

DRIVING CUSTOMER SATISFACTION THROUGH PRODUCT QUALITY, SERVICE EXCELLENCE, AND EMPLOYEE PERFORMANCE: INSIGHTS FROM BSI BOGOR

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Abstract

This study aims to determine the effect of product quality and service quality and employee performance on customer satisfaction at Bank Syariah Indonesia (Case Study of BSI Customers in Bogor City). The subjects of this research are BSI customers. The data collection technique used was a questionnaire. By distributing questionnaires to 100 respondents. This sampling technique is non-probability sampling through purposive sampling technique. The research method used is multiple linear regression analysis using the SPSS version 29 software. Partially tested, the two independent variables namely product quality (X1) and employee performance (X3) have an effect on customer satisfaction with a significant level of product quality (X1) $0.014 < 0.05$, and employee performance (X3) $0.001 < 0.05$. While one independent variable, namely service quality (X2) has no significant effect on customer satisfaction with a significant level of service quality (X2) $0.068 > 0.05$.

Keywords: *Customer Satisfaction, Employee Performance, Quality Product, Quality Service*

JEL Classification: *M31, G21, M12*

1. INTRODUCTION

Along with the development of the economy, technology, and thinking power, people as consumers expect better service in an effort to meet their needs and wants, besides that people are also starting to realize that they have the right to get better service so that they get satisfaction in the service. Consumer satisfaction is the main factor in assessing service quality, in creating customer satisfaction, companies can increase the value and image of their brand. The quality of service is determined by how the level of conformity between the services provided and the expectations of service users. The more the higher the perceived service quality, the higher the level of satisfaction users/customers, then it will have a positive impact on behavior or intentions someone in dealing with the service. Consumers always assess a service received compared to what is received expected or desired (Sondakh, 2018)

Industry banking in Indonesia noted history new with the presence of PT Bank Syariah Indonesia Tbk (BSI) which was official born on 1 February 2021 or 19 Jumadil Akhir 1442 H. President Joko Widodo direct inaugurated the largest Islamic bank in Indonesia at the State Palace. BSI is a bank resulting from a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri and PT Bank BNI Syariah. Financial Services Authority (OJK) by way of official emit triple merger permit the sharia bank business on January 27, 2021 via letter Number SR-3/PB.1/2021. Furthermore, on February 1, 2021, President Joko Widodo inaugurated BSI presence. Composition holder BSI shares are PT

Bank Mandiri (Persero) Tbk 50.83%, PT Bank Negara Indonesia (Persero) Tbk 24.85%, PT Bank Rakyat Indonesia (Persero) Tbk 17.25%. the rest is holder shares that each are under 5 %. Merger This unite excess from the three Islamic banks, so presenting more service complete, range more wide, as well own capacity more capital ok. supported synergy with company as well as commitment government through the Ministry of BUMN, BSI is encouraged for can compete on a global level.

BSI is an initiative for the birth of an Islamic bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of BSI is also a reflection of the face of Islamic banking in Indonesia, which is modern, universal, and provides good for all nature (*Rahmatan Lil 'Aalamiin*). BSI's potential to continue to grow and become part of the leading Islamic bank group at the global level is very wide open. In addition to positive growth performance, climate support that the Indonesian government has a mission to create a halal industrial ecosystem and has a large and strong national Islamic bank, the fact that Indonesia is a country with the largest Muslim population in the world also opens up opportunities (BSI, 2021).

BSI has products that are offered including, the first product is of the type of savings. BSI has thirteen types of savings including, BSI Easy Mudharabah Savings, and BSI Easy Mudharabah Savings. Apart from savings products, Bank Syariah Indonesia also provides various product services in the form of transactions, namely BSI Rupiah Current Accounts, BSI Foreign Currency Current Accounts. The next BSI product is in the business sector, having eleven types including Bank Guarantee Under Counter Guarantee, BSI Bank Guarantee, BSI Cash Management. The next Bank Syariah Indonesia product is gold. To have gold products, BSI has several services as follows. BSI Installment Gold, BSI Pawn Gold. As a Sharia Bank, of course BSI has Hajj savings products, BSI has two types of Hajj savings, namely BSI Indonesian Hajj Savings, and BSI Young Indonesian Hajj Savings. The next product of Bank Syariah Indonesia is in the investment sector, has seven types of investment including BSI Sharia Mutual Funds, Cash Waqf Linked Retail Sukuk (Retail Waqf Sukuk). The next product of Bank Syariah Indonesia is in the field of financing, having eighteen types of financing including BSI Distributor Financing, BSI Griya Hasanah, BSI Griya Maburur. The next products of Bank Syariah Indonesia are in the following priority areas. Priority BSI, Private BSI, Safe Deposit Box (SDB) (Riza dian kurnia, 2022).

In terms of its services, BSI is committed to providing excellent customer service. The Bank has a team of highly skilled and trained professionals dedicated to serving its customers. The BSI customer service team is available 24/7 to assist customers with any questions or concerns they may have. In addition, service quality also has factors that influence it, namely: Tangibles or physical evidence, Reliability or constraints, Responsiveness or responsiveness, Assurance or guarantees, and Empathy.

BSI also has a strong track record of employee performance. The Bank invests heavily in the training and development of its employees to ensure that they have the necessary skills and knowledge to provide the best possible service to their customers. As a result, BSI employees are highly motivated, skilled, and committed to providing the best service to their customers. In addition, there are also factors that affect employee performance, namely: Ability and Skills, Personality, Work Motivation, Organizational Culture, Job Satisfaction, Work Environment, Commitment, and finally Loyalty. This study also aims to determine the effect of product quality and service quality and

employee performance on customer satisfaction at Bank Syariah Indonesia (Case Study of BSI Customers in Bogor City). The subjects of this research are BSI customers.

2. LITERATURE REVIEW

2.1. Customer Satisfaction

According to Tse and Wilton (1988) stated that satisfaction customers is response customers to evaluation perceived discrepancy after its usage. According to Engel (1995) defines satisfaction customers as evaluation full buy Where selected alternative at least The same or go beyond hope customers, meanwhile dissatisfaction arise if results No fulfil hope customer. Satisfaction customers is level circumstances feeling someone who is results comparison between evaluation performance / results end product in relationship with hope customer (Kothler, 2018).

Key Factors in Determining Customer Satisfaction: (a) Product Quality: The findings indicate that high-quality products significantly contribute to customer satisfaction. Customers are more likely to feel satisfied with products that meet their expectations, seeing them as worth the sacrifices made to obtain them. In this context, consumers associate superior quality with higher satisfaction. (b) Service Quality: In terms of service, customers experience satisfaction when they receive excellent service that meets or exceeds their expectations. Satisfied customers are more likely to make repeat purchases. A positive perception of the company's service quality tends to increase overall customer satisfaction. (c) Emotional Factor: Customers often feel a sense of happiness and confidence when using products from certain brands, believing that others will be impressed. This emotional response can lead to higher satisfaction, not just due to the product's quality but also because of the social status associated with the brand. (d) Price: Pricing plays a crucial role in customer satisfaction. Customers are more likely to feel satisfied when they perceive that the product's price reflects its value. (e) Cost: Finally, the cost factor includes both monetary and time investments. Customers tend to be more satisfied when they do not incur additional costs or spend excessive time to obtain a product or service. Customer expectations are shaped by past experiences, feedback from others, and information provided by marketers and competitors (Febriana, 2016; Devi, 2023).

Customer Satisfaction Measurement Method: (a) Complaint and Suggestion System It is essential for every customer-oriented organization to offer its consumers the chance for easy and convenient access to give complaints and suggestions. To submit suggestions, criticisms, thoughts, and concerns, please provide them. The medium employed can include physical suggestion boxes strategically placed, comment cards, dedicated phone lines with toll-free service, websites, and other channels. (b) Ghost Shopping (Mystery Shopping) One approach to acquire information about customer satisfaction is to employ individuals as ghost shoppers who pretend to be potential customers of a company's products and its competitors. (c) Analysis of Lost Customers. I concur with the idea of reaching out to our current customers who have either ceased purchasing from us or have switched to a different provider. This will allow us to gain insight into the reasons behind their decision and enable us to formulate strategies for policy adjustments, repairs, or upgrades in the future. (d) Customer Satisfaction Survey. Most customer satisfaction research is carried out utilizing survey methodologies, which encompass surveys disseminated via mail, telephone, email, online, and face-to-face interviews (Yulianti, 2019; Marsela et al, 2023).

One crucial aspect of a product in the business sector is its ability to meet or satisfy the needs and desires of consumers, whether they are tangible or intangible. The product has several offerings for consumers to consume or use. Consumers who are selecting a product will observe an abundance of options available in the market. This allows them to make a decision on which product to use. The company faced a lawsuit for providing superior quality products compared to those given by its competitors (Wijayanti and Almaidah, 2020). The importance of a high-quality product is highly recognized. Consumers often prioritize the first quality of a product when making their first purchase decision. As stated by Akrani (2013) and Prakoso and Dwiyanto (2021), quality refers to the ability of a product to meet the needs and desires of consumers, providing them with satisfaction. It involves ensuring that the product is free from any defects or deficiencies and possesses the desired characteristics. Additionally, quality can also be measured by the monetary value that customers attribute to the product. One product must possess superiority over the other items in terms of quality. This is because the quality of a product is a crucial factor in the rivalry between businesses that supply products to consumers.

2.2. Quality Product

According to Sabila and Wijaksana (2022), one of the primary goals of a company is to provide high-quality products. This is done to enhance the competitiveness of the product and ensure consumer happiness. A quality product is characterized by its capacity to effectively show many functions, such as durability, reliability, accuracy, simplicity of operation, ease of maintenance, and other desirable features (Ekaprana et al., 2020). Product quality refers to the ability of a product to perform its intended function, encompassing attributes such as power durability, reliability, precision, convenience of operation and repair, as well as other characteristics that contribute to its overall value and ability to meet stated needs and desires (Dharma and Yasa, 2023).

Factors influencing product quality include human resources. The role of a manager or employee on duty in a firm will undoubtedly have an impact on the outcomes of the products and the performance of the employees. Do not regard as trivial. Due to their significant influence, the combination of their hands is crucial for the subsequent generation of the product. The organization responsible with overseeing a typical group known as Function Group did not provide a sufficiently detailed response regarding quality production. In this scenario, the chief executive must effectively coordinate the many functional groups inside the organization. By establishing effective coordination, a harmonious relationship may be fostered among employees, so preventing any potential disruption in the workplace. situations or conditions This organization has the potential to preserve and enhance the quality of the final product. Budget Companies should also allocate a enough budget to maintain and enhance the quality of the product.

Raw material refers to the basic substances or components used in the production of goods or products. The quality of a product can be significantly influenced by the choice of raw materials. To ensure high-quality electoral material, it is imperative to carefully pick raw materials of excellent quality. The company must consider several factors, such as sourcing materials from standard suppliers, purchasing inspection documents, inspecting the reception of raw materials, and properly storing the raw materials. There are some actions that must be taken to effectively compress raw materials with low quality into smaller sizes. The equipment utilized during the production process also has an impact on the quality of the final product. If the equipment is not sufficiently complete, it will inevitably result in inferior product quality and low efficiency levels.

Consequently, production expenses increase significantly, while the potential for the produced product also increases. There is no regulation or oversight in the market. This will not yield any results. Can rival other companies that utilize advanced equipment (Ilmia, 2022).

2.3. Quality Product

Quality service is closely intertwined with the dynamics of conditions, products, services, and sources. Empower humanity. Processes and environments have the potential to not only meet but even surpass the required level of service quality. The quality service is a desirable advantage. In addition, it is also associated with exerting control over actions to achieve a higher level of superiority to satisfy consumer expectations. The quality service should not only be assessed from the perspective of manufacturers, but also from the perspective of consumers who utilize the service (Pertiwi, 2021).

Dimensions of Quality Service: (a) Tangibles refer to the physical evidence that demonstrates the firm's ability to exist and showcase its presence to external parties. This includes the appearance, facilities, infrastructure, and the overall environment surrounding the organization, which serve as tangible proof of its reality and the services it provides. (b) Reliability refers to the ability of a corporation to provide services as promised in an accurate and dependable manner. (c) Responsiveness refers to the ability to assist customers promptly and accurately by delivering clear information. (d) Assurance refers to the guarantee and certainty of knowledge, courtesy, and abilities possessed by employees of a corporation, which is aimed at fostering client trust. Comprises various components, including communication and credibility. (e) Security, expertise, and civility are essential. Empathy is providing genuine and personalized attention to customers, taking the time to understand their needs and desires (Kelvin, 2021).

2.4. Employee Performance

Employee performance refers to a collective of individuals inside a company who has significant authority and accountability for their respective roles. Every institution or corporation requires employees as a vital workforce to enhance the quality of its products and services. The employee is considered an asset to the firm due to their significant contributions, which greatly contribute to the company's overall performance. When evaluating employee performance, it is important to consider several key factors, including the quantity and quality of their work, their ability to formulate effective plans, and their comprehension of their job responsibilities. The primary objective of performance measurement is to motivate employees to achieve their goals and adhere to established standards to achieve the intended outcomes. Employee performance refers to the tangible evidence of an individual's work results. According to Wibowo, employee performance is the outcome of someone's job. Understanding employee performance is the outcome of following a specific set of actions in a planned manner during the work process (Larasati, 2020).

Factors influencing employee performance include the crucial component of ability and knowledge, which is essential for achieving optimal performance. What is the precise definition of ability? Ability refers to the talents that employees possess to perform their job tasks. The greater the breadth of abilities possessed by an employee, the easier it is for the employee to achieve maximum performance and produce optimal results. Skill refers to the employee's knowledge and expertise in their job. The higher the

level of knowledge and skills possessed by an employee, the greater their potential to generate high-quality performance. Personality traits and individual characteristics of employees are additional aspects that influence the judgment of their performance. Employees that possess a favourable personality are capable of effectively performing their job duties. For instance, individuals that possess the qualities of tenacity and responsibility will diligently and wholeheartedly accomplish their job, resulting in a higher level of performance compared to personnel without these qualities.

Motivational work is providing encouragement to employees to perform their job duties. Typically, motivation at work is influenced by various factors, including compensation, health benefits, workplace safety, company policies, and leadership. If a person had a strong inclination, they will be motivated to perform their job adequately. To generate optimal performance, it is imperative that employees are in a satisfactory state. Cultural organization refers to the elements that influence employee performance, such as their habits and relevant norms within an organization or firm. Typically, habits or social norms This refers to the arrangement of events and actions that are considered acceptable in a broad sense and must be followed by all members of a firm or organization. The most crucial component that influences the evaluation performance of employees is identified. This element also contributes to the motivation of employees to arrange their job well, both during and outside of working hours. Satisfaction at work refers to the sensation experienced by a person after completing their task. If an individual is satisfied with their employment, they can significantly increase their performance. It becomes a factor. This is one of the aspects that influence employee performance. Moreover, the environment in which employees work is a critical factor. Environmental conditions have a significant impact on employee performance.

A comfortable work environment can enhance employee focus and facilitate the achievement of optimal performance. Environment work can also be understood as work related to the atmosphere. An atmosphere that is supportive of work will significantly enhance employee productivity compared to an unsupportive work environment. Commitment in the workplace is influenced by various factors. Commitment can be defined as the act of faithfully adhering to an agreement that has been made between an employee and a firm or organization. The greater the level of dedication an employee has, the stronger their drive becomes to achieve high performance. Loyalty refers to the quality of being devoted and committed to one's employer or organization. One factor that significantly impacts employee performance is. The greater the height of loyalty exhibited by an employee towards a firm or group, the more significant it becomes in their work. of order to achieve optimal performance, it is crucial for managers of a company or organization to prioritize the establishment of a strong sense of loyalty among employees (Nada, 2019).

3. METHODOLOGY

Quantitative technique as a research approach rooted in the philosophy of positivism. When conducting research on a population or sample, it is common to select the sample randomly and gather data using research instruments. The acquired data is then processed in a quantitative or statistical manner, using objective tests to assess predetermined hypotheses. In Tanjung and Devi (2013), a quantitative descriptive research approach was employed for data analysis. This method involved describing the acquired data as it is, without manipulating it, to draw meaningful conclusions that may be generalized. This study aims to investigate the influence of variables such as product

quality, service quality, and employee performance on customer satisfaction in Bank Syariah Indonesia. The study was conducted in the town of Bogor during the designated study period. This event will commence from June to August 2023. The population under research consists of consumers of BSI in the city of Bogor. Due to the unknown population number, researchers utilize Wibisono's formula as stated in Riduwan and Akdon's study (2015).

$$N = \left(\frac{Z_{\alpha/2} \sigma}{e} \right)^2$$

$$= \left(\frac{(1,96) \cdot (0,25)}{0,05} \right)^2 = 96,04$$

rounded to 100

Description:

N : Total sample

$Z_{\alpha/2}$: Value of table above normal distribution level 95% confidence = 1.96

A : Standard 25% Deviation

e : error (error limit = 5%)

A sample was selected from a large population of 100 respondents who are clients of BSI in the city of Bogor. The sample selected from the population must be indicative of the entire population. Purposive sampling is a type of non-probability sampling method. Purposive sampling is a deliberate method employed to choose a sample while taking specified factors into account. This study selected a sample of customers from the city of Bogor to investigate the influence of product quality, service quality, and personnel performance on customer satisfaction, based on comprehensive research. The precise quantity of BSI customers in the city of Bogor remains unknown.

Examine various approaches for collecting research data. This entails the application of online platforms, such as Google Forms, to conduct and distribute questionnaires. A questionnaire is a method of collecting data that involves presenting a series of written questions or statements to participants, who are then requested to offer their responses. A questionnaire is a very effective method of collecting data when the researcher possesses a comprehensive knowledge of the specific variables to be examined and has a clear comprehension of the anticipated responses from the participants.

The SPSS software is employed for the execution of data analysis techniques, namely regression analysis. Regression is a statistical technique employed to forecast the variations of a dependent variable. Regression analysis is performed when there are multiple independent variables, typically more than two (Sugiyono, 2007). Regarding the parallels, regression can also have a dual purpose:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

α : Constant

$\beta_1, \beta_2, \beta_3$: Directional numbers or coefficient regression, which shows number enhancement or decline the dependent variable which is based on the independent variable.

e : Error term

X_1 : Quality Product

- X₂ : Quality Service
 X₃ : Employee Performance
 Y : Satisfaction Customer

As for testing hypothesis used study This consists of three type namely partial test (t test), coefficient test determination (R²) and simultaneous test (F).

4. RESULT AND DISCUSSION

Dataset utilized in the research This is the response from a responder, specifically a customer from BSI Bogor City, who is the subject of a case study. The quantity of respondents or data utilized in the study. There are 100 respondents. The features of the respondents in this study will be explained as follows. Gender analysis indicates that women are more dominant than men. The survey results indicate that 63% of the respondents identified as women, totaling 63 individuals. In contrast, 37% of the respondents identified as men, totaling 37 individuals. Most respondents, at 87% of the total, fall between the age range of 21 to 30, which corresponds to a count of 87 individuals. By occupation, most respondents are students, accounting for 45 individuals or 45% of the total number of respondents. According to the Type of Customer, most respondents, specifically 71 persons or 71% of the total respondents, indicated that their focus is on product savings. The results received from the Analysis Requirements Test are as follows:

4.1. Validity Test

Following sub-chapter discuss the validity test of each variables:

Table 1. Validity Results (X1)

Statement	r-count	r-table	Information	Sig. (2-tailed)
KP1	0.482	0.1638	Valid	0.000
KP2	0.532	0.1638	Valid	0.000
KP3	0.628	0.1638	Valid	0.000
KP4	0.564	0.1638	Valid	0.000
KP5	0.567	0.1638	Valid	0.000
KP6	0.603	0.1638	Valid	0.000
KP7	0.651	0.1638	Valid	0.000
KP8	0.577	0.1638	Valid	0.000

A validity test was conducted to compare the count value with the table value. If the value of the r count is more than the value of the r table, then the indication is considered valid. Conversely, if the value of the r count is less than or equal to the value of the r table, then the indicator is considered invalid. If the count value of r is less than the table value of r, the indicator will indicate that it is invalid. From the data provided, the value of the derived r count is determined. The values for the KP1, KP2, KP3, KP4, KP5, KP6, KP7, and KP8 indicators were 0.482, 0.532, 0.628, 0.564, 0.567, 0.603, 0.651, and 0.577, respectively. The data processing findings indicate that all valid indicators have a calculated r value that is greater than the table r value of 0.1638.

Table 2. Validity Results (X2)

Statement	r-count	r-table	Information	Sig. (2-tailed)
KPL1	0.237	0.1638	Valid	0.000
KPL2	0.269	0.1638	Valid	0.000
KPL3	0.492	0.1638	Valid	0.000
KPL4	0.567	0.1638	Valid	0.000
KPL5	0.465	0.1638	Valid	0.000
KPL6	0.454	0.1638	Valid	0.000
KPL7	0.433	0.1638	Valid	0.000
KPL8	0.415	0.1638	Valid	0.000
KPL9	0.440	0.1638	Valid	0.000
KPL10	0.413	0.1638	Valid	0.000

A validity test was conducted to compare the count value with the table value of r. If the value of r count is greater than the value of r table, then the indication is considered valid. Conversely, if the value of r count is less than the value of r table, the indicator is considered invalid. The obtained r count values for the KPL1, KPL2, KPL3, KPL4, KPL5, KPL6, KPL7, KPL8, KPL9, and KPL10 indicators are 0.237, 0.269, 0.492, 0.567, 0.465, 0.454, 0.433, 0.415, 0.440, and 0.413, respectively. The data processing findings indicate that all valid indicators have a calculated r value greater than the table r value of 0.1638.

Table 3. Validity Results (X3)

Statement	r-count	r-table	Information	Sig. (2-tailed)
KK1	0.572	0.1638	Valid	0.000
KK2	0.444	0.1638	Valid	0.000
KK3	0.498	0.1638	Valid	0.000
KK4	0.456	0.1638	Valid	0.000
KK5	0.445	0.1638	Valid	0.000
KK6	0.486	0.1638	Valid	0.000
KK7	0.500	0.1638	Valid	0.000
KK8	0.433	0.1638	Valid	0.000
KK9	0.488	0.1638	Valid	0.000
KK10	0.444	0.1638	Valid	0.000

Validation test completed to compare the count value with the value in table r. If the value of the r count is more than the value of the r table, then the indication is considered genuine, and vice versa. If the count value of r is less than the table value of r, the indicator will indicate that it is invalid. From the data provided, the count value of r was obtained. The values for the indicators are as follows: KK1 = 0.572, KK2 = 0.444, KK3 = 0.498, KK4 = 0.456, KK5 = 0.445, KK6 = 0.486, KK7 = 0.500, KK8 = 0.433, KK9 = 0.488, KK10 = 0.444. The data processing findings indicate that all indicators are legitimate, as the estimated r value is greater than the table r value of 0.1638.

Table 4. Validity Results (Y)

Statement	r-count	r-table	Information	Sig. (2-tailed)
KN1	0.478	0.1638	Valid	0.000
KN2	0.360	0.1638	Valid	0.000
KN3	0.594	0.1638	Valid	0.000
KN4	0.464	0.1638	Valid	0.000
KN5	0.496	0.1638	Valid	0.000
KN6	0.587	0.1638	Valid	0.000

Validation test completed to compare the count value with the value in table r. If the value of r count is more than the value of r table, then the indicator is considered genuine, and vice versa. If the count value of r is less than the table value of r, the indicator will indicate that it is invalid. The data provided indicates that the count values for the KN1, KN2, KN3, KN4, KN5, and KN6 indicators are 0.478, 0.360, 0.594, 0.464, 0.496, and 0.587, respectively. The data processing findings indicate that all indicators are legitimate, as the estimated r value is greater than the table r value of 0.1638.

4.2. Reliability Test

Following sub-chapter discuss the reliability test of each variables:

Table 5. Reliability Results (X1)

Statement	Cronbach's Alpha	Standard Reliability	Decision
KP1	0.931	0.60	reliable
KP2	0.930	0.60	reliable
KP3	0.929	0.60	reliable
KP4	0.928	0.60	reliable
KP5	0.928	0.60	reliable
KP6	0.929	0.60	reliable
KP7	0.927	0.60	reliable
KP8	0.928	0.60	reliable

According to the table above, the reliability test data for the Quality Product indicator shows a Cronbach's Alpha value more than 0.60. Each question or phrase in the questionnaire indicates the declared reliability of the product's quality.

Table 6. Reliability Results (X2)

Statement	Cronbach's Alpha	Standard Reliability	Decision
KPL1	0.931	0.60	reliable
KPL2	0.932	0.60	reliable
KPL3	0.927	0.60	reliable
KPL4	0.927	0.60	reliable
KPL5	0.928	0.60	reliable
KPL6	0.928	0.60	reliable
KPL7	0.929	0.60	reliable
KPL8	0.928	0.60	reliable
MPA 9	0.928	0.60	reliable
KPL10	0.928	0.60	reliable

According to the table above, the reliability test data for the Quality Service

indication shows a Cronbach's Alpha value more than 0.60. Each question or phrase in the questionnaire indicates the declared reliability of the quality of service.

Table 7. Reliability Results (X3)

Statement	Cronbach's Alpha	Standard Reliability	Decision
KK1	0.927	0.60	reliable
KK2	0.927	0.60	reliable
KK3	0.927	0.60	reliable
KK4	0.928	0.60	reliable
KK5	0.929	0.60	reliable
KK6	0.928	0.60	reliable
KK7	0.928	0.60	reliable
KK8	0.928	0.60	reliable
KK 9	0.928	0.60	reliable
KK10	0.928	0.60	reliable

The table above presents the findings of the reliability test data for Employee Performance indicators, indicating that the Cronbach's Alpha value is more than 0.60. Each question or statement in the questionnaire is considered reliable as an indication of employee performance.

Table 8. Reliability Results (Y)

Statement	Cronbach's Alpha	Standard Reliability	Decision
KN1	0.928	0.60	reliable
KN2	0.929	0.60	reliable
KN3	0.927	0.60	reliable
KN4	0.928	0.60	reliable
KN5	0.928	0.60	reliable
KN6	0.927	0.60	reliable

According to the table above, the reliability test data indicates that the customer satisfaction indicator has a Cronbach's Alpha value more than 0.60. Each question or statement in the questionnaire is designed to assess customer happiness and determine reliability.

4.3. Analysis

This analysis utilizes multiple linear regression, to assess the extent of the impact of Quality Product, Quality Service, and Employee Performance on customer satisfaction at Bank Syariah Indonesia (BSI) in Bogor City.

Table 9. Multiple Linear Regression Results

Model	Unstandardized coefficient		Standardized coefficient
	B	std. error	Betas
(Constant)	0.323	1,430	
Product quality	0.204	0.082	0.231
Service quality	0.099	0.053	0.159

Model	Unstandardized coefficient		Standardized coefficient
	B	std. error	Betas
Employee performance	0.329	0.062	0.507
Dependent Variable: Total Y			

$$Y = 0.323 + 0.204X_1 + 0.009X_2 + 0.329X_3$$

Based on the regression analysis results of the equation model above, we can draw potential conclusions for the study. The information provided is as follows:

1. The constant value of 0.323 signifies that when the mark independent factors are held constant, the satisfaction of customers at BSI in the city of Bogor will increase by 0.323.
2. The coefficient of regression for Quality Product, with a positive value of 0.204, indicates that a rise in the quality of the product (X1) has a positive effect on customer satisfaction. Specifically, if the quality of the product increases by 1%, customer satisfaction will improve by 0.204.
3. The coefficient of regression measures the quality of service. The mark of 0.009 indicates a positive influence of Quality Service (X2). This suggests that if the quality service experience variable increases by 1%, the customer satisfaction variable will improve by 0.009.
4. 4Regression analysis of employee performance coefficients. The mark of 0.329 indicates a positive effect of Employee Performance (X3) on customer satisfaction. This suggests that a 1% increase in employee performance will result in a 0.329 rise in customer satisfaction.

Table 10. Partial Test Results (*t* test)

Model	Unstandardized coefficient		standardize d coefficient	t	Sig
	B	std. error	Betas		
(Constant)	0.323	1,430		0.226	0.822
Product quality	0.204	0.082	0.231	2,497	0.014
Service quality	0.099	0.053	0.159	1,849	0.068
Employee performance	0.329	0.062	0.507	5,290	0.001

The findings of the SPSS data processing indicate that the t-count variable for Quality Product (X1) is 2.497, with a significant value of 0.014. Based on the T test results, with a value of 2.497 greater than the critical value of 1.660, and a significance level of 0.014 less than 0.05, we can infer that the first hypothesis is accepted. The term "Quality Product (X1)" has a notable and meaningful impact on customer satisfaction (Y). The variable Quality Service (X2) has a T Count value of 1.849 and a significant value of 0.068. Based on the comparison between the value of T (1.849) and the value in the t-table (1.660), it can be determined that the significance level (0.068) is greater than 0.05. Therefore, according to the T test, the second hypothesis can be rejected. Quality Service (X2) has a favorable impact on Customer Satisfaction (Y), but it is not statistically significant. The variable Employee Performance (X3) has a T Count value of 5.290 and

a significant value of 0.001. Based on the T-test results, with a value of T Count 5.290 more than the value T table 1.660, and a significance level of 0.001 less than 0.05, we may confidently infer that the third hypothesis is accepted. This indicates that there is a positive and significant impact of Employee Performance (X3) on Customer Satisfaction (Y).

Determination Test (R^2) was utilized to assess or evaluate the number of magnitude contributions that are variable free and variable bound. As the coefficient of determination increases, the ability of the variable to explain changes in the bound variables also increases.

Table 11. Determination Test Results (R^2)

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	0.819	0.671	0.661	1,360
Predictors: (Constant), Total X1, Total X2, Total X3				

Results of the test The summary model table above shows that the multiple correlation coefficient (R) is 0.819, indicating a strong association. There is a strong correlation between the quality of the product, the quality of the service, the performance of employees, and customer satisfaction. The variable above has a coefficient of determination (R Square) of 0.671. This indicates that 67.1% of customer satisfaction is determined by three variables: the quality of the product (X1), the quality of the service (X2), and the performance of the personnel (X3). The remaining 32.9% is influenced by additional factors that have not been studied. A statistical F test was conducted. The current situation involves the variables X1, X2, and X3, which collectively have a simultaneous impact on Y. In order to get the solution, it is necessary to compare the mark F with the F table.

Table 12. F Test Results

ANOVA					
Model	Sum of Squares	df	MeanSquare	F	Sig
Regression	362,781	3	120,927	65,344	0.001
residual	177, 659	96	1,851		
Total	540,440	99			
Dependent Variable: Total Y					
Predictors: (Constant), Total X1, Total X2, Total X3					

The table above displays the F test results, indicating a F Count of 65.344 with a significance probability of 0.001. When the significance level is less than 0.05, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted due to the probability. It may be inferred that the variable quality of a product, the quality of service, and the performance of employees all have a simultaneous influence on consumer happiness.

4.4. Discussion

This sub-discussion provides support for the first hypothesis, where the study demonstrates that the quality of the product has a positive and significant influence on the level of satisfaction experienced by BSI consumers in Bogor City. Because of the research that was carried out, the resulting mark t Count was greater than the t table, which is equivalent to 2.497 being greater than 1.660. The value of 0.014 was found to be significant, which indicates that there is a considerable influence between quality product and customer happiness. Examine in keeping with the findings of the study conducted by Juwanto (2020), which focused on the testing of the outcomes of the free quality product that had a substantial influence on customer satisfaction. To become variable supporters, it is necessary to have a level significant of 0.007, which is less than the threshold of 0.05. This indicates that the quality of the products offered by Bank Syariah Indonesia in Bogor City will rise, which will lead to an increase in customer happiness. Additionally, the bank will have its own qualities and characteristics that are typical of the product, which will allow customers to satisfy their wants and needs and allow them to feel happy with the product.

This study demonstrates that Quality Service has a favorable influence on Satisfaction BSI customers in Bogor City, but that this influence is not substantial. This is the second hypothesis that does not support the first. The findings of the research that was carried out, which included a mark t Count that was greater than the t table, or 1.849 that was greater than 1.660, and a value that was significant, 0.068, was greater than 0.05, indicate that there is no substantial relationship between quality service and customer happiness. In accordance with the findings of a study conducted by Ibrahim and Marijam (2019), it was found that quality service had a t value count of 1.34 with a significance level of 0.187. If the significance level of 0.187 is greater than 0.05, then the variable quality service has a positive influence on customer satisfaction. This is since the quality services that BSI offers to customers are not yet at their maximum level, which causes customers to feel that they are not sufficiently satisfied with the service they receive.

This lends evidence to the third theory, that the study This demonstrates that the performance of employees has a positive and considerable influence on the level of satisfaction experienced by BSI customers in Bogor City. According to the findings of the research that was carried out, the produced mark t Count was greater than the t table, which is equivalent to 5.290 being greater than 1.660. The value of 0.001 was found to be statistically significant, indicating that the study was conducted. There is a substantial influence between the performance of employees and the satisfaction of customers, as stated in this statement. According to the findings of the study conducted by Maulidia (2020), the t value count that was acquired was 28.07039, and the value of the t table was 1.681. Therefore, it is possible to draw the conclusion that if the t arithmetic value is greater than the t table value, then the influence is considerable, and therefore the performance of the employee is significant to the satisfaction of the customer.

5. CONCLUSION AND RECOMMENDATION

According to the findings of the data analysis and testing of the hypothesis concerning the relation between "Influence of Quality Product, Quality Service, and Employee Performance to Satisfaction of BSI Customers in Bogor City," Next, the following conclusion was reached as a result: (a) The quality of the product has a positive and significant influence on the satisfaction of BSI consumers in Bogor City. This can be

observed from the research findings, which indicate that the mark t Count of 2.497 is greater than the t table of 1.660. Furthermore, the mark significant of 0.014 is less than the threshold of 0.05. Therefore, based on the decision made in the T test, the hypothesis is first accepted. (b) Quality Service has a favorable influence on customer satisfaction, but it does not have a substantial impact on BSI customers in Bogor City, p Based on the findings of the research, it is evident that the mark t Count of 1.849 is greater than the t table of 1.660. Furthermore, the mark significance of 0.068 is greater than 0.05. Consequently, the hypothesis is rejected based on the decision made in the T test. (c) The performance of employees has a positive and significant impact on the satisfaction of BSI customers in Bogor City. This can be observed from the research findings, which indicate that the mark t Count of 5.290 is greater than the t table of 1.660. Furthermore, the mark significance of 0.001 is less than the threshold of 0.05. Therefore, based on the decision made in the T test, the third hypothesis is accepted.

According to the findings that were obtained from this study, the author will subsequently present some proposals, which are as follows: (a) Bank Syariah Indonesia (BSI) in Bogor City needs to continue to maintain the quality of the products that are already available there. This will ensure that customers continue to be satisfied with BSI products and remain loyal to the brand, rather than switching to competition. As for the steps that may be taken to improve the quality of the product, the approach that is always guarded is the characteristic that is typical of the bank's product alone. In this regard, it is necessary for this organization to be able to improve the quality of service by evaluating the return constraint or doing repairs to provide the customer with satisfaction regarding the service that has been provided. Because it is intended that BSI in Bogor City will be able to maintain or increase performance competitive personnel, employee performance is an important factor in determining the level of customer happiness and satisfaction overall. Increasing client satisfaction can be accomplished by personnel who are competitive in terms of their performance.

It is expected that the subsequent research will be able to incorporate more variable research, such as price, image brands, advertising, and so on, to generate a more comprehensive picture of the issue that was investigated from the research. In addition, all of the information that was gathered ought to be supplemented by interviews, so that the information obtained is both more detailed and more in-depth.

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