

# The Influence Of Wadi'ah Savings Product Quality On Customer Satisfaction at PT. BPRS Dinar Ashri Mataram City

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## ABSTRACT

*This study aims to analyze the influence of the quality of wadi'ah savings products on customer satisfaction at PT. BPRS Dinar Ashri in Mataram City in 2025. Product quality is measured through five dimensions: performance, reliability, conformity to needs, durability, and aesthetics. The research applies a quantitative approach using a survey method with 100 respondents who are customers of the wadi'ah savings product. Data were analyzed using simple linear regression, supported by validity and reliability tests as well as a t-test. The results show that product quality has a significant effect on customer satisfaction, with a coefficient of determination ( $R^2$ ) of 0.497. These findings highlight the importance of enhancing product quality as a strategy to strengthen customer satisfaction and loyalty in Islamic banking services. This study also provides practical implications for the development of Islamic banking services, especially in Eastern Indonesia.*

**Keywords:** Product Quality, Wadi'ah Savings, Customer Satisfaction, Islamic Banking, BPRS Dinar Ashri.

## INTRODUCTION

The development of the Islamic banking industry in Indonesia shows an increasingly positive trend along with increasing public awareness of the importance of financial services in accordance with Islamic principles. Islamic People's Financing Banks (BPRS) as one form of Islamic financial institutions have an important role in encouraging financial inclusion and community

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economic empowerment, especially in the micro and small sectors. One of the superior products of BPRS is savings with a wadi'ah contract, which is a system of depositing funds without a fixed return which is contrary to the principle of usury.

PT BPRS Dinar Ashri operating in Mataram City is one of the BPRS that offers wadi'ah savings products to its customers. In the face of intense competition among banking institutions, both conventional and sharia, product quality is an important factor that affects customer satisfaction and loyalty. Customer satisfaction is a reflection of the fulfillment of customer expectations for products and services provided by the bank, which ultimately has an impact on the sustainability and image of the institution.

Product quality itself includes several dimensions, such as performance, reliability, specification conformance, durability, and aesthetics. If all these aspects are well fulfilled in the wadi'ah savings product, it will theoretically have a positive impact on the level of customer satisfaction. Conversely, low product quality will reduce customer trust and loyalty to banking institutions.

Based on this background, this study aims to analyze the effect of wadi'ah savings product quality on customer satisfaction at PT. BPRS Dinar Ashri Mataram City in 2025. The results of this study are expected to make a practical contribution to the development of product strategies and improvement of Islamic banking services, as well as provide academic references in the study of customer satisfaction in the Islamic financial industry in Indonesia.

## LITERATURE REVIEW

Research on the effect of product quality on customer satisfaction has been conducted previously, which shows the importance of quality dimensions in influencing customer loyalty and satisfaction. Joko Usman (2019) found that product quality, service quality, and trust simultaneously have a significant effect on customer satisfaction at Bank BNI Syariah in Pekanbaru. This is supported by research by Intan Nur Cahyanti (2021) and Vina Romadaniyatul Fitri (2023) which shows that service quality and product quality have a close relationship with the level of customer satisfaction at Islamic banking institutions.

From a conceptual perspective, product quality according to Kotler and Armstrong (2014) is the ability of a product to meet consumer wants or needs, which includes aspects of durability, reliability, accuracy, ease of use, and others. Prasetya (2020) adds four main dimensions in assessing product quality, namely performance, features, reliability, and durability.

Meanwhile, customer satisfaction is defined by Kotler and Keller (2016) as the level of a person's feelings after comparing the performance of the product

received with his expectations. Tjiptono and Chandra (2012) emphasize that customer satisfaction will encourage loyalty and word of mouth. The five main indicators used in assessing customer satisfaction include aspects of product, price, promotion, location, and employee service (Tjiptono, 2014).

In the context of Islamic banking, especially Wadi'ah savings products, this product is a form of customer deposits managed by banks with sharia principles. Based on the DSN-MUI fatwa No.36 / DSN-MUI / XII / 2002, Wadi'ah savings are deposits that must be maintained and returned at any time if requested, and the bank as the deposit recipient has an obligation to maintain these funds. This is in line with the explanation in the Compilation of Sharia Economic Law (2009) and the views of the mazhab scholars who emphasize the importance of trust and responsibility in Wadi'ah contracts.

Thus, the existing literature consistently supports the hypothesis that the quality of Islamic savings products, especially Wadi'ah, has a significant influence on customer satisfaction. This study places product quality as an independent variable that affects customer satisfaction, especially in Islamic financial institutions such as PT BPRS Dinar Ashri.

## METHODS

### 1. Research Type and Approach

This study uses a quantitative approach with an explanatory method, which aims to determine and explain the effect of the independent variable on the dependent variable statistically. This method was chosen to measure the effect of wadi'ah savings product quality on customer satisfaction of PT. BPRS Dinar Ashri Mataram City.

### 2. Location and Time of Research

The research was conducted at PT BPRS Dinar Ashri which is located at Jl. Sriwijaya No. 394, Punia Village, Mataram District, Mataram City, West Nusa Tenggara. The data collection time was carried out on January 15, 2025.

### 3. Population and Sample

The population in this study were all customers of PT BPRS Dinar Ashri Mataram City who used wadi'ah savings products, with a total population of 3,630 customers. The sampling technique used is incidental sampling, which is a sampling technique based on anyone who happens to meet and meet the criteria. Determination of sample size using the Slovin formula with a precision level of 10%, so that a sample size of 100 respondents was obtained.

### 4. Data Collection Techniques

The data in this study were obtained through several techniques, namely:

- a. Observation, to directly observe bank operations related to wadi'ah product services;

- b. Questionnaires, which are closed questionnaires distributed to respondents to obtain data on perceptions of product quality and customer satisfaction;
- c. Documentation, to obtain relevant secondary data such as company profile, number of customers, and other supporting information.

## 5. Research Variables

This study consists of two variables, namely:

- a. Independent variable (X): Wadi'ah Savings Product Quality, as measured by five indicators: performance, features, reliability, durability, and aesthetics.
- b. Dependent variable (Y): Customer Satisfaction, which is measured through five indicators: product, price, promotion, location, and employee service.

## 6. Measurement Scale

The research instrument uses a 5-point Likert scale, ranging from 1 (very dissatisfied) to 5 (very satisfied), to measure the level of respondents' responses to each statement.

## 7. Data Analysis Technique

Data analysis was carried out with the help of SPSS version 25, through the following stages:

- a. Validity and Reliability Test, to ensure the validity and consistency of research instruments;
- b. Simple Linear Regression Analysis, to test the influence between the independent variable on the dependent variable;
- c. The t-test, to test the significance of the effect of variable X on Y;
- d. Determination Coefficient Test ( $R^2$ ), to determine the contribution of the independent variable in explaining the dependent variable.

## RESULTS

### 1. Descriptive Results of Respondents

This study involved 100 respondents of PT BPRS Dinar Ashri Mataram City customers who have wadi'ah savings products. The profile of respondents based on age shows that the majority are in the age range of 36-50 years. In terms of gender, the majority of respondents are male (53%), while from the level of education, the majority of respondents have a Bachelor (S1) educational background as much as 81%.

### 2. Description of Research Variables

#### a. Product Quality of Wadi'ah Savings (X)

This variable is measured through five indicators, namely performance, reliability, suitability to needs, durability, and overall quality. The questionnaire results show that the majority of respondents

gave a positive assessment of wadi'ah savings products. The average overall score is above 4 on a scale of 5, with the highest indicator being the perception of overall product quality (4.09), and the lowest being the durability indicator (4.00).

**b. Customer Satisfaction (Y)**

This variable is measured through five indicators, namely service satisfaction, transaction satisfaction, satisfaction with facilities, ease of saving, and general satisfaction with the product. The majority of respondents expressed satisfaction, with the highest average score being the indicator of general satisfaction with the product (4.09) and the lowest score on the ease of saving (3.89).

**3. Validity and Reliability Test Results**

All question items are declared valid, with an r-count value > 0.1966 (r-table, N = 100,  $\alpha = 0.05$ ). The reliability test shows that the research instrument has a Cronbach's Alpha value > 0.7, which means that the questionnaire used is reliable.

**4. Simple Linear Regression Test Results**

The results of simple linear regression analysis show that:

- a. The regression equation obtained is:  $Y = 9.157 + 0.613X$
- b. The coefficient of determination ( $R^2$ ) is 0.497, which means that 49.7% of variations in customer satisfaction can be explained by the quality of wadi'ah savings products. The rest (50.3%) is influenced by other factors not examined in this study.
- c. The t-test results show that the t-count > t-table value and significance (Sig.) < 0.05, so it can be concluded that product quality has a significant effect on customer satisfaction.

**5. Discussion**

The results of this study indicate that the quality of wadi'ah savings products has a significant effect on customer satisfaction. This finding supports the theory of Tjiptono (1997) that product quality dimensions such as performance, reliability, and durability play a major role in shaping customer perceptions of satisfaction.

Wadi'ah savings products from PT BPRS Dinar Ashri are considered to have been able to provide value benefits and convenience for customers. This is reflected in the high scores on the dimensions of product quality and general satisfaction. However, indicators such as "ease of saving" obtained slightly lower scores, indicating that there is still room for improvement in the technical aspects of service or transaction facilities.

Compared to previous studies (e.g. by Joko Usmar, 2019; Fitri, 2023), these results are consistent that product quality has a strong correlation with customer satisfaction, especially in Islamic products. The difference that

emerges in this study is its narrower focus only on wadi'ah savings products and the local context (Mataram City), which provides a new empirical contribution to the Islamic banking literature in the Eastern Indonesia region.

## DISCUSSION

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## CONCLUSION

Based on the results of data analysis and discussion that has been carried out, it can be concluded that the quality of wadi'ah savings products has a significant effect on customer satisfaction of PT BPRS Dinar Ashri Mataram City in 2025. All dimensions of product quality studied-including performance, reliability, suitability of needs, durability, and aesthetics-have a positive contribution to increasing the level of customer satisfaction. This is evidenced by the coefficient of determination ( $R^2$ ) of 0.497 and the significance of the t test which is below the 0.05 threshold.

In other words, the higher the customer's perception of the quality of wadi'ah savings products, the higher their level of satisfaction with the Islamic banking services provided. Wadi'ah products at BPRS Dinar Ashri are considered to have been able to meet customer needs functionally and emotionally, although there is still room for improvement, especially in the aspect of ease of saving.

### Declaration of Conflicting Interests

The authors declare that there is no conflict of interest of this article.

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