

THE INFLUENCE OF PRODUCT QUALITY, SERVICE, AND FACILITIES ON CUSTOMER SATISFACTION PT.BANK SYARIAH INDONESIA**Bella Cantika Tanjung¹, Abdul Nasser Hasibuan², and Utari Evy Cahyani³**

Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidempuan

(Perbankan Syariah, FEBI, UIN SYAHADA Padangsidempuan)¹,e-mail: bcantika861@gmail.com

Abstract

The development in the service sector, particularly in banking, is experiencing rapid progress. Services are activities with their own identity, essentially intangible, and serve as the fulfillment of needs without necessarily being tied to the sale of other products or services. The swift growth in Islamic banking also impacts financial institutions such as Bank Syariah Indonesia. Issues related to the decline in product quality, service, and facilities can significantly affect customer satisfaction, which is based on their experiences with the provided services. The aim of this research is to identify whether these factors, namely product quality, service quality, and facilities, influence customer satisfaction at Bank Syariah Indonesia KC Sibolga. According to Kotler and Keller, customer satisfaction reflects an evaluation of perceived product performance compared to expectations. Service quality plays a crucial role in creating customer satisfaction. Products, according to Laksana, are offerings in the market to fulfill desires or needs, and higher quality tends to result in higher levels of customer satisfaction. This research employs a quantitative approach, utilizing Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis with Smart PLS and SPSS version 22 applications. Data collection instruments include questionnaires with a sample size of 100 customers. Analytical tools used encompass validity testing, reliability testing, outer model testing (convergence, discriminant validity, composite reliability), as well as inner model testing (R-square, bootstrapping). The research findings indicate that product quality, service, and facilities positively influence customer satisfaction.

Abstrak

Perkembangan di bidang jasa, khususnya perbankan, sedang mengalami kemajuan pesat. Jasa merupakan kegiatan yang memiliki identitas tersendiri, yang pada hakikatnya bersifat tak teraba, dan merupakan pemenuhan kebutuhan tanpa harus terikat pada penjualan produk atau jasa lain. Pertumbuhan cepat dalam perbankan syariah juga berdampak pada lembaga keuangan seperti Bank Syariah Indonesia. Permasalahan yang muncul terkait dengan penurunan kualitas produk, pelayanan, dan fasilitas dapat signifikan memengaruhi kepuasan nasabah, yang didasarkan pada pengalaman mereka terhadap pelayanan yang diberikan. Tujuan penelitian ini adalah untuk mengidentifikasi apakah faktor-faktor tersebut, yakni kualitas produk, kualitas pelayanan, dan fasilitas, mempengaruhi kepuasan nasabah pada Bank Syariah Indonesia KC Sibolga. Menurut Kotler dan Keller, kepuasan pelanggan mencerminkan penilaian terhadap kinerja produk yang dirasakan dibandingkan dengan harapan. Kualitas pelayanan memiliki peran penting dalam menciptakan kepuasan nasabah. Produk, menurut Laksana, adalah sesuatu yang ditawarkan pada pasar untuk memenuhi keinginan atau kebutuhan, dan kualitas yang lebih tinggi cenderung menghasilkan tingkat kepuasan pelanggan yang lebih tinggi. Penelitian ini menggunakan pendekatan kuantitatif dengan analisis menggunakan metode Structural Equation Modelling Partial Least Square (SEM-PLS) dengan aplikasi Smart PLS dan SPSS versi 22. Instrumen pengumpulan data yang digunakan adalah angket dengan sampel sebanyak 100 nasabah. Alat analisis yang digunakan meliputi uji validitas, uji reliabilitas, uji outer model (konvergensi, validitas diskriminan, reliabilitas komposit), serta uji inner model (R-square, bootstrapping).

Kata Kunci : Struktur Modal Syariah, Makroekonomi, Pasar Modal Indonesia.

A. Introduction

Islamic banks in general can be interpreted as financial institutions whose main business is to provide storage and financing services. Islamic banks are banks that operate in accordance with Islamic sharia principles, referring to the provisions in the Al-Quran and Hadith. The services provided by the bank will be closely related to customer satisfaction that arises from what and how the service is received by the customer. Dissatisfied customers will certainly not repeat choosing the same banking services, especially supported by the many choices of other banking services (competitors), thus making customers have many comparisons to choose which bank is more in line with their tastes and desires (Tukma et al., 2021).

Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the estimated product performance (results) against the expected performance (Kasmir, 2004). Customer satisfaction is an evaluation after purchase where the selected product is at least the same or exceeds customer expectations, while dissatisfaction arises if the results do not meet expectations. The higher the level of customer satisfaction, the greater the benefits for banking companies, because customers will make repeat purchases of banking company services. The factors that determine the level of satisfaction include product quality, service quality, emotional factors, price. The Bank's goal in providing satisfaction to customers and the positive assessment of customers against the bank will make these customers remain loyal / loyal customers (Windari et al., 2022).

Product quality is one of the determining factors for consumer loyalty, because good quality will make consumers loyal. Consumers who get satisfaction tend to repurchase the same product (Juhaya S. Pradja, 2019). One of the important factors that can generate customer satisfaction is quality. The good quality of a product will influence consumers in determining their choice to use the product, making it easier for consumers to make purchasing decisions and be loyal. A product can be said to be of quality if the product can fulfill the wants and needs as expected or exceed what consumers expect (Aviva et al., 2022).

Service quality is the level of service performance and all its attributes are actually presented in accordance with consumer expectations. The quality of service felt by consumers is based on a comparison of quotes from service companies, namely expectations and perceptions of service provider activities. Competition in this global era can be won if companies can provide high quality services that make a difference to similar companies. Service quality is defined as the extent to which a company's services meet or exceed customer expectations. Parasuraman explains that service quality can be measured by five dimensions (SERVQUAL), namely, reliability, assurance, tangibles, empathy and responsiveness (Jeni Kurnia et al., 2020).

Good service will provide satisfaction to customers, thus encouraging customers to make repeat transactions at the banking company. Service quality is prime and must, if banking companies want to progress. It is wrong if people say that the success of a banking company depends only on hard work without

quality. Actually what happens is that service providers provide maximum service to customers so that they are satisfied. No matter how good the work of banking employees if the quality of service is poor, customers will be left behind.

In this case, BSI KC Sibolga does need to be improved in terms of product quality, services and facilities. The service of BSI KC Sibolga employees in handling customer complaints and needs is still lacking. Basically, good service has its own characteristics, namely being able to serve quickly and precisely. Based on the results of interviews that researchers conducted with several BSI KC Sibolga customers, there were customers who received services in terms of poor empathy. Based on the results of the interview Mrs. Handayani said that employees are sometimes indifferent to customers, in terms of speed in serving customers is also less than satisfactory (Handayani, 2023). Regarding facilities at BSI KC Sibolga itself still provides very limited ATM facilities. This can be seen from the number of ATM machines only 2 units, namely in the area of the main branch office and cash. In addition, the available ATM units often experience interference, this certainly makes BSI customers feel less satisfied with the services provided. The purpose of increasing this measuring instrument is so that customers who are still transacting manually are still able to make transactions at ATM machines anytime and anywhere without experiencing any obstacles. As evidenced by Ms. Nurul's interview, she said that the service at BSI was good, but the process of withdrawing money from the ATM machine was not fast and sometimes errors occurred (Nurul, 2023). Interviews with customers who say that there is still a lack of employee ability to provide promised services quickly, providing information to customers is sometimes less accurate, employees are still not fast enough to help customers in providing services, handling complaints of community or customer dissatisfaction is not responded quickly (Daniel, 2023). A complaint handling strategy that is considered efficient is to provide opportunities and opportunities to change dissatisfied customers to be more satisfied.

Based on the above phenomenon, the problem that customers are worried about becoming uncomfortable has an impact on customer satisfaction with Islamic bank products, services and prices, due to less than optimal service, the empathy dimension has a sense of caring and creating customer comfort. As well as in the dimension of responsiveness, which is related to proper service to customers with clear information. As well as the lack of physical form of service facilities, namely ATM machines that are still minimal and sometimes errors occur. Based on the background of the problems known above, researchers are interested in conducting research with the title, "The Effect of Product Quality, Service Quality, and Facilities on Customer Satisfaction of PT Bank Syariah Indonesia KC. Sibolga".

B. Methods

The type of research to be used is Quantitative research. Quantitative research can be interpreted as a research method based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative / statistical, with the aim

of testing predetermined hypotheses (Sugiyono, 2018). In conducting this research, the researcher chose the research location as in the title, namely at PT Bank Syariah Indonesia Sibolga Branch Office. Meanwhile, researchers conducted this research from May 2023 to December 2023.

Population is a group of objects or subjects used as targets in research (Juliansyah Noor, 2015). In this study the population used is the entire number of customers at the Sibolga Branch Sharia Bank totaling 12,524 customers. Research sample means a small portion of the population members taken based on certain techniques so that the research is population research (Hendri Tanjung et al., 2013). The sampling technique that researchers use is the entire number of customers at Bank Syariah Indonesia KC Sibolga. Based on the above calculations, the number of samples to be taken in this study was 99.20 and rounded up to 100 respondents. While the sampling technique of researchers using Convenience sampling is a sampling method in which researchers select respondents or sample units based on their convenience or accessibility (Willy Abdillah et al., 2015). In this study, researchers will choose customers who come to visit Bank Syariah Indonesia KC. Sibolga City.

The data collection techniques used are questionnaires (questionnaires) and documentation. The data analysis technique in this study used Partial Least Square (PLS). PLS is a Structural Equation Modeling (SEM) equation model with a variance-based approach or component-based structural equation modeling. According to Ghazali & Latan, the purpose of PLS-SEM is to develop theory or build theory (prediction orientation). PLS is used to explain whether there is a relationship between latent variables (prediction). PLS is a powerful analysis method (Imam Ghazali et al., 2015).

C. Result And Discussion Outer Model Test Results (Measurement Model)

1. Outer Model Test Result (Measurement Model)

a. Convergent validity

Table 1- Reliability Test Results Product quality (X1)

X1.1	0.756	Valid
X1.2	0.806	Valid
X1.3	0.688	Valid
X1.4	0.675	Valid
X1.5	0.752	Valid
X1.6	0.572	Invalid

Source: primary data processed, 2023

From the results of data processing shown in table 1 above, 5 indicators have a loading factor value greater than 0.70, namely the X1.1 indicator shows 0.765, the X1.2 indicator shows 0.806, the X1.3 indicator shows 0.688, the X1.4 indicator shows 0.675, the X1.5 indicator shows 0.752. In addition, 1 indicator on the variables in this study has a loading factor value that is less than 0.70 and is declared invalid. Therefore, it is necessary to eliminate some aspects of invalid indicators to support the accuracy of the instrument test. The

following are the results of the elimination of tangible variables can be seen from the following table.

Table 2- Product Quality Variable Validity Test Results After Elimination

X1.1	0.760	Valid
X1.2	0.832	Valid
X1.3	0.681	Valid
X1.4	0.673	Valid
X1.5	0.757	Valid

Source: primary data processed, 2023

Based on table 2 above, it shows that there is an increase in the loading factor value for indicators X1.1, X1.2, X1.3, X1.4 and X1.5 after the X1.6 indicator is eliminated and recalculated.

Table 3- Service Reliability Test Results (X2)

X2.1	0.418	Invalid
X2.2	0.529	Invalid
X2.3	0.808	Valid
X2.4	0.705	Valid
X2.5	0.802	Valid
X2.6	0.481	Invalid
X2.7	0.555	Invalid
X2.8	0.446	Invalid

Source: primary data processed, 2023

From the results of data processing shown in table 3 above, the indicators on each variable in this study have a loading factor value greater than 0.70 and are declared valid. In addition, there are 5 indicators that have a loading factor value of less than 0.70, namely the X2.1 indicator shows 0.418, the X2.2 indicator shows 0.529, the X2.6 indicator shows 0.481, the X2.7 indicator shows 0.555, and the X2.8 indicator shows 0.446. Therefore, it is necessary to eliminate several aspects of invalid indicators to support the accuracy of the instrument test. The following are the results of the elimination of the responsiveness variable can be seen from the following table:

Table 4 - Service Reliability Test Results After Elimination

X2.3	0.877	Valid
X2.4	0.711	Valid
X2.5	0.868	Valid

Source: primary data processed, 2023

Based on table 4 above, it shows that there is an increase in the loading factor value for indicators X2.3, X2.4 and X3.5 after indicators X21, X2.2, X2.6 X2.7 and X2.8 are eliminated and recalculated.

Table 5 - Facility Reliability Test Results (X3)

X3.1	0.485	Invalid
X3.2	0.408	Invalid
X3.3	0.419	Invalid
X3.4	0.502	Invalid
X3.5	0.559	Invalid
X3.6	0.392	Invalid
X3.7	0.430	Invalid
X3.8	0.698	Valid
X3.9	0.603	Valid
X3.10	0.702	Valid

Source: primary data processed, 2023

From the results of data processing shown in table 5 above, the indicators on each variable in this study have a loading factor value greater than 0.70 and are declared valid. In addition, there are 7 indicators that have a loading factor value of less than 0.70, namely indicator X3.1 shows 0.485, indicator X3.2 shows 0.408, indicator X3.3 shows 0.419, indicator X3.4 shows 0.502, indicator X3.5 shows 0.559, indicator X3.6 shows 0.392, indicator X3.7 shows 0.430. Therefore, it is necessary to eliminate several aspects of invalid indicators to support the accuracy of the instrument test. The following are the results of the elimination of the reliability variable can be seen from the following table:

Table 6 - Facility Reliability Test Results After Elimination

X3.8	0.805	Valid
X3.9	0.854	Valid
X3.10	0.857	Valid

Source: primary data processed, 2023

Based on table 6 above, it shows that there is an increase in the loading factor value for indicators X1.8, X3.9, and X3.10 after indicators X3.1, X3.2, X3.3, X3.4, X3.5, X3.6, and X3.7 are eliminated and recalculated.

Table 7 - Reliability Test Results Customer Satisfaction (Y)

Y.1	0.442	Invalid
Y.2	0.396	Invalid
Y.3	0.518	Invalid
Y.4	0.637	Valid
Y.5	0.476	Invalid
Y.6	0.317	Invalid
Y.7	0.609	Valid
Y.8	0.452	Invalid
Y.9	0.660	Valid
Y.10	0.399	Invalid

Y.11	0.679	Valid
Y.12	0.687	Valid

Source: primary data processed, 2023

From the results of data processing shown in table 7 above, the majority of indicators on each variable in this study have a loading factor value of less than 0.70 and are declared invalid. In addition, there are 4 indicators that have a loading factor value greater than 0.70, namely indicator Y.4 shows 0.637, indicator Y.9 shows 0.660, indicator Y.11 shows 0.679, and indicator Y.12 shows 0.687. Therefore, it is necessary to eliminate several aspects of invalid indicators to support the accuracy of the instrument test. The following are the elimination results of the customer satisfaction variable can be seen from the following table.

Table 8 -Customer Satisfaction Reliability Test Results After Elimination

Y.4	0.736	Valid
Y.9	0.617	Valid
Y.11	0.752	Valid
Y.12	0.753	Valid

Source: primary data processed, 2023

Based on table 8 above, it shows that there is an increase in the loading factor value for indicators Y.4, Y.9, Y.11, and Y.12, after indicators Y.1, Y.2, Y.3, Y.5, Y.6, Y.7, Y.8, and Y.10 are eliminated and recalculated. All variables already have predetermined criteria so that all variables have been declared valid and can be used for further analysis. The loading factor results on all variables can be shown in the following graphic image.

Figure 1 - Loading Factor Results of All Variables Before Elimination

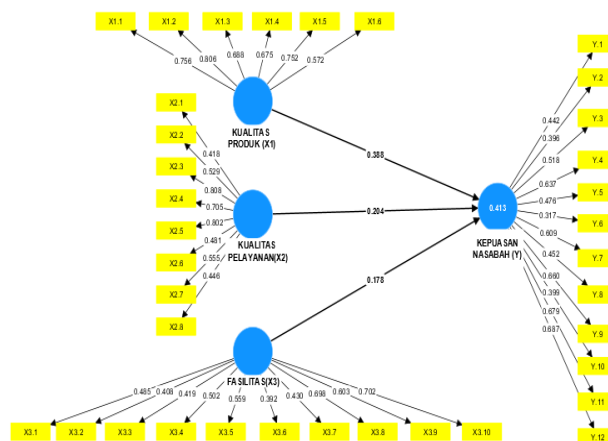
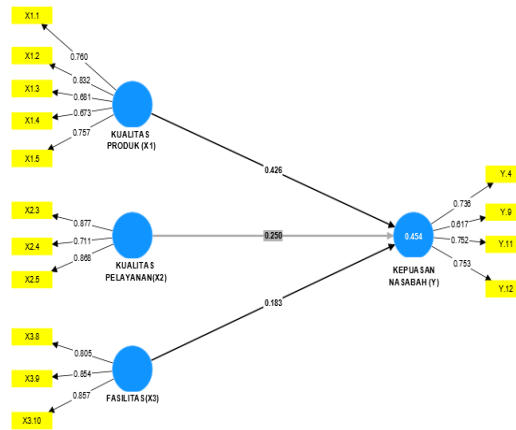


Figure 2 - Loading Factor Results of All Variables After Elimination



b. Discriminant Validity

Tabel 9- Discriminant Validity Value (CrossLoading)

Source: primary data processed, 2023

Based on table 9 above, it can be seen that the correlation between constructs and their indicators is higher than the correlation with indicators from other block constructs, resulting in good discriminant validity.

Composite Reliability

Tabel 10- Value Convergent validity

Variable	Cronbach' Alpa	Composite Reliability	Description
Product Quality (X1)	0, 800	0, 860	Reliabel
Service (X2)	0, 764	0, 862	Reliabel
Facility (3)	0, 791	0, 877	Reliabel
Customer satisfaction (Y)	0, 684	0, 808	Reliabel

Source: primary data processed, 2023

If the Cronbach's Alpha value is <0.60, then the question items in the questionnaire are not reliable. Therefore, the decision-making criteria in the reliability test are as follows: The following are the results of the composite reliability value can be seen in the following table. Based on table 10 above, it can be concluded that the composite reliability value of the product quality variable is 0.860, service 0.862, facilities 0.877 and customer satisfaction 0.808> from the Cronbach's Alpha value where the Cronbach's Alpha value of the product quality variable is 0.800, service 0.764, facilities 0.791 and customer satisfaction 0.684, it can be concluded that the construct has good reliability because the reliability value of the Composite Reliability is higher than the Cronbach's Alpha value. Based on the Cronbach's alpha value, where the product quality variable 0.800 has a Cronbach's alpha value, service 0.764, facilities 0.791 and customer satisfaction 0.684 so that of the three variables has a Cronbach's alpha value > 0.60 so that it can be stated that it has good reliability.

2. Inner Model Test Results (Structural Model)

a. Determination Test (R2)

Table 11-Results of R-Square Test (R2)

	R-square	R-square adjusted
CUSTOMER SATISFACTION (Y)	0,454	0,437

Source: primary data processed, 2023

Based on the r-square value in table 11 above, it shows that product quality, service, and facilities are able to explain the variability of customer satisfaction constructs by 45.4% and the remaining 54.6% is explained by other constructs outside those studied in this study. The R-square value is the percentage value of the amount of data from the independent variables that jointly affect the dependent variable so that it shows the ability of product quality variables, services, and facilities in the research conducted on customer satisfaction at Bank Syariah Indonesia KC Sibolga as much as 45.4%. The adjusted value above shows 43.7%, so the influence of all variables of product quality, service, and facilities on customer satisfaction is moderate.

b. Bootstrapping Test

Table 12 - P-Value Test Results (Bootstrapping)

ITEM	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P-Value
Product Quality (X1) -> Customer Satisfaction	0.426	0.441	0.127	3.350	0.001
Service (X2) -> Customer Satisfaction	0.250	0.245	0.114	2.189	0.029
Facility (X3) -> Customer Satisfaction	0.183	0.186	0.084	2.171	0.030

Source: primary data processed, 2023

3. Hypothesis Testing

a. Hypothesis Testing 1

Based on table 12 above, it can be seen that the original sample value of product quality is 0.426 with a significance above 0.1, which is indicated by a P-Value of 0.001 < 0.1. It can be concluded that there is a positive and significant influence between product quality on customer satisfaction at Bank Syariah KC Sibolga, Indonesia, so Ha1 is accepted.

b. Hypothesis Testing 2

Based on table 12 above, it can be seen that the original sample value of service quality 0.250 with a significance above 0.1, which is indicated by a P-Value of 0.029 < 0.1. It can be concluded that there is a positive and significant influence between service on customer satisfaction at Bank Syariah Indonesia KC Sibolga, so Ha2 is accepted.

c. Hypothesis Testing 3

Based on table 12 above, it can be seen that the original sample facility value is 0.183 with a significance above 0.1 which is indicated by a P-Value of 0.030 < 0.1. It can be concluded that there is a positive and significant influence between facilities on customer satisfaction at Bank Syariah Indonesia KC Sibolga, so Ho3 is rejected and Ha3 is accepted.

D. Result And Discussion

1. The effect of product quality on customer satisfaction

The test results obtained the original sample value of 0.426 with a significance above 0.1 which is indicated by a P-Value of 0.001 <0.1 Then Ha1 is accepted, meaning that there is a significant influence between product quality (X1) on customer satisfaction at Bank Syariah Indonesia KC Sibolga because customer assessments of physical evidence affect the satisfaction felt by Bank Syariah Indonesia KC Sibolga customers. Product quality is the overall characteristic and of a product or service on the ability to satisfy stated / implied needs. Product quality is important because products are things that intersect directly with consumers related to consumer satisfaction itself (Philip Kotler et al., 2018). In Sicily's research, a case study at PT Aman Sinambung Karya is the effect of product quality and personal selling on customer satisfaction. Thus, product quality is able to have a significant effect on customer satisfaction. This is because the quality of the products obtained by consumers creates satisfaction in consumers. Previous research by Setyaka, who used a case study of PT Toyotaka Indonesia in this study, product quality had a significant effect on customer satisfaction. Good product quality and in accordance with the wishes of consumers who are superior, the product is worth selling according to the expectations of customers, this will help the company increase the number of sales. If the product offered has good quality, it will make consumers loyal to the company by maintaining the quality of the product that has been trusted.

2. The effect of service on customer satisfaction

The test results of the original sample value show 0.250 with a significance above 0.1 which is indicated by a P-Value of 0.029 <0.1. So Ha2 is accepted, meaning that there is a significant influence between service quality (X2) on customer satisfaction of Bank Syariah Indonesia KC Sibolga because service is any form of activity / activity provided by one or more parties to other parties who have a relationship with the aim of being able to provide satisfaction to the second party concerned for the goods and services provided. In this study, service to customers is so influential on customer satisfaction. The definition of service quality according to Tjiptono, namely service quality is the level of excellence expected and control over that level of excellence to meet customer expectations. Service quality is determined by the desires resulting from the comparison of the interests and satisfaction felt by consumers (Fandy Tjiptono, 2017).

In this case, a fast and efficient response to customer needs creates a positive impression of the company. And the resulting positive image can increase customer trust. By responding to customer satisfaction, companies can build a positive image that helps in retaining and attracting new customers. In addition, providing effective solutions related to customer problems must meet customer needs and expectations. By offering a variety of solution options, companies can customize their approach according to the unique needs of each customer, increasing the chances of success in fixing customer problems.

Then this research is in line with previous research conducted by Nirwan Efendi Lubis with the result

that it has a positive and significant effect. as well as previous research, namely Galih Kuntoro Jakti, the results of which showed that service quality has a significant and positive effect on customer satisfaction. This can be illustrated when customers get good service from a bank, the better the service received and felt by customers, of course, increases customer satisfaction with the bank. Vice versa, when customers get bad service from a bank, of course customers feel dissatisfied or reduce customer satisfaction with the bank.

3. The effect of facilities on Customer Satisfaction

The original sample test result shows 0.183 with a significance above 0.1 which is indicated by a P-Value of 0.030 <0.1. So H_0 is accepted, meaning that there is a significant influence between facilities (X3) on customer satisfaction at Bank Syariah Indonesia KC Sibolga because the facilities provided by the company affect the satisfaction felt by customers.

In the facility variable, the respondent's statement that has a low value is in the statement of an insufficient number of ATMs which has an impact on the lack of customer satisfaction with Islamic banks. With adequate ATMs, customers do not need to queue at bank branches to make simple transactions. This reduces customer waiting time and increases efficiency, which in turn increases customer satisfaction. This means that customers are very concerned about the type of technology, applications, attributes provided by the company, the appearance and tidiness of employees, and the appearance of the application itself. Thus physical evidence has an influence on the satisfaction felt by customers. Then this research is in line with previous research conducted by Muhammad Fajri Muhtadi, Emy Rahmawati dan Setio Utomodengan the results that facilities have a significant and positive effect on customer satisfaction and also previous research conducted by Ajis Setiawan et al with the results of physical evidence having a positive effect on customer satisfaction. In this study, there is an effect of product quality, service and facilities on customer satisfaction variables both directly and indirectly. This can be felt directly when the quality of service offered is very good, this certainly has a direct effect on customer satisfaction. The customer will become loyal and good when he is satisfied with the service provided.

On the other hand, the effect of service quality on customer satisfaction can be explained through the effect of customer satisfaction on its quality. When customers are satisfied with what they get during transactions at the bank, customers will certainly set their hearts to stay at the bank. Likewise on the contrary, when customers are not satisfied with what they get during transactions at the bank, of course they will move to another bank. Therefore, the better the quality of transaction services at a bank, of course customer satisfaction will be stronger and increase.

CONCLUSION

Based on the results of the research and discussion, the following conclusions can be drawn.

1. Based on the research results that product quality has a positive and significant effect on customer satisfaction. In other words, the better the quality of service in terms of the quality of transaction products

at a bank, of course customer satisfaction will be stronger and increase towards Bank Syariah Sibolga Branch Office. Products that comply with sharia principles, such as being free from usury and in accordance with Islamic values, get a positive response from customers.

2. Based on the research results that service has a positive and significant effect on customer satisfaction. Services that prioritize Islamic ethical principles, such as honesty, justice, and good business ethics, contribute to increasing customer satisfaction that appreciates Islamic values in banking transactions.
3. Based on the research results that facilities have a positive and significant effect on customer satisfaction. Facilities designed in accordance with Islamic values, including comfort and security that pay attention to sharia compliance, can provide a positive experience to customers and increase their satisfaction.

REFERENCES

- Abdillah, W., & Jogiyanto. (2015). *Partial Least Square (PLS) Alternative Structural Equation (SEM) in Business Research*. Andy.
- Aviva, Sunarji, & Nasution, J., (2022). The Influence Of Personal Social Factors And Psychology On The Interest In Transactions In Islamic Banking. *Journal of Sharia Banking*, 3(1).
- Cashmere. (2004). *Bank Marketing*. Kencana.
- Dailiati, S., (2018). *Results of Evaluation of Cleaning Levy Policy in Increasing Community Satisfaction*. CV. Jakad Publishing.
- Daniel. (2023, July 27). Interview with Mr Daniel as a customer of PT. Bank Syariah Indonesia KC. Sibolga [Personal communication].
- Ghozali, I., & Lattan, H., (2015). *Partial Least Square Engineering Concepts and Applications Using Programs with Smart PLS 3.0*. Diponegoro University Publishing Agency.
- Hasibuan, A. N., & Nofinawati. (2021). Understanding Padangsidimpuan City Community in Recognizing and Understanding Sharia Banking Products. *Journal of Sharia Banking*, 2(2).
- Handayani. (2023, July 27). Interview with Mrs. Handayani as a customer of PT. Bank Syariah Indonesia KC. Sibolga [Personal communication]
- Ibrahim, M., N., E., (2021). *Creative Products and Entrepreneurship Accounting and Financial Institutions*. Andy.
- Juhaya S. Pradja. (2019). *Sharia Bank Marketing Management*. Faithful Library.
- June, D., (2017). *Consumer behavior*. Alfabet.
- Kotler, P., & Armstrong, G., (2018). *Marketing Principles*. Erlangga.
- Kotler, P., & Keller, K., L., (2008). *Marketing Management*. Pt Index.
- Kurnia, J., Isa, M., Gautama, B., & Batubara, D., (2020). The Effect of Brand Equity, Promotion and Services on Customer's Decision to Use Sharia Bank in Sangkumpul Bonang Padangsidimpuan Market. *Journal of Sharia Banking*, 1(2).

Noor, J., (2015). *Research Methodology: Thesis, Thesis, Dissertation and Scientific Richness*. Kencana.

Ratminto & Winarsih, A., S., (2016). *Conceptual Development Service Management, Implementation of Citizen's Charter and Minimum Service Standards*. Student Library.

Sugiyono. (2018). *Qualitative, Quantitative, and R&D Research Methods*. Alfabeta.

Tanjung, H., & Devi. A., (2013). *Islamic Economic Research Methodology*. Gramata Publishing.

Tjiptono, F., (2011). *Principles of Total Quality Service*. Andi Offset.

Tjiptono, F., (2017). *Services Marketing*. Bayumedia.

Tukma, Harahap, D., Aini, A., & Royani, I., (2021). *Analysis Of Public Interest In Banking Products*. *Journal of Sharia Banking*, 2(2).

Windari, Batubara, S., & Dumasari. (2022). *The Influence Of Knowledge And Promotion On The Interest Of The People Of Payagoti Village, Portibi District Using Sharia Bank Products*. *Journal of Sharia Banking*, 1(2).

Zusrony, E., (2018). *Consumer behavior*. Prima Agus Teknik Foundation.