PalArch's Journal of Archaeology of Egypt / Egyptology

THE CORRELATION AND SIGNIFICANT EFFECT ON THE PRODUCT QUALITY PERCEPTION, TRUST AND CUSTOMERS' VALUE TOWARDS THE IMAGE OF SYARIAH BANKING IN MEDAN

*[1]*Reza Nurul Ichsan, [2]*Lilis Suriani Gultom, [3]*Ahmad Karim, [4]*Lukman Nasution, [5]*Muhammad Syahbudi*
[1]Universitas Pembinaan Masyarakat Indonesia
[2]Universitas Darma Agung Medan
[3]Universitas Pembinaan Masyarakat Indonesia
[4]Universitas Muslim Nusantara Al Washliyah Medan
[5]Universitas Islam Negeri Sumatera Utara
*[1]rezaichsan31@gmail.com, [2]lilis04jun@gmail.com, [3]ahmadkarimk1973ok@gmail.com, [4]lukmannasution@umnaw.ac.id, [5]bode.aries@uinsu.ac.id

Abstract

The objective of this study was to determine: (1) the effect of product quality perception on the image of Syariah Banking in Medan City; (2) the effect of trust on the image of Syariah Banking in Medan City; (3) the effect of customer value on the image of Syariah Banking in Medan City. The type of research used was quantitative research with a questionnaire distribution method. The questionnaire was distributed directly to the 90 customers' banking. The analysis test calculations in this study were carried out using the assistance of the Statistical Package for Social Science (SPSS) program. From the discussion conducted in accordance with the topic and subject matter, as well as data analysis, the results obtained in the form of regression are as follow: $Y = 0.747 + 0.145X1 + 0.663X2 + 0.188X3$. With a determination of 0.974 or 97.4% the effect of product quality perception, trust and customer value on the image of Medan Syariah banking. This indicated that (1) The perception of product quality effected to the image of banks in Medan. Judging from the value of $t_{observed}$ perceptions of product quality = 3.085, we got $t_{observed} > t_{table}$ or 3.085 > 1.658 and probability 0.002 < 0.05. (2) The trust effected the image of Syariah banking in Medan City. This can be seen from the value of $t_{observed}$ of trust = 9,823, then it was obtained $t_{observed} > t_{table}$ or 9.823 > 1.658 and the probability 0.00 < 0.05. (3) The customer value effected to the image of Syariah

banking in Medan City. This was seen from the value of the t $_{observed}$ of the customer value = 5.288, then it was obtained t $_{observed}$> t $_{table}$ or 5.288> 1.658 and the probability 0,00 < 0,05.

INTRODUCTION

The rapid increase of economic world tight competition makes economic actors looked for ways to implement some accurate strategies to bring much profit to their organizations or companies. There are two concepts that can be applied by economic actors in managing the resources they have. First, the concept of product centric and the second is the concept of customer centric. (Gaol et al., 2020; Nicola et al., 2020; Munyoro et al., 2017; Al-tamimi, 2013). In the product centric concept of economic actors think about how to process the resources they have, starting from the product development process then product distribution and promotion to consumers so that the products they produce are bought and demanded by consumers. While the concept of customer centric, economic actors are required to prioritize the needs and desires of consumers by continuing to provide the best service to consumers. (Wibowo, 2013; Susanto, 2011; Kustina et al., 2019).

Syariah banking as one of the economic sectors that carries the concept of customer centric is expected to meet the needs of its customers in the field of financial transaction services. One of the efforts of Syariah banking to fulfill the customers' needs can be begun from the process of seeing or identifying the office in advance, such as what type of product or service is needed by the customer for instance by identifying consumer behavior. This thing was considered because each consumer has different behavior in consuming product or service. (Tjiptono, 1995; Setiadi, 2003; Zahrah et al., 2020; Usman, 2012; Farahdiba, 2020; Kalsum, 2008).

When Syariah banking has identified what is really needed by the customer, then the Syariah bank must provide the best quality of service in order to create customer satisfaction. The quality of services provided by Syariah banking to customers will be assessed later by the customer whether it is good or not. Customers will compare their expectations owned to the experience received from the product or service.

Therefore, customer satisfaction will be created, if Syariah banks can provide more than what is expected and needed by the customer or at least it is as same as what is expected and needed by the customer. If the perceived performance (service received) exceeds expectations then the consumer or customer will feel satisfied, but if on the contrary, the perceived performance is farer or lower than the expectations, then the customer will feel dissatisfied. (Ichsan & Nasution, 2019).

When a customer has received good service from Syariah bank, a better level of trust would be owned by the customer of Syariah bank so that the Syariah bank can maintain good relations with its customers. This was explained by Yusriani who said that if a Syariah bank provides poor service to customers, it will have a negative impact on the bank's image so that the level of customer trust will decrease, this also has an impact on customer dissatisfaction felt. (Purwaningsih & Kusuma, 2015; Abidin, 2008; Amri, 2020; Fitriati, 2015).

RESEARCH METHODOLOGY

This research was conducted at Syariah Banks in Medan City, started from May to July 2020. The research sample was taken randomly from all customers in 5 (five) Syariah banks in Medan with the total number of sample was 90 customers. This type of research was quantitative research. This research variable consisted of independent and dependent variables. The independent variable is Product Quality Perception (X-1), Trust (X-2), Customer Value (X-3). While the dependent variable is Image Banking (Y). This research data collection method in the form of a questionnaire distributed directly to customers in five Syariah banks in Medan. The sample distribution that was examined is as follows:

Table 1.
Number of Syariah Bank
Samples in Medan City

No	Bank	Number of Respondent
1.	Bank Sumut Syariah	18
2.	Bank Muammalat	18
3.	Bank BNI Syraiah	18
4.	Bank BRI Syariah	18
5.	Bank Syariah Mandiri	18
Total		**90**

Data was calculated by the researcher, 2020

Data analysis techniques in this study using: t test (partial), F test (in unison), and the coefficient of determination (R-Square / R2) test. The calculation of the analytical test in this study was carried out using program assistance of *Statistical Package for Social Science (SPSS).*

RESULT AND DISCUSSION
Validity Test
Validity is a level where the scale or set of measures accurately represent the concept. So, the objective of this study was to find out whether the research instrument (questionnaire) in this study was valid and reliable to measure the Effect of Product Quality Perception, Trust and Customer Value Towards the Image of Syaria Banking in Medan City (particularly Bank Muamalat Indonesia Medan Branch, BRI Bank Syariah Branch Medan, BNI Bank Syariah Syariah Medan Branch, Bank Sumut Syariah Medan Branch and Bank Syariah Mandiri Medan Branch). A question item can be categorized as valid if the correlation coefficient (robserved> rtable) with n = 90 is greater than 0.297.

Table 2. Validity Test

No	Variable	r-observed	r-table	Description	Conclusion
1.	The perception of product quality	0,63	0,279	r-observe > r-table	Valid
2.	Trust	0,621	0,279	r-observe > r-table	Valid
3.	Customer Image	0,41	0,279	r-observe > r-table	Valid
4.	Banking Image	0,654	0,279	r-observe > r-table	Valid

Data was calculated by the researcher, 2020

The rtable value for the two-tailed test at the 95% trust level or 5% significance (p = 0.05) can be sought based on the number of respondents or N. Because N = 44, the degree of freedom (df) is N = 90, rtable = 0.297). In statistics books, the value of r one-sided table at df = 90 and p = 0.05 is 0.297. The question item is declared valid if the value of r observed> r table. From the results of the output above, five questions are observed> rtable with the following details:

Based on the table above, the output analysis was as follow:

1)   Variable of product quality perception with r observed> r table (0.63> 0.297) then declared valid.

2)   Variable of trust with robserved> rtable (0.621> 0.297) then it is declared valid.

3)   Variable of customer value with a value of r observed> r table (0.41> 0.297) then declared valid.

4)   Variable of banking image with robserved> rtable (0.654> 0.297) are declared valid.

Reliability Test

Reliability test is carried out with internal consistency. The results of this test will reflect whether or not a research instrument can be trusted, based on the level of accuracy and stability of a measuring instrument. The instrument can be categorized as reliable if it has a reliability coefficient of 0.70 or more of Cronbach Alpha coefficient value. The level of reliability with Alpha Cronbach is measured on a scale of 0 to 1, as listed in the table below:

Table 3.
Level of Reliability Based on Alpha Values

Alpha	Realibility Level
>0,00 s.d 0,20	Not Reliable
>0,20 s.d 0,40	Poor Reliable
>0,40 s.d 0,60	Middle Reliabel
>0,60 s.d 0,80	Reliabel
>0,80 s.d 1,00	Very Reliabel

Based on processed data using SPSS, the reliability results are as follows:

Table 4. Reliability Test

No	Variable	Cronbach's Alpha	Conclusion
1.	Product Quality Perception	0,743	Reliable
2.	Trust	0,864	Reliable
3.	Customers' Value	0,808	Reliable
4.	Bangking Image	0,842	Reliable

Data was calculated by researcher 2020

Based on the table above, the output analysis is as follows:
1) Product quality perception variable Alpha value in Cronbach's Alpha column is 0.743 so it is declared reliable because it is greater than 0.70.
2) The variable of trust in the Alpha value in the Cronbach's Alpha column is 0.864 so that it is declared reliable because it is greater than 0.70.
3) The variable of customer value of Alpha value in the Cronbach's Alpha column is 0.808 so that it is declared reliable because it is greater than 0.70.
4) The banking image variable of Alpha value in the Cronbach's Alpha column is 0.842 so it is declared reliable because it is greater than 0.70.

Analysis of Hypotheses Test Result
1. The Result of *t* Test
To determine the accepted or rejected hypothesis proposed in this study, researchers used a hypothesis test consisting of t test and F-test are as follows:

Table 5. Regression Coefficient

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	0,747	0,484		1,542	0,127
Product quality perception	0,145	0,047	0,130	3,085	0,003
Trust	0,663	0,068	0,507	9,832	0,001
Customer Value	0,188	0,036	0,112	5,288	0,001

Data was calculated bt researcher 2020

Based on the table above, the regression equation can be written as follows:
$$Y = 0{,}747 + 0{,}145X1 + 0{,}663X2 + 0{,}188X3$$

The meaning of the results of the panel regression above is as follows:

1.   Constant value = 0.747, meaning that if the independent variable (perception of product quality, trust and customer value) is not added, or fixed, the banking image is as follows:

a.   If the independent variable perception of product quality is not added, then the banking image becomes 0.145

b.   If the independent variable of trust is not added, then the banking image becomes 0.663.

c.   If the independent variable is the customer's value, it is not added, then the banking image will be 0.188.

2.   The coefficient value of product quality perception is 0.145, meaning that if the total perception of product quality increases 100%, the banking image will increase to 14.5. Thus, the perception of product quality factors significantly effected to the image of Syariah banking

3.   The value of trust coefficient 0.663 means, if the trust is increased by 100%, then the banking image is 66.3%. This confirms that trust has a significant effect on the banking image.

4.   Customer value is 0.188, meaning that the customer value increases 100%, then the banking image is 18.8%, thus the customer value has a significant or real effect on the banking image.

Based on the data above, it can be concluded that the results of hypothesis testing are as follows:

The hypothesis of product quality perception

Hypothesis 1 stated that the perception of product quality effected to the image of Syariah banking in Medan City. In table 5 it can be seen that the value of $t_{observed}$ perceptions of product quality = 3.085 will obtain $t_{observed} > t_{table}$ or 3.085 > 1.658 and probability 0.002 < 0.05. From the results of the t test, it was found that Ho1 was rejected. The conclusion is that the independent variable (perception of product quality) influences the Y variable (image of Syariah banking in Medan City).

The Hypothesis of Trust

Hypothesis 2 stated that trust effected to the image of Syariah banking in Medan. In table 5 it can be seen that the value of $t_{observed}$ of trust = 9.823 then obtained $t_{observed} > t_{table}$ or 9.823 > 1.658 and probability 0.00 < 0.05. From the results of the t test, it was found that H_o2 was rejected. The conclusion is that the independent variable (trust) effected the Y variable (the image of Syariah banking in Medan City).

Hypoteses of Customer Value

Hypothesis 3 stated that customer value effected the image of Syariah banking Medan City. In table 5 it can be seen that the value of $T_{observed}$ of the customer value = 5.288 is obtained $t_{observed} > t_{table}$ or 5.288 > 1.658 and probability 0.00 < 0.05. From the results of the t test, it was found that Ho3 was rejected. The conclusion is that the independent variable (customer value) strongly effected the Y variable (the image of Syariah banking in Medan City).

2. Test of F-Statistic

The F test is used to test the simultaneous effect of the independent variable on the dependent variable, namely the independent variable, which is the perception of product quality, customer trust and value on the dependent variable, namely the image of the Syariah banking in Medan.
Under the condition:
Ha was accepted if $F_{observed} > F_{table}$, or the value of p-value in the coloumn sig. < level of significant (α) 5%.
Ho was accepted if $F_{observed} < F_{table}$, or p-value in the colougm sig. > level of significant (α) 5%.

The $F_{observed}$ value is 559,712 and the F_{table} is nk-1 = 90-3-1 = 86 and p = 0.05 is 2.21 or $F_{observed} > F_{table}$ or 559.712> 2.21, or p-value is 0,000 in the sig column. <level of significant (α) 5%, then there is an effected between the perception of product quality, trust and customer value simultaneously on the image of Syariah banking in Medan. The results of the simultaneous effected test can be seen in the table below:

Table 6. The Result of ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	351,791	3	58,632	559,712	0,000
	Residual	8,695	86	0,105		
	Total	360,489	89			

a. Predictors: (Constant), Product Quality Perception, Trust and Customer Value
b. Dependent Variable: Bangking image
Data was calculated by researcher, 2020

In table 6 it can be seen that the significance value is 0,000 <0.05 which is shown in the data analysis. The results of data analysis obtained $f_{observed}$ value of 559.712 at a significance level of 95% or α = 5% with dk = n - k-1 (90-3-1) = 86 is 2.22 (559, 712> 2.22). This showed that there is a simultaneous effect on the perception of product quality, trust and customer value on the banking image at Bank Syariah Medan City.

3. Determination Test

The Determination Test (R2) is used to measure the extent of the model's ability to explain variations in the dependent variable. The coefficient of determination is between zero and one. A value close to one meant that the independent variables provide almost all the information needed to predict the variation of the dependent variable. From the regression analysis in table 7, adjusted R square is 0.974 or 97.4% the effect of product quality perception, trust and customer value on the Syariah Banking Medan. The test results can be seen in the following table:

Table 7. Determination test results R

Model	R	R Square	Adjusted R Square	Std Error of the Estimate	Durbin Waston
1	.988	.976	.974	.32366	1,802

a. Predictors: (Constant), Product Quality Perception, Trust and Customer Value

b. Dependent Variable: Bangking Image

Data was calculated by researcher, 2020

Table 7 showed that R-square = 0.976 thus the effect size can be calculated using the following formula:

R-saquare x 100% =0,976 x 100% =97,6%

Thus the simultaneous influence of all the independent variables, whether X1 (perception of product quality), X2 (trust) and X3 (customer value), on the dependent variable Y (image of syariah banking in Medan) is 97.6%. While the remaining 2.4% is effected by other variables not examined in this study.

CONCLUSION

From the results of research and data processing and discussion conducted, obtained the following results:

1.   **Product Quality Perception**

Stating that the perception of product quality affects the image of banks in the city of Medan. In table 5 it can be seen that the value of $t_{observed}$ perceptions of product quality = 3.085 will obtain $t_{observed} > t_{table}$ or 3.085> 1.658 and probability 0.002 <0.05. From the results of the t test, it was found that Ho1 was rejected. The conclusion is that the independent variable (perception of product quality) effected the Y variable (image of syariah banking in Medan City).

2.   **Trust**

Stating that trust affects the image of Syariah banking in Medan City. In table 5 it can be seen that the value of $t_{observed}$ of trust = 9.823 then obtained $t_{observed} > t_{table}$ or 9.823> 1.658 and probability 0.00 <0.05. From the results of the t test, it was found that Ho2 was rejected. The conclusion is that the independent variable (trust) effected the Y variable (the image of Syariah banking in Medan City).

3.   **Value of Customer**

Stating that customer value affected the image of Syariah banking in the city of Medan. In table 5 it can be seen that the value of $T_{observed}$ of customer value = 5.288 is obtained $t_{observed} > t_{table}$ or 5.288> 1.658 and probability 0.00 <0.05. From the results of the t test, it was found that Ho3 was rejected. The conclusion is that the independent variable (customer value) influenced the Y variable (the image of Syariah Banking in Medan City).

REFERENCES

Abidin, A. (2008). Pengembangan Usaha Micro Kecil dan Menengah (UMKM) Sebagai Kekuatan Strategis dalam Mempercepat Pembangunan Daerah. *AKMEN Jurnal Ilmiah*, *5*(4).

Al-tamimi, K. (2013). The Role of Islamic Banks Operating in Jordan in Economic Development. *Journal of Economics and Sustainable Development Www.Iiste.Org ISSN 2222-1700 (Paper) ISSN 2222-2855 (Online)*, *4*, 14.

Amri, A. (2020). Dampak Covid-19 terhadap UMKM di Indonesia. *BRAND Jurnal Ilmiah Manajemen Pemasaran*, *2*(1), 123–131.

Farahdiba, D. (2020). Konsep dan Strategi Komunikasi Pemasaran: Perubahan Perilaku Konsumen Menuju Era Disrupsi. *Jurnal Ilmiah Komunikasi Makna*, *8*(1), 22–38.

Fitriati, R. (2015). *Menguak Daya Saing UMKM Industri Kreatif: Sebuah Riset Tindakan Berbasis Soft Systems Methodology*. Yayasan Pustaka Obor Indonesia.

Gaol, J. L., Ichsan, R. N., & Hutabarat, L. (2020). The effect of working atmosphereand discipline towardemployee work productivityinpt. Duta margalestarindomedan. *Journal of Advanced Research in Dynamical and Control Systems (2020)*, 554–564.

Ichsan, R. N., & Nasution, L. (2019). PENGARUH PERSEPSI KEMUDAHAN PENGGUNAAN DAN PERSEPSI DAYA GUNA TERHADAP MINAT NASABAH MENGGUNAKAN MANDIRI ONLINE PADA PT. BANK MANDIRI (PERSERO) KCP GATOT SUBROTO 2. *PROSIDING SEMINAR NASIONAL HASIL PENELITIAN*, *2*(2), 1128–1136.

Kalsum, E. U. (2008). *Analisis pengaruh strategi bauran pemasaran terhadap keputusan mahasiswa memilih Fakultas Ekonomi Universitas Al-Azhar Medan* [Master's Thesis].

Kustina, K.T., Dewi, G.A.A.O., Prena, G.D., Suryasa, W. (2019). Branchless banking, third-party funds, and profitability evidence reference to banking sector in indonesia. *Journal of Advanced Research in Dynamical and Control Systems, 11*(2), 290-299.

Munyoro, G., Nczomani, D., & Mhere-Chigunhah, B. (2017). THE SIGNIFICANCE OF SPECIAL ECONOMIC ZONES IN THE ECONOMIC DEVELOPMENT OF ZIMBABWE: A CASE STUDY OF ZIM ASSET. *BEST: International Journal of Management, Information Technology and Engineering   (BEST: IJMITE)*,   *5*. https://www.researchgate.net/publication/317037052_THE_SIGNIFICA NCE_OF_SPECIAL_ECONOMIC_ZONES_IN_THE_ECONOMIC_D EVELOPMENT_OF_ZIMBABWE_A_CASE_STUDY_OF_ZIM_ASS ET

Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Iosifidis, C., Agha, M., & Agha, R. (2020). The socio-economic implications of the coronavirus pandemic (COVID-19): A review. *International Journal of Surgery   (London,   England)*,   *78*,   185–193. https://doi.org/10.1016/j.ijsu.2020.04.018

Purwaningsih, R., & Kusuma, P. D. (2015). ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI KINERJA USAHA KECIL DAN MENENGAH (UKM) DENGAN METODE STRUCTURAL EQUATION MODELING (Studi kasus UKM berbasis Industri Kreatif Kota Semarang). *Prosiding SNST Fakultas Teknik*, *1*(1), Article 1. https://publikasiilmiah.unwahas.ac.id/index.php/PROSIDING_SNST_F T/article/view/1113

Setiadi, N. (2003). *Perilaku Konsumen: Konsep dan Implikasi untuk Strategi dan Penelitian Pemasaran*. Kencana.

Susanto, W. A. (2011). Pengaruh harga kualitas pelayanan dan nilai pelanggan terhadap kepuasan konsumen pada rumah makan di kota purwokerto. *Universitas Negri Semarang: Purwokerto*.

Tjiptono, F. (1995). *Strategi pemasaran*. ANDI OFFSET.

Usman, R. (2012). Manajemen Sumber Daya Manusia Strategik, Kinerja Karyawan dan Kinerja Pemasaran (Pada Industri Pengolahan buah markisa di Makassar). *Jurnal Ilmiah Agribisnis Dan Perikanan (Agrikan UMMU-Ternate)*, *5*(2), 54–60.

Wibowo, A. S. (2013). *Pengaruh harga, kualitas pelayanan dan nilai pelanggan terhadap kepuasan konsumen pada rumah makan di Kota Purwokerto* [PhD Thesis]. Universitas Negeri Semarang.

Zahrah, N. A. N., Yelta, N. A., Rohana, F., Miswag, J., Lestari, L. M., Julianto, V., & Indraswari, C. (2020). MENINGKATKAN PEMAHAMAN MENGENAI STRATEGI PEMASARAN KEPADA KARYAWAN TOKO SUMBER PANGURIPAN, PONGGOK, KLATEN. *Mega Aktiva: Jurnal Ekonomi Dan Manajemen*, *9*(1), 21–28.