable which represents UIN SMH Banten student satisfaction. The author conducted a simple linear regression analysis using SPSS software version 26. The consequences

associated with the development of information are presented in the following table:

Table 1.10 Simple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	,539	,251		2,150	.040
	Product Features	,792	.082	,866	9,651	,000

a. Dependent Variable: Student Satisfaction

Based on table 1.10, therefore, a simple linear regression formula can be made as below.:

$$Y=0.539+0.792X+e$$

Referring to the regression model shown above, it can be concluded as follows:

- The coefficient does not include BSI Mobile (X) product attributes, client satisfaction (Y) is positive because the constant is profitable at 0.539.
- The regression factor for the BSI variable for men's cellphone brands (X) has a positive value of 0.792 to 1. This shows that an increase in the variable related to product X results in an increase in the Y variable of 0.792.

5. Hypothesis Testing Results

Determination Coefficient Test (r²)

The ability of the independent variable (X) to predict how the dependent variable (Y) will respond to the regression model is measured by the coefficient of determination (R²). The measurement results are displayed as below :

Table 1.11 Coefficient of Determination (r²)

Summary models		
Model	R	R Square
1	,866a	,750

a. Predictors: (Constant), Product Features

Based on table 1.11, the R value is 0.866 which illustrates the relationship between BSI Mobile Product Characteristics (X) and Customer desires (Y) looks very strong. Based on the R Square value of 0.750, the effect of BSI Mobile (X) product features on customer satisfaction (Y) is 44.6%, while the remaining 55.4% is influenced by other variables or factors.

T Test Results (Persial Test)

The purpose of the t-test is to evaluate the extent to which the independent (independent) variables have an impact on the dependent (dependent) variables individually or collectively. The hypothesis that is applied is as below.

- 1) Ho = There is no significant impact on student satisfaction at UIN SMH Banten caused by the BSI Mobile feature.
- 2) H2: There is a significant influence of the BSI Mobile function on student satisfaction at UIN SMH Banten.

The following values are the basic results of the SPSS T Test:

- 1) H0 is allowed if the significant figure is greater than or equal to 0.05.
- 2) If the significant figures are less than 0.05, then H1 and H2 are accepted.

The following below is the T Test table:

Table 1.12 T Test Results

	Model	Q	Sig.
1	(Constant)	2,150	0.040
	Product Features	9,651	0.000
a. Dependent Variable: Student Satisfaction			

Based on the table above it can be explained that the performance of the t test results influences the characteristics of BSI Mobile products (X) on customer satisfaction (Y):

- It is known that the BSI Mobile Product Characteristics Variable (X) has a significance value (Sig.) of 0.000, which means that the importance value of the properties of BSI mobile is less than 0.05 (= 5%), which means H0 is rejected and

H2 is accepted. As a result, product attributes (X) of BSI Mobile have a significant effect on customer satisfaction (Y).

F test

By using the F-Test, it is determined whether the independent variable of the BSI Mobile product brand (X) coincides or interacts with the dependent variable of customer satisfaction (Y) according to the hypothesis below:

- 1) H0 = There is no significant effect of BSI Mobile product features on student satisfaction at UIN SMH Banten.
- 2) H3: BSI Mobile product features have a major influence on the level of customer desire for Indonesian Sharia Banks.

The following are the basic results from the SPSS t-test:

- 1) If the significant value exceeds 0.05 then H0 is allowed/allowed.
- 2) H3 is accepted if the significant figure is less than 0.05.

Below the results of the t test are displayed in tabular form:

Table 1.13
F test results

	Model	F	Sig.
1	Regression	93,139	,000b
	residual		
	Total		
a. Dependent Variable: Student Satisfaction			
b. Predictors: (Constant), Product Features			

Based on the table above which shows the F test shows a p value (sig.) of 0.000. This means that the p-value of F is less than 0.05 (or 5%), resulting in rejection of H0 and acceptance of H3. Thus the independent variables that make up the product characteristics of BSI Mobile (X) can simultaneously or jointly affect the dependent variable, namely customer satisfaction (Y).

Conclusion

The results obtained are based on the analysis and discussion of research on the influence of the product functions of Indonesian Sharia Banks on student satisfaction at UIN SMH Banten, using data analysis and hypothesis testing:

1. Each statement component in the research instrument will be considered valid based on the results of the validity test. From Instrument Item Validity it can be seen that the overall correlation of items corrected > 0.3 is declared valid.
2. It is known from the results of the reliability test that the Cronbach alpha value for each variable is higher than the applied threshold value which must be > 0.75 . Then every variable element is reliable.
3. It was determined that the product differentiating variable had a regression coefficient of 0.792 based on the results of the simple linear regression test and the t test. This shows that the value is moving in the right direction. However, it was found that the significance value of the Product Markup Variable for the t-test was equal to 0, which indicates that the Product Markup Variable has a significant influence on student satisfaction.
4. Regarding the results of the F-test, a significance value of 0.000 is obtained, which means it is less than 0.05. Thus, it can be specified that the product features of BSI Mobile together have a significant influence on student satisfaction. The R value is now 0.866, indicating a very good correlation between the product characteristics of BSI Mobile and student satisfaction. The R squared value is 0.750 which shows that the influence of service quality and product characteristics of BSI Mobile is 44.6% and other factors affect 55.4% of other pages.

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