

PRODUCT EXCELLENCE AND SERVICE EFFECTIVENESS AT BSI: KEY TO CUSTOMER LOYALTY OF EASY WADIAH PRODUCTS

¹Supriadi, ²Nur Isra' Ahmad

¹Universitas Islam Negeri Alauddin Makassar, ²Universitas Negeri Makassar,
Email: ¹supriadi.hamid@uin-alauddin.ac.id, ²nur.isra.ahmad@unm.ac.id

Abstract

This study aims to find and analyze the influence of product excellence and service effectiveness on customer loyalty in easy wadiah savings products at Bank Syariah Indonesia Makassar Branch. This type of research is quantitative, with 34 respondents from Bank Syariah Indonesia Makassar Branch with a sampling technique using probability sampling. The data collection instrument uses a closed questionnaire with a Likert scale. The quantitative analysis uses SPSS (Statistical Product and Service Solution). The results of this study indicate that product excellence and service effectiveness positively and significantly influence customer loyalty in using easy wadiah savings at Bank Syariah Indonesia Makassar Branch. This finding indicates that Bank Syariah Indonesia needs to maintain product excellence and strengthen service effectiveness so that customers remain loyal.

Keywords: *product excellence; service effectiveness; customer loyalty; easy wadiah savings*

A. INTRODUCTION

The presence of Law No. 21 of 2008 has triggered greater opportunities given to the community to obtain complete banking services in accordance with Islamic law (Marcela Nasir dan Siswadi Sululing, 2015). This opportunity is given as an effort to empower existing Islamic banking and encourage market development, quality improvement, and performance of a bank. Based on the explanation of the law above, the development of the Islamic banking industry has increased and has a fairly influential place in the national banking environment. This is proven by the increasing number of Islamic financial institutions whose presence is currently one of the most stable growing institutions. In addition, the products and services issued are increasingly complete, innovative, and varied.

Given the large number of Islamic banks that produce the same products and services. So, there is a need for something that is attractive to remain loyal to using the products and services produced. The initial step that needs to be taken to

increase customer appeal is to increase product excellence. Not only paying attention to product excellence, Islamic banking also needs to pay attention to service quality. Service quality is a factor that greatly determines the success of a bank (Salleh et al., 2019). Quality service is an attraction for customers.

Having satisfied customers is very important for the banking industry because the banking industry has the characteristics of high-contact service and a very high level of competition, in addition to implementing a more constructive relationship and attention with customers. Customers who are satisfied with this will undoubtedly generate publicity for potential new customers and ultimately will produce loyal customers.

A Sharia bank is a bank whose operational activities are based on Sharia principles (Kartika & Andrini, 2024). One of the banks that is the focus of this study is Bank Syariah Indonesia, which is a Sharia bank resulting from the merger of three state-owned Sharia banks, namely Bank Rakyat Indonesia Syariah, Bank Negara Indonesia Syariah, and Bank Mandiri Syariah.

The merger of the three Sharia banks aims to encourage the growth of the Sharia economy in Indonesia (Maulana et al., 2024), considering that Indonesia is the country with the most significant Muslim majority in the world. It was recorded that as of December 2020, BSI (Bank Syariah Indonesia) assets had reached IDR. 239.56 trillion (Munthe & Winario, 2022). The size of the assets places BSI as the seventh largest bank in Indonesia based on assets owned.

One of the products that is the focus of this study is the easy wadiah savings product at Bank Syariah Indonesia. The advantage of this product is that it does not set an administration fee every month (Muhaeni et al., 2022). However, even though this product has advantages, many people still doubt the professionalism of the services of Islamic banks. Excellence in products does not guarantee that customers can be retained. There is so much criticism from the public who doubt the suitability of Islamic banks with Islamic law. This phenomenon is in accordance with Afif's research on the flaws of usury in Islamic banking (Afif & Richa Angkita Mulyawisdawati, 2016). There is also Rodiyah's research on the incompatibility of the wadiah contract in Islamic banking with Islamic economic law (Rodiyah & Hadi, 2020). Another study with different research results is Pratiwi's research. The study revealed that the wadiah contract in Islamic banking is in accordance with Sharia principles. The differences in the research results above indicate a research gap in the practice of wadiah savings contracts.

The inconsistencies in the above research need to be studied further, considering that customer loyalty will be present if customers continue to believe in easy wadiah savings products. This means that the quality of products and services is closely related to customer loyalty. The better the quality of products and services, the better it will be for customer satisfaction and customer trust, which will then give birth to a loyal attitude towards Islamic bank products, especially easy Wadiah savings products. For this reason, researchers need to formulate the main problem, namely whether product excellence and service effectiveness have an effect on customer loyalty to easy wadiah savings products at Indonesian Islamic banks? The

objectives of this study are as follows:

1. Finding and analyzing the influence of product excellence on customer loyalty in easy wadiah savings products of Bank Syariah Indonesia, Makassar Branch.
2. Finding and analyzing the influence of service effectiveness on customer loyalty in easy wadiah savings products of Bank Syariah Indonesia, Makassar Branch.
3. Finding and analyzing the magnitude of the influence of product excellence and service effectiveness together on customer loyalty in easy wadiah savings products of Bank Syariah Indonesia, Makassar Branch.

The hypotheses in this study are as follows:

1. Ho: There is no positive and significant influence between product excellence on customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch
Ha: There is a positive and significant influence between product excellence on customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch.
2. Ho: There is no positive and significant influence between service effectiveness on customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch.
Ha: There is a positive and significant influence between service effectiveness on customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch.
3. Ho: There is no positive and significant influence between product excellence and service effectiveness together on customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch
Ha: There is a positive and significant influence between product excellence and service effectiveness together on customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch.

B. LITERATURE REVIEW

1. Product Excellence

Products are essential because what will be sold by business actors is the product, and buyers will get to know the seller through the goods offered. In the product strategy, what needs to be remembered is what is related to the product/goods as a whole, starting from its name, shape, contents, or packaging. The word product comes from the English product, which means something produced by labor or the like. In a simple sense, a product is something that can fulfill the desires of consumers/buyers. A product is also a collection of physical, psychological, service, and symbol attributes that produce satisfaction or benefits for buyers or users (Dunan et al., 2020). It can be concluded that a product is something, either in the form of goods or services offered by traders to consumers so that they are noticed and purchased by consumers.

The excellence of a product is something that needs to receive primary attention from producers, considering that a superior product is closely related to consumer satisfaction, which is the goal of marketing activities carried out by

business people. Each producer must choose a level of product quality that will help support their efforts in improving or maintaining the position of the product. Excellence is one of the main tools to achieve product position. Excellence is the level of capability of a particular brand or product to carry out a specific function (Maylina & Sofyan Mulazid, 2018).

Products in the Islamic perspective, consumers are valuable products that can be consumed and are very useful, and have utility value, bringing goodness, both material, moral, and spiritual (Saifudin, 2020). The bank product that is the focus of this study is the easy wadiah savings product. Wadiah savings are Islamic bank products in the form of savings from customers in the form of savings accounts for security and use, such as wadiah demand deposits. However, they are not as flexible as wadiah demand deposits, because customers cannot withdraw their funds by check (Nawawi, 2020).

Easy wadiah savings are savings with a wadiah contract that provides various facilities and conveniences in Rupiah currency. The facilities available in this savings include savings books and E-banking (ATM, SMS Banking, Internet Banking, Mobile Banking, and Phone Banking). The advantage of easy wadiah savings is that it is a savings product that is not subject to administration fees in its management. Customers can make deposits and withdrawals at any time according to their needs (Istikharoh et al., 2024). Easy Wadiah Savings offers various attractive advantages for customers who want a flexible and free Islamic banking system with no administration fees. This product is the right choice for people who want to manage their finances more efficiently and in accordance with Islamic values.

2. Service Effectiveness

Service is the key to success in various business or service activities; its role will be greater and more decisive when, in these activities, there is competence or competition in efforts to capture the market or customers (Ishak et al., 2019). Service effectiveness is a crucial aspect of the banking industry, including Islamic banking, which operates based on Islamic principles. Effective service not only reflects the quality of interaction between the bank and customers but also determines the level of satisfaction, loyalty, and trust in the Islamic banking system.

Service effectiveness can be defined as how far the difference is between customer expectations and the reality received (Pahlawan et al., 2019). Service effectiveness can be determined by comparing customer perceptions of the services they actually receive. Other sources also explain that service quality is the level of expected excellence and control over that level of excellence to satisfy consumers (Soebakir et al., 2018). If the service received is in accordance with expectations, then the quality of service is perceived as good and satisfying.

There are five dimensions of service that must be met in service, according to Zeithaml, Parasurahman, and Berry, namely Tangible, Responsiveness, Reliability, Assurance, and Empathy. These five dimensions are also called the Service Quality (SERVQUAL) dimensions, where all five can be used to measure

the level of customer satisfaction with the SERVQUAL method. So that these five dimensions have a role in influencing the level of customer satisfaction: 1) Tangible, real representation of the company's existence, including physical facilities such as buildings, parking lots, and service rooms. 2) Responsiveness, the company's willingness to help customers and provide services quickly, accurately, and with clear information. 3) Reliability, the company's ability to provide services as promised with consistency and reliability. 4) Assurance, the Knowledge, courtesy, and skills of employees in fostering customer trust in the company, including communication, credibility, security, competence, and service ethics. 5) Empathy, genuine and personal attention in interactions with customers (Bismelah, 2023).

Some of the service quality dimensions above have a vital role. However, if the five dimensions are implemented in the world of Islamic banking, they tend to be normative only. Therefore, it is necessary to add a dimension, namely compliance, as a complement to the dimensions mentioned above. The addition of compliance in the SERVQUAL dimension is an alternative to improving SERVQUAL (Service Quality), which Owen and Othman later developed into the CARTER model (Othman & Owen, n.d.). CARTER is an instrument that can be used to define and measure the quality of Islamic banking services and to create a useful quality assessment tool.

3. Customer Loyalty

Customer loyalty plays a crucial role in the banking industry because maintaining long-term relationships with customers not only improves the bank's financial performance but also ensures sustainable profitability (Ahmadi, 2023). Therefore, banks strive to attract and retain customers through various strategies, including improving service quality, loyalty programs, and financial product innovation. Getting loyal customers is not an instant process, but rather through strategic stages, starting from identifying potential customers to building sustainable partnerships.

Customer loyalty is a form of customer loyalty that is reflected in the use and utilization of products or services consistently over a long period. In addition, this loyalty is also shown through a positive attitude in recommending products or services to others (Ahmadi, 2023). Customer loyalty is not only related to satisfaction with the product but also reflects the customer's level of trust in the bank as an institution that is able to provide services according to customer needs and expectations.

Customer loyalty in the banking industry is formed through a process, where satisfaction with service quality has a direct influence on their level of loyalty. The higher the level of satisfaction, the higher the likelihood of customers to continue using the same banking product and choose to continue transacting in one institution without switching to competitors, including by utilizing the various services available.

In the context of the banking industry, customer loyalty is influenced by various factors, including service reliability, responsiveness to financial needs,

transparency of information, and convenience in transactions. Therefore, banks need to build strategies that are not only oriented towards acquiring new customers, but also maintaining close relationships with existing customers so that they remain loyal and continue to use the banking services offered.

Customer loyalty consists of two main aspects, namely behavior and attitude. The behavioral dimension describes the tendency of customers to make repeat purchases, reflecting customer preferences for a product or service within a certain period. Meanwhile, the attitudinal dimension refers to the customer's intention to continue using and recommending products or services to others. Customers with the intention to continue transacting and providing recommendations tend to build long-term relationships with the company.

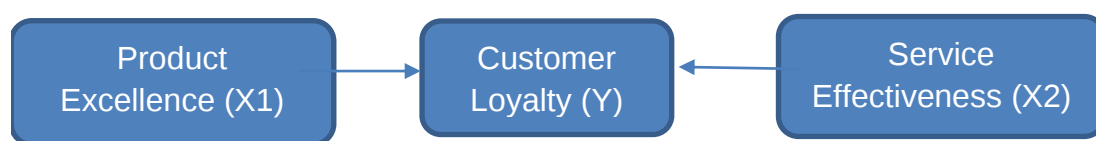
4. Theoretical Framework

Some of the advantages of this easy wadiah savings are free of monthly administration fees, customers can also make deposits and cash withdrawals easily. In addition, the bank can also maintain the trust of customers in accordance with the agreed and implemented agreements.

The type and quality of a product are very important in increasing customer loyalty. A company that has innovative, high-quality products that can compete with other products will certainly attract more customers. Likewise, in the Islamic banking industry, if the products offered are increasingly varied and innovative and can meet customer needs, interest will be even higher.

Customer loyalty is certainly also influenced by the quality of service. The effectiveness of service certainly reflects customer satisfaction which will ultimately reuse the banking services. Quality service is something that banks must do. The effectiveness of service will certainly encourage customers to commit to the banking products offered so that there is an impact on increasing customer loyalty to the products and services. Based on the above, the conceptual framework of the study can be described in the chart below:

Figure 1. Analysis Model



Flow Explanation:

1. Product Excellence (X1) and Service Effectiveness (X2) are independent variables that influence Customer Loyalty (Y).
2. Product Excellence includes ease of transaction, product benefits, security, and service flexibility.
3. Service Effectiveness is measured based on the SERVQUAL dimensions: reliability, assurance, tangible, responsiveness, and empathy.
4. These two factors have a direct relationship with customer loyalty, which is

manifested through repeat purchases, recommendations to others, and long-term attachment to the bank.

C. METHOD

This study uses a quantitative approach with the ex post facto method, which is a research approach that is carried out empirically and systematically to identify factors that contribute to the occurrence of an event. The main objective of this study is to reveal the causal relationship that allows the phenomenon to occur, especially in the context of product excellence and service effectiveness on customer loyalty to the Easy Wadiah savings product at Bank Syariah Indonesia, Makassar Branch.

Respondents in the study were customers of Bank Syariah Indonesia, Makassar Branch, who had used the easy wadiah with savings product, totaling 34 people with a sampling technique using probability sampling, namely random sampling. The instrument in this study used a closed questionnaire with a Likert scale. The Likert scale is used by breaking down the research variables into sub-variables, which are then further developed into a number of indicators to measure the aspects studied systematically. These indicators are used as a reference in making statements. Statements on a Likert scale consist of 4 scales, namely strongly agree, agree, disagree, and strongly disagree.

Next, the researchers conducted a validity test on the statement items using the Pearson correlation method. The testing was conducted based on the criteria of the r table value at a significance level of 0.05 with a two-tailed test. Here is a summary of the validity test results conducted with the help of SPSS:

Table 1. Summary of Validity Test Results

No	Variables	Number of Items		
		Total Items	Valid Items	Dropped Items
1	Product Excellence	15	15	-
2	Service Effectiveness	15	15	-
3	Customer Loyalty	15	15	-

Source: Processed Primary Data, 2025

Furthermore, the reliability of valid data has been tested using the Cronbach Alpha method, which works to measure the internal consistency of instrument research. The Cronbach Alpha value shows to what extent the items in an instrument correlate with each other and provide consistent results when used in measurement repeat. Here is a summary of results testing reliability that has been done:

Table 2. Summary of Reliability Test Results

Variables	Alpha Value	Information
Product Excellence	0.941	Reliable
Service Effectiveness	0.946	Reliable
Customer Loyalty	0.958	Reliable

Source: Processed Data, 2025

In a study, reliability is tested with a set mark threshold, where an instrument is considered reliable If *Cronbach's Alpha* reaches or exceeds 0.60. Testing This ensures that the data obtained is highly trusted and can be used for analysis without bias or inconsistency in measurement. Based on the table reliability test results, the mark *alpha* on the variables of superiority product is 0.941, variable Effectiveness service is 0.946, and loyalty Customer is 0.958. This result indicates that the questionnaire has high reliability, as indicated by the value of *Cronbach Alpha*, which is achieved or exceeds 0.60. Thus, it can be concluded that the questionnaire in the study has A good level of of trust and can function effectively as an instrument for data collection.

Furthermore, an assumption test is carried out using classic regression, including residual normality and multicollinearity tests. Done use method *One Sample Kolmogorov-Smirnov* through device SPSS software. Residuals are considered normally distributed if the significance is more than 0.05. A multicollinearity test was also done to evaluate mark *tolerance* and *variance inflation factor* (VIF). Multicollinearity stated No happens if the VIF value is less than 10 and *Tolerance* is more than 0.1.

The data has fulfilled the assumption base after conducting residual normality and multicollinearity tests. Then, it was analyzed using the formula linear regression to determine the connection between independent and dependent variables in the study. Stage next is the gripping conclusion about the reception or rejection hypothesis. Testing hypothesis in a way partially done with the t -t-statistic test (two sides), while testing hypothesis in a way simultaneous using the F test. Stage end in analysis This is a coefficient test determination, which aims to measure how much contribution is independent of variable dependent. All data processing processes are carried out using the soft *Statistical Product and Service Solution (SPSS)* device to ensure accurate results analysis.

D. RESULT AND DISCUSSION

Prerequisite Test Analysis

1. Residual Normality Test

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardi zed Residual
N		34
Normal Parameters a,b	Mean	.0000000
	Std. Deviation	2.07595190
Most Extreme Differences	Absolute	.191
	Positive	.109
	Negative	-.191
Test Statistics		.191
Asymp. Sig. (2-tailed)		.003 ^c
Exact Sig. (2-tailed)		.147
Point Probability		.000

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed Data, 2025

The normality of residuals is tested with the Exact Sig value (2-tailed) in the Kolmogorov-Smirnov test. If the Exact Sig value (2-tailed) is greater than 0.05, then the residual is stated as normally distributed. On the other hand, if the Exact Sig value (2-tailed) is less than 0.05, then the residual is considered to follow a normal distribution. Based on the output above, it can be known that The Exact Sig value (2-tailed) is 0.147 because the significance is more than 0.05, and the residual value is distributed normally.

2. Multicollinearity Test

A multicollinearity test was done to analyze the regression model's Tolerance and Variance Inflation Factor (VIF) values. The following is a summary of results testing multicollinearity obtained via SPSS.

Table 4. Summary of Multicollinearity Test Results

Variables	Tolerance	VIF	Information
Superiority Product	0, 183	5,463	Non Multicollinear
Effectiveness Service	0, 183	5,463	Non Multicollinear

Source: Processed Data, 2025

Based on the output obtained, the value tolerance for the second variable reached 0.183, which is bigger than the threshold limit of 0.10, while the VIF value of 5.463 is still under the mark maximum of 10. Thus, it can be concluded that there is no problem with multicollinearity between variables free in the study.

Influence Product Excellence to Customers Loyalty of Easy Wadiah Savings Products, Bank Syariah Indonesia, Makassar Branch

Hypothesis First, state that there is a positive and significant connection between the Product Excellence to Customers Loyalty of Easy Wadiah Savings Products of Bank Syariah Indonesia Makassar Branch. For the test hypothesis, the analysis uses the simple regression method.

Table 5. Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.559	3,729		-.150	.882
Product Excellence	1,007	.067	.936	15,085	.000

a. Dependent Variable: Customer Loyalty

Source : Analysis Results Regression Simple SPSS help

Table 6. Summary results Regression Simple X_1 -Y

a	-0.559	Equality Regression
b	1,007	$Y = -0.559 + 1.007 X_1$

Based on the summary results, the calculation regression simple above obtained constant a is -0.559, and the coefficient regression b is 1.007. The resulting regression equation is $Y = -0.559 + 1.007 X_1$ because a signed value is negative. If the variable superiority product is considered No, There is, or zero, the variable loyalty Customer's value will reduce or decrease. The value coefficient regression

obtained of 1.007 means that the superior product Easy Wadiah Savings has influenced loyalty customers. This shows that if product excellence can be improved, then customer loyalty to the easy wadiah-saving product will also experience improvement.

Furthermore, a t-test was conducted see Table 5. Testing This is done by comparing the t count with the t table at level significance 0.05. The t-test results were obtained with - a value of 15.085 and a significance of 0.00. The t table can seen in the table statistics at a significance of 0.05 with degrees freedom $df=n-1$ or $34-1=33$, the result obtained from the t table of 1,692. Based on the results tested, it is known that the - t-value> table ($15.085 > 1.692$) and the value significance 0.000 smaller than 0.05, then H_0 is rejected, so we can conclude that the superior product influences the loyalty customers of Bank Syariah Indonesia, Makassar Branch.

Determination value coefficient determination can seen in the table below:

Table 7. Model Summary ^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.936 ^a	.877	.873	2.279	2.159

a. Predictors: (Constant), Product Excellence

b. Dependent Variable: Customer Loyalty

Source: SPSS 2025 processed data

Coefficient determination of R square (R^2) function to measure to what extent the variables independent contribute to the variable dependent. Based on the results of the SPSS processing in a study, it was found that the R^2 value of 0.877 indicates that product excellence contributes 87.7% to customer loyalty. In comparison, 12.3% were influenced by other variables not entered into the analysis model.

Based on all stages of testing that have been done, there is a positive and significant between product excellence and customer loyalty on products Easy Wadiah Savings Bank Syariah Indonesia. findings this is also appropriate with the results study Maylina (Maylina & Sofyan Mulazid, 2018) that state that product excellence easy wadiah saving products own influence significant to customer loyalty, based on data from 100 respondents who are BRI Syariah Bank customers. Validity findings prove This through the t-test, where the calculated t- vt-value(4.228) is greater than the table (1.984). This indicates that product excellence savings, of course, include significant customer loyalty because product excellence gives the mark that you can better fulfill customers' needs and expectations.

This research is also supported by Febiola's study, which states that the results of the descriptive analysis with a sample of 100 respondents indicate the level of customer loyalty towards the easy wadiah savings product of PT. Bank Syariah Indonesia reached 124 (Febiola et al., 2023). These findings indicate that customer loyalty is in good condition. The meaning of this finding is that customers tend to have a high loyalty towards the product, which could be due to various factors, one of

which is the benefits of the easy wadiah savings. The meaning of this finding is that customers tend to have a high level of loyalty to the product, which could be due to various factors, one of which is the benefits of the easy wadiah savings.

The Influence of Service Effectiveness on Customer Loyalty to the Easy Wadiah Savings Product at Bank Syariah Indonesia Makassar Branch

The second hypothesis states a positive and significant relationship exists between Service Effectiveness and Customer Loyalty on the Easy Wadiah Savings Product at Bank Syariah Indonesia Makassar Branch. An analysis was conducted using the simple regression method to test this hypothesis.

Table 8. Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,850	6,437		1.375	.179
	Service Effectiveness	.838	.115	.789	7,270	.000

a. Dependent Variable: Customer Loyalty

Source: Analysis Results Regression Simple SPSS help

Table 9. Summary results Regression Simple X_2 -Y

a	8,850	Equality Regression
b	0.838	$Y = 8,850 + 0,838 X_2$

Based on the summary of the results of the simple regression calculation above, the constant a is 8.850, and the regression coefficient b is 0.838. The resulting regression equation is $Y = 8.850 + 0.838X_2$. Because the value of b is positive, the independent variable X_2 has a positive effect on the value of the dependent variable (customer loyalty). If service effectiveness is increased, there will be a significant increase in customer loyalty as an impact of the variable X_2 (service effectiveness) on Y (customer loyalty).

Furthermore, a t-test is carried out by looking at the coefficients in Table 8 above. This test compares the calculated t with the t table at a significance level of 0.05. The t-test results obtained a calculated t-value of 7.270 and a significance of 0.00. The t table can be seen in the statistical table at a significance of 0.05 with degrees of freedom $df = n-1$ or $34-1 = 33$; the results obtained from the t table are 1.692. Based on the test results, it is known that the calculated t value > table ($7.270 > 1.692$) and the significance value of 0.000 is smaller than 0.05, so H_0 is rejected, so it can be concluded that service effectiveness affects customer loyalty of the

Makassar Branch of the Indonesian Sharia Bank.

The determination of the coefficient of determination value can be seen in the table below:

Table 10. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.789 ^a	.623	.611	3.986	1,852

a. Predictors: (Constant), Service Effectiveness

b. Dependent Variable: Customer Loyalty

Source : SPSS 2025 processed data

The determination coefficient R square (R^2) measures the extent to which the independent variable contributes to the dependent variable. Based on the results of SPSS processing in this study, it was found that the R^2 value of 0.623 indicates that product excellence contributes 62.3% to customer loyalty. In comparison, 37.7% is influenced by other variables not included in this analysis model.

Based on several stages of testing that have been carried out, it can be concluded that there is a positive and significant influence between Service Effectiveness and customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia. Different findings from Arianto's research (Arianto & Nirwana, 2021). Based on the results of the hypothesis test in the study, it was found that service quality did not affect loyalty. This is in contrast to the research results conducted by the researcher. This study shows that service effectiveness does not always directly impact customer loyalty. This difference is due to more dominant trust and values. In Islamic banking, customer loyalty is often more influenced by trust in sharia principles and the conformity of Islamic values than service effectiveness. Customers may remain loyal even though services.

are less efficient than conventional banks due to trust factors and commitment to a sharia-based economy.

The Influence of Product Excellence and Service Effectiveness Together on Customer Loyalty in Easy Wadiah Savings Products of Bank Syariah Indonesia, Makassar Branch

The third hypothesis states a positive and significant relationship exists between product excellence and service effectiveness on customer loyalty in easy wadiah savings products of Bank Syariah Indonesia, Makassar Branch. An analysis was conducted using the multiple regression method to test this third hypothesis. Furthermore, it can be seen in the table below:

Table 11. Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics
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		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.986	3,569		.276	.784		
	Product Excellence	1.311	.147	1.218	8,934	.000	.183	5.463
	Service Effectiveness	-.331	.145	-.312	-2.287	.029	.183	5.463

a. Dependent Variable: Customer Loyalty

Source: SPSS 2025 processed data

Table 12. Summary of Multiple Regression Results x_1 and x_2 against Y

a	0.986	Equality Regression
b_1	1,311	$Y = 0.986 + 1.311X_1 -$
b_2	-0.331	$0.331X_2$

Based on the results of the multiple regression calculation above, the constant a is obtained as 0.986; this means that if the values of product superiority and service effectiveness are 0, then customer loyalty will be 0.986.

The value of the regression coefficient for the variable (b_1) is 1.311, meaning that if the independent variable (product superiority) remains constant and increases by 1%, customer loyalty (Y) will increase by 1.311. A positive coefficient means there is a positive relationship between product superiority and customer loyalty; the higher the product superiority, the higher the customer loyalty.

Meanwhile, the regression coefficient value of the Service Effectiveness variable (b_2) is negative, specifically -0.331; this means that if the independent variable remains constant (Service Effectiveness) and increases by 1%, customer loyalty (Y) will decrease by 0.331. A negative coefficient means there is a negative relationship between service effectiveness and customer loyalty; as service effectiveness increases, customer loyalty decreases.

Next, to determine variable X_1 (product excellence) and variable X_2 (service effectiveness), an F-test was conducted. The summary of the F-test results can be seen in the table as follows:

Table 13. ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1205.813	2	602.907	131,421	.000 ^b
	Residual	142,216	31	4,588		
	Total	1348.029	33			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Services Effectiveness, Product Excellence

Source: SPSS 2025 processed data

The results of the F test in the table above show that the value of the calculated F is 131.421, and the significance value is 0.000. The value of the F table is first determined by comparing the calculated F and the F table. At a significance level of 0.05 with df 1 (number of variables-1) = 2, and df 2 (n-k-1) or 34-2-1 = 31 (n is the number of data and k is the number of independent variables), the results obtained for the F table are 3.305.

Next, compare the calculated F and F table values. Based on the F test, it is known that the calculated $F > F$ table ($131.421 > 3.305$) and the significance < 0.05 ($0.000 < 0.05$), then H_0 is rejected, so it can be concluded that product excellence and service effectiveness together affect customer loyalty to the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch.

The determination of the coefficient of determination value can be seen in the table below:

Table 14. Model Summary ^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.946 ^a	.895	.888	2.142	2.436

a. Predictors: (Constant), Services Effectiveness, Product Excellence

b. Dependent Variable: Customer Loyalty

Source: SPSS 2025 processed data

R square or R^2 , which shows the coefficient of determination. The R^2 value of 0.895 means that the percentage of contribution of the product excellence and service effectiveness variables together contributes 89.5% to customer loyalty, while 10.5% is influenced by other variables not included in this model. Based on the results of the initial to final testing for the third hypothesis, there is a positive and significant influence between product excellence and service effectiveness together on customer loyalty in the easy wadiah savings product of Bank Syariah Indonesia, Makassar branch.

The results of this study are also in line with Setianingsih's research which states that the quality of savings products and banking services has a positive and significant influence on customer satisfaction. Furthermore, the results of the study show that the quality of savings products, service quality, and customer satisfaction together contribute to increasing customer loyalty (Setianingsih et al., 2019). This finding indicates that the higher the quality of products and services provided by the bank, the greater the level of customer satisfaction, which ultimately drives customer loyalty to the banking institution.

E. CONCLUSION

The results of this study indicate that the three hypotheses have a significant effect on customer loyalty. Product excellence and service effectiveness positively and significantly affect customer loyalty in using easy wadiah savings at Bank Syariah Indonesia Makassar branch. In other words, improving the quality of savings products and the effectiveness of services provided by the bank directly contributes to increasing customer loyalty. This finding indicates that Bank Syariah Indonesia needs to maintain product excellence and strengthen service effectiveness so that customers remain loyal. Investment in banking digitalization, customer service training, and improving sharia-based product features can be the primary strategy for maintaining competitive advantage.

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