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THE INFLUENCE OF PRODUCT QUALITY AND M-BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION OF BANK SHARIA INDONESIA WITH RELIGIUSITY AS A MODERATING VARIABLE

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ARTICLEINFO	ABSTRACT
Keywords : Product Quality, Service Quality, Mobile Banking, Customer Satisfaction, Religiosity, Bank Syariah Indonesia	With religiosity as a moderating variable for Bank Syariah Indonesia customers in North Padang Lawas Regency, the purpose of this study was to determine the relationship between customer satisfaction with Bank Syariah Indonesia and the quality of m-banking services and products. This study uses quantitative techniques with important information obtained from a survey of 100 respondents. The data analysis method used is Moderate Regression Analysis (MRA) and Multiple Linear Regression Analysis . The findings show that customer satisfaction is partially influenced by the quality of m-banking products and services, that these two factors simultaneously have a significant impact on customer satisfaction, and that religiosity is able to moderate the impact of these two factors on customer satisfaction. The findings of this study could have an important impact on promoting mobile banking to the general public and increasing customer satisfaction.
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1. INTRODUCTION

Business transactions conducted electronically by connecting to the internet are one example of how developments in information technology can create new types of business opportunities. The banking industry is aware of this (Farida & Mahfud, 2021) . Customer time is significantly reduced and transactions are made easier thanks to information technology, which also enables more advanced product development and better market infrastructure. Internet-based electronic business transactions are one way for the banking industry to take advantage of information technology developments as a form of new service innovation. These services can attract customers because they are comfortable, safe, and easy to use (Handayani, 2019) .

The increasing number of Indonesian banks that support mobile banking indicates that the development of digital payment systems in the financial sector in Indonesia is also experiencing significant changes. The increasing value of advanced financial exchanges is proof of that. According to BSI's official website, bankbsi.co.id, the development of BSI Mobile's features is quite up-to-date and comprehensive, as well as the addition of the latest features to encourage customers to use BSI Mobile. On 1 February 2021, the inauguration of Bank Syariah Indonesia coincided with the establishment of BSI Mobile itself. As of June 2022, BSI's portable clients reached 4.07 million clients, an increase of 81% yoy. People are starting to switch to BSI mobile e-channels, ATMs and internet banking, which are increasing the number of users. Based on the available features, BSI Mobile has the advantage of being a financial friend. There are several financial features that can be found in BSI Mobile that make it easier to manage finances and run a business. Even so, BSI Versatile does need a lot of progress regarding service quality and product quality from BSI Portable itself. If we look at the reviews of the BSI Mobile application on the Play Store, we can see that many customers still have problems with the features of the application (Rahmawati & Fianto, 2020) .

Mobile banking has a strong protection mechanism. Customer satisfaction is the ultimate goal of using mobile banking. However sophisticated a mobile banking system may be, if it ultimately disappoints and creates risks while making customers feel more uncomfortable, it offers no value to either the bank or the customer. (Zainul et al., 2020) . Therefore, it is important to assess client satisfaction with mobile financial services and determine the causal factors. Some of the problems with mobile banking include interruptions at certain times, watching television, SMS alerts arriving slowly, and difficulty reactivating after changing phone numbers. (Suryani, 2017) . As a result, customers will be less likely to use mobile

banking again, as customer complaints like these have a negative impact on how customers perceive service standards. When customers perceive the service as high caliber, they will be happy with the results.

The next important part that must be considered is product quality because products with various features in them are fundamental items that can be owned by customers. Customers will only buy products that have characteristics that satisfy their wants, circumstances and expectations. Customers will be more satisfied with goods that are superior in terms of quality, uniqueness, value, and advantages provided. Customer happiness is influenced by product quality because a quality product will please customers by being durable, usable as desired, and has a guarantee if there is a defect in the product. Customer satisfaction is not only important for businesses with product offerings, but also important for businesses with service offerings, one of which is the Bank. The main goal of the bank today is to increase customer satisfaction in order to increase product sales and increase client confidence in the bank's performance.

The extent to which a person is devoted to their beliefs and to whom their religious beliefs are reflected in their attitudes and behavior is known as religiosity. Consumers are very loyal to their beliefs. Customers always choose high-quality products or services that respect their beliefs (Fanani, 2017) . As mentioned in (QS Al Baqarah verse 278): "O you who believe! The majority of consumers who have a high level of religiosity understand that riba is prohibited in Islamic teachings, so consumers prefer Islamic banking services to conventional banks. If you are loyal, then fear Allah and stop collecting the remaining flowers. Islamic financial organizations have the opportunity to advertise goods that follow Islamic principles (Ibrahim, 2019) . By itself, BSI Mobile has shown how serious the religion of its customers is.

The purpose of this study was to determine how much influence client happiness has on the quality of Bank Syariah Indonesia's mobile banking products in the North Padang Lawas region. Researchers will also discuss how consumer happiness with Bank Syariah Indonesia's mobile banking is influenced by service quality. This study will also discuss how much influence religion has on the relationship between the variables of Bank Syariah Indonesia's mobile banking usage and customer satisfaction.

2.   LITERATURE REVIEWS
Marketing   Service
All economic activities whose results are other than physical goods in the sense of consumption and production that add value and are primarily vague for the first customer are referred to as services. (Zeithaml & Bitner, 2003) . Any action or accomplishment that is, in theory, intangible and does not lead to a transfer of ownership is referred to as a service (Kotler & Keller, 2016) . Therefore, it can be said that there is a contact component between the buyer and the customer in service. although the parties involved are not always aware of it, the service provider. Services have four characteristics known as the IHIP paradigm: intangibility, heterogeneity, inseparability, and perishability, according to studies (Tjiptono, 2016) .

The group of resources that marketers can use to shape the service features provided to clients is known as the service marketing mix (marketing mix). (Tjiptono, 2016) **,** claims that this tool can be used to create short-term operational initiatives and long-term strategic plans. Jerome McCarthy developed the four-part marketing mix idea. (Product, Price, Promotion and Place). Decisions about each component of the marketing mix are interrelated with one another, claim . However, the emphasis placed on each component varies in significance depending on the service.

Quality   Product
Claim (Kotler & Keller, 2009) , that the quality of a product is closely related to how well the product can carry out its intended function. These include the product's general design, reliability, precision, simplicity of use, and repairability. Based on the information provided, it is clear that product quality, which combines dependability, accuracy, convenience, and maintainability of a product, is a product and service feature that has the capacity to meet needs.

Quality   Service
In (Kotler & Keller, 2016) , defining the quality of bank services is determined by how to treat customers and meet their expectations. (Kotler & Keller, 2016) , defines service quality as the quality and general quality of an item or service that affects its capacity to meet requirements. or concluded. Based on the description above, service quality can be defined as the extent to which the service standards provided are able to meet client expectations.

Services in sharia companies certainly depend on several key factors, including a reliable personality, knowledge, and qualified abilities. Devotion in Islamic institutions is based on Shidiq, Amanah and Fathonah, Tabligh, and Istiqomah, among other attributes of Allah SWT. All business employees need to be taught to be honest. Selling with confidence is a word that is used in commerce and refers to when a seller accurately describes a product's features, value, and cost to a customer without embellishment. Righteousness is one of the most important qualities of a merchant who is favored by Allah. In Islam, lying in business is highly condemned, especially if it is done in conjunction with a false pledge made in the name of Allah SWT.

Mobile Banking

In this day and age, banks offer a service called mobile banking which keeps up with the progress of communication and technology. Mobile banking is a financial service that works with customer data networks and can be viewed directly on smartphones. Islamic bank customers can use mobile banking services after downloading the software through smartphone supporting applications such as the Google Play Store.

Islamic bank customers who use mobile banking software are only charged for using the internet and not for making calls. Once the client's financial transactions are used, Islamic banks charge fees for using mobile banking services such as settlement of utility bills, purchase fees, transfer fees to other bank accounts, and telephone call fees.

Money transfers between accounts or to other banks, information on and changes to account balances, payment of installments, insurance, water and electricity bills, cable TV, telephone and zakat, as well as purchases of transportation tickets, electricity tokens, pulses and data quotas, are all services Islamic banking offered through mobile banking. International exchange rates and account notification information are two additional features.

Satisfaction Customer

A person's level of satisfaction with the use of goods or services depends on how well their expectations match and the experience they receive. Expressive satisfaction, as defined by (Kotler & Keller, 2016), is a person's sensation of happiness or sadness resulting from the contrast between his perception of the performance (or outcome) of a product and his expectations. Customer Satisfaction Knowing the variables that affect the indicators is important for product suppliers because they are very dependent on the views and expectations of consumers.

Religiosity

Religion or belief in God, or belief in a power outside oneself that controls human life and the life of the world, that is what is meant by being religious. Religiosity according to Rokeach and Bank in (Sahlan, 2012), is an attitude or awareness resulting from a person's belief or belief in a particular belief. According to (Menouar & Stiftung, 2014), Charles Glock's indicators of belief, rites, obedience, experience, knowledge, and consequences are the basis for measuring Islamic piety.

Allah SWT commands us to have firm faith and stay away from Satan, the biggest enemy of Muslims. According to the Al-Qur'an letter Al Baqarah verse 208, which reads as follows: O you who believe, embrace Islam completely and stay away from Satan's guidance. Satan is without a doubt your real enemy.

It is clear from reading and understanding the words of Allah SWT above that He calls on His people to fully embrace Islam, understand its teachings, and practice them. bullying others, causing harm, pursuing desires, and so on. God gave human beings an innate desire to be monotheistic in their religious tendencies. It is unnatural for any individual to not adhere to unity. Due to environmental factors and their distance from Allah and His Messenger, they do not believe in unity. The main tenet of Islam is monotheism, or belief in the oneness of God. This is the affirmation of God Almighty as the supreme, transcendent ruler who is responsible for everything that happens. Glock and Stark share an Islamic perspective as they believe that religious belief is at the core of the belief component.

We identify three elements of Islamic aqidah (beliefs), sharia (religious practices, official ceremonies), and values that can be used to judge piety. (practice of faith and sharia). As is known, the diversity of Islam is not only seen in the ritual worship, but also in other activities. Islam encourages its adherents to embrace the religion as a whole, emphasizing that all actions, thoughts and behavior of a person must be based on the principle of total submission to Allah, wherever one is and in any situation. Islam covers every aspect of human existence, including the individual, family, society and state.

3. METHODS

The research participants who used this quantitative research technique were 100 customers of Bank Syariah Indonesia who are domiciled in the northern part of Padang Lawas. Quantitative research methodology involves methodical and standard studies (Siregar, 2013) . This study uses multiple linear regression analysis to analyze the data after it has been collected using a survey. Google forms are used to distribute a list of questions or statements to recipients, who are then asked to reply. This approach is known as a questionnaire. There is a linear relationship between the dependent variable and two or more independent variables (X1, X2,... Xn) when using multiple linear regression techniques. (Y). The purpose of this research is to ascertain whether there is a positive or negative relationship between each of the independent variables and the dependent variable.

People who have started doing business with Bank Syariah Indonesia and are domiciled in the North Padang Lawas area are the study population. Bank Syariah Indonesia customers who are domiciled in the northern part of Padang Lawas and aged between 18 to 30 years are eligible for the selection of the research sample. The sample size for this study was calculated using the Slovin method with a 10% margin of error. Data analysis techniques use existing statistical techniques. The Statistical Package for the Social Sciences, or SPSS, is the name of the statistical computation software itself. Multiple linear regression models, moderate regression analysis (MRA), validity tests, reliability tests, and conventional premise tests are the data analysis methods used in this study .

4. RESULTS AND DISCUSSION

By distributing surveys, information about consumer satisfaction is collected .

Table 1. Test   Reliability

Variable	Cronbach alpha	Conclusion
Quality Product M - Banking (X1)	0.799	reliable
Quality Service MB anking (X2)	0.769	reliable
Satisfaction Customer (Y)	0.799	reliable
Religiosity (Z)	0.851	reliable

Each variable in the sample of m-banking product quality (X1), m-banking service quality (X2), customer satisfaction (Y), and religiosity (Z) has a *Cronbach's alpha* greater than or equal to 0.60 which indicates its reliability .

Table 2. Test   Validity

Variable	Items Question	Total Score Correlation	Information
Product Quality M - banking (X1)	X1.1	0.740**	Valid
	X1.2	0.824**	Valid
	X1.3	0.807**	Valid
	X1.4	0.785**	Valid
	X1.5	0.827**	Valid
	X1.6	0.736**	Valid
Anking MB Quality of Service (X2)	X2.1	0.695**	Valid
	X2.2	0.791**	Valid
	X2.3	0.854**	Valid
	X2.4	0.734**	Valid
	X2.5	0.725**	Valid
	X2.6	0.727**	Valid
Customer Satisfaction (Y)	Y. 1	0.786**	Valid
	Y.2	0.837**	Valid
	Y.3	0.812**	Valid
	Y.4	0.797**	Valid
	Y.5	0.636**	Valid
	Y.6	0.850**	Valid
	Y.7	0.750**	Valid
Religiosity (Z)	Z. 1	0.831**	Valid
	Z. 2	0.843**	Valid

*The Influence of Product Quality and Service Quality of M-Banking on Customer Satisfaction of Bank Syariah Indonesia with Religiosity as a Moderating Variable. **Nur Mija Hasibuan, et.al***

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Z. 3	0.824**	Valid
Z. 4	0.611**	Valid
Z. 5	0.850**	Valid

The questions used in the questionnaire are all known to be correct based on the graph above, and all question items in the two-star variable are significant at 5%.

Results Test Assumptions Classic
Test Normality
It is clear from the normal plot graph that the regression model satisfies the premise of normality because there are points that stretch around the diagonal line and the distribution moves in that direction.
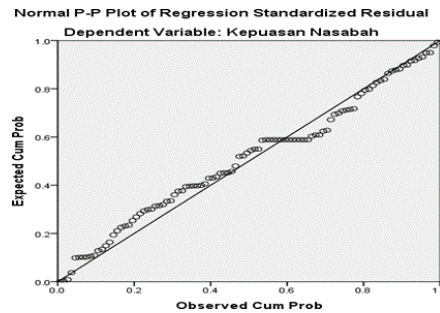

Figure 1. Test Normality

Test Heteroscedasticity
The dots are randomly scattered above and below the number 0 in the Y plane, as can be seen in the image below. This shows that the regression model is not heteroscedastic, so it can be used.
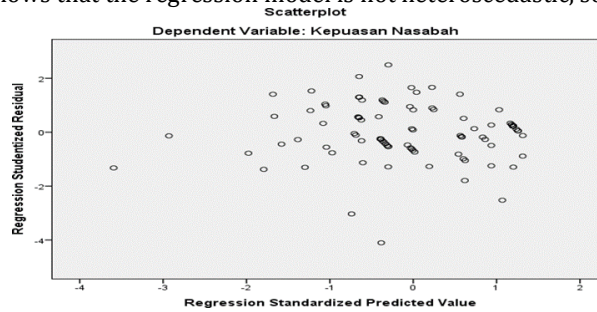

Figure 2. Test Heteroscedasticity

Table 3. Test Multicollinearity

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.934	1.379		2.127	.036		
	Kualitas Produk M-Banking	.069	.056	.047	1.224	.224	.677	1.478
	Kualitas Layanan M-Banking	-.076	.052	-.058	-1.468	.145	.654	1.530
	Religiusitas	1.279	.049	.955	25.875	.000	.747	1.339

a. Dependent Variable: Kepuasan Nasabah

As can be seen from the information in the description table above, there is no variable whose value is less than 0.10 according to the findings in determining the tolerance value. The same thing is also shown by the finding of determining the variance inflation factor (VIF) figure. None of the variables with a VIF number greater than 10. Thus, it can be said that the independent factors of the regression model do not show multicollinearity.

Table 4. Test Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.31706642
Most Extreme Differences	Absolute	.080
	Positive	.080
	Negative	-.070
Test Statistic		.080
Asymp. Sig. (2-tailed)		.114[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

The significance value of the kS test shown in the graph above is 0.84 greater than 0.05 indicating that the all-line residual data is normally distributed.

Test Hypothesis with Test Regression Multiple And *MRA*
a. Hypothesis Testing by Multiple Linear Regression

Table 5. Partial Test (t test)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.163	3.795		2.678	.009
	Kualitas Produk M-Banking	.420	.153	.289	2.737	.007
	Kualitas Layanan M-Banking	.325	.138	.248	2.348	.021

a. Dependent Variable: Kepuasan Nasabah

1. The Influence of M-Banking Product Quality on Customer Satisfaction at Indonesian Sharia Banks . (Hypothesis 1)

The M-banking product quality variable has a significance level of 0.007 < 0.05 which means it is significant, according to the findings of the hypothesis test in the table above. The value of ttable can be calculated using α = 0.025 and df = 95 in a table where 1.985 t count > t table (2.737 > 1.985). Considering that Ho is rejected and Ha is approved, it can be said that there is a weak relationship between the quality of Bank Syariah Indonesia's M-banking products and customer satisfaction.

2. The Influence of M-Banking Product Quality on Customer Satisfaction at Indonesian Sharia Banks . (Hypothesis 2)

The significance level of the promotion variable is 0.001 < 0.05, according to the findings of the hypothesis test in the table above, and the value of t table can be calculated by α = 0.025 and df = 95 in table 1.985 t count > t table (2.348 > 1.985). Therefore, it can be concluded that Ho is rejected and Ha is approved, indicating that there is a clear correlation between the quality of Bank Syariah Indonesia M-banking services and customer satisfaction .

Table 6. Test Simultaneous (Test F)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	389.634	2	194.817	13.800	.000[b]
	Residual	1369.366	97	14.117		
	Total	1759.000	99			

a. Dependent Variable: Kepuasan Nasabah

b. Predictors: (Constant), Kualitas Layanan M-Banking, Kualitas Produk M-Banking

From the table above it can be concluded that Ho was rejected and Ha was approved because the calculated F value was 13.800 > 3.09 and had a significance of 0.000 < 0.05. This means that Customer Satisfaction at Bank Syariah Indonesia is significantly and positively influenced by the Quality of M-Banking Products and Services Simultaneously. (Hypothesis 3).

b. Testing Hypothesis Regression Moderate (MRA)
Hypothesis Test Results 4

hypothesis four test the effectiveness of mobile banking goods (X1) which significantly affect consumer happiness (Y), with religiosity (Z) as a moderating variable. Multiple linear regression with interaction test, also known as moderate regression analysis, was used to evaluate this theory (MRA).

Table 7. Test Significance Parameter Individual (t test)
Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.597	1.422		19.405	.000
	Kualitas Produk M-Banking	-.860	.075	-.593	-11.517	.000
	Kualitas Produk M-Banking*Religiusitas	.044	.002	1.321	25.647	.000

a. Dependent Variable: Customer Satisfaction

Because it is smaller than 0.05, the t-count value of the interaction between Quality of M-Banking Products and Religiosity is 19.405 > from t-table 1.985 with a significant threshold of 0.00 which means it is significant. This shows how the influence of the religiosity variable can increase the impact of m-banking product quality on customer happiness.

Multiple regression equations to determine the influence of product quality on customer satisfaction using religiosity as a moderating variable, as shown in the table above are as follows:

Equality Y= 27,597 - 0.860 (X1) + 0.044 (X1*Z)
Information:
Y   : Customer Satisfaction
X 1   : Product Quality of M-Banking
X1*Z   : Interaction between M-Banking Product Quality and Religiosity

Table 8. Test Coefficient Determination (R2)
Summary Model [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.946[a]	.894	.892	1.38472

a. Predictors: (Constant), Quality Product M-Banking* religiosity, Product quality M-Banking
b. dependent Variable: Satisfaction Customer

The table above was used to calculate R, and the findings show a correlation of 0.946, indicating a strong relationship between the dependent and independent variables. The positive correlation shows a one-way relationship, which means that by increasing the quality of M-Banking products, religion, and the simple interaction between the two factors, consumer happiness will also increase.

Result   Hypothesis 5

Customer satisfaction (Y) is significantly influenced by the quality of m-banking services (X2), with religiosity (Z) as a moderating variable in the fifth hypothesis. Multiple linear regression with interaction test, also known as moderate regression analysis (MRA), was used to test this hypothesis.

The Influence of Product Quality and Service Quality of M-Banking on Customer Satisfaction of Bank Syariah Indonesia with Religiosity as a Moderating Variable. **Nur Mija Hasibuan, et.al**

1731

Table 9. Test Significance Parameter Individual (t test)

Coefficients ᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30.427	1.148		26.496	.000
	Kualitas Layanan M-Banking	-1.036	.068	-.791	-15.172	.000
	Kualitas Layanan M-Banking*Religiusitas	.048	.002	1.473	28.262	.000

a. dependent Variable: Satisfaction Customers

Because it is smaller than 0.05, the t-count value of the interaction between M-Banking Service Quality and Religiosity is 26.496 > from t-table 1.985 with a significant threshold of 0.00 which means it is significant. This shows how the influence of the religiosity variable can increase the impact of m-banking product quality on customer happiness.

Based on the table above, the following multiple regression equation can be used to determine how much influence product quality has on consumer happiness when religion is used as a moderating factor:

Equality Y = 30.427-1.036 (X1) + 0.048 (X2*Z)

Information:

Y : Satisfaction Customer
X2 : Quality Service M-Banking
X2*Z : Interaction between M-Banking Service Quality and Religiosity

Table 10. Test Coefficient Determination coefficient (R2)

Summary Model ᵇ

Model	R	R Square	Adjusted R Square	std. Error of the Estimates
1	954 ᵃ	.909	.907	1.28329

a. Predictors: (Constant), Quality of Service M Banking* religiosity, Quality Service M-Banking .

The table above was used to calculate R, and the findings show a correlation of 0.954, indicating a strong relationship between the dependent and independent variables. Customer happiness will increase with increasing M-Banking Service Quality, Religiosity, and the interaction between the two factors (moderate), according to positive associations that show a unidirectional relationship.

DISCUSSION

The following will be described based on testing the results of research conducted at Bank Syariah Indonesia to determine the effect of m-banking product quality and m-banking service quality on customer satisfaction, with religiosity as a moderating variable:

1. **Effect of Quality Product M-Banking on Satisfaction Customers**

Partially, this study shows that the variable quality of m-banking products has a significant effect on customer satisfaction. A table with t count 1.985 > t table (2.737 > 1.985) and a significance level of 0.007 <0.05 which can be calculated using α = 0.025 and df = 95. Thus it can be concluded that Ho1 is rejected and Ha1 is accepted.

Thus it can be concluded that Ho is rejected and Ha is accepted, which indicates that customer satisfaction at Bank Syariah Indonesia is partly influenced by the quality of M-banking products.

2. **Influence Quality Service M-Banking on Satisfaction Customers**

Partially, this study shows that the variable quality of m-banking products has a significant effect on customer satisfaction. The t table value is 1.985 t count > t table (2.348 > 1.985) with a significance level of 0.021 <0.05. This value can be calculated using α = 0.025 and df = 95. Thus it can be concluded that Ho 1 is rejected and Ha 1 is accepted.

Thus it can be concluded that Ho is rejected and Ha is accepted, which indicates that there is a partial relationship between the level of customer satisfaction of Bank Syariah Indonesia and the quality

of M-banking services.

3. The Effect of Quality Product M-Banking dan of M-Banking Services on Customer Satisfaction

This study shows that the variable quality of m-banking products has a significant effect on customer satisfaction at Indonesian Islamic banks simultaneously. Obtained mark significance that is 0.000<0.05 mark F table can counted with F table = F (k ; n – k) = F (2 ; 98) = 3.09 obtained F table 3.09, F count > F table (13.800 > 3.09). Therefore, it can be concluded that Ho is rejected and Ha is accepted. At Bank Syariah Indonesia, both product quality and M Banking services have a positive and significant impact on customer satisfaction.

4. Effect of Religiosity Moderating Quality Product M-Banking Against Satisfaction Customer at Bank Syariah Indonesia

The results of the interaction between M-Banking Product Quality and Religiosity have a t value of 19.405 > from t table 1.985 at a significance level of 0.00 which means it is significant because it is smaller than 0.05. This shows that the religiosity variable can increase the effect of product quality on m-banking customer satisfaction. Based on the findings of this analysis, it is known that customers are more likely to make m-banking transactions if the quality of the m-banking product contains higher religious elements.

5. The Influence of Religiosity Moderating Quality of M-Banking Services on Customer Satisfaction at Bank Syariah Indonesia

Based on the results of the interaction test, the interaction between M-Banking Service Quality and Religiosity has a t count of 26.496 > from t table 1.985 at a significance level of 0.00 which means it is significant because it is below that value. of 0.05. This shows that the religiosity variable can increase the effect of product quality on m-banking customer satisfaction. Based on the findings of this analysis, customers are more likely to make m-banking transactions and are more interested in the quality of m-banking services that incorporate religious elements.

5. CONCLUSION

The F test shows that the variable quality of m-banking products has a significant effect on customer satisfaction at Indonesian Islamic banks simultaneously. Obtained mark significance that is 0.000<0.05 mark F table can counted with F table = F(k;n–k) = F (2;98) =3.09 got F table 3.09, F count > F table (13.800>3.09). The results of the t test show that the variable quality of m-banking products has a significant effect on partial customer satisfaction. Obtained a significance value of 0.007 <0.05 table value can be calculated with α = 0.025 and df = 95 obtained table 1.985 tcount>ttable(2.737>1.985). The interaction test findings show a significance level of 0.00<0.05. This shows that the variable quality of m-banking products and services has a significant effect on customer satisfaction simultaneously. The results of the interaction test showed a significance level of 0.000 <0.05. This shows that legalism strengthens the impact between the nature of m-banking items on consumer loyalty at Bank Syariah Indonesia. The results of the interaction test showed a significance level of 0.000 <0.05. This shows that customer satisfaction at Bank Syariah Indonesia is influenced by the quality of m-banking services.

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