

BOOSTING CUSTOMER GROWTH: THE IMPACT OF SERVICE EXCELLENCE AND PRODUCT QUALITY AT BANK MUAMALAT KCP GOWA, SOUTH SULAWESI

Mirnawati¹, Asyraf Mustamin², Supriadi³, Awal Nur⁴

¹ UIN Alauddin Makassar, Indonesia, mirnawatimuhlis123@gmail.com

² UIN Alauddin Makassar, Indonesia, asyraf.mustamin@uin-alauddin.ac.id

³ UIN Alauddin Makassar, Indonesia, Supriadi.hamid@uin-alauddin.ac.id

⁴ UIN Alauddin Makassar, Indonesia, awalnur230702@gmail.com

Abstract

Service excellence and product quality are two factors that can affect customer satisfaction. Customer satisfaction will drive customers' growth. For example, customers who are satisfied with the services or products offered will promote Islamic banking products/services to others, which will affect the growth in the number of customers. The purpose of this study was to determine the effect of service excellence and product quality on customer growth at Bank Muamalat KCP Gowa. The number of samples in this study were 100 respondents, using a quantitative approach. The data collection technique used a questionnaire, and the sample calculation technique used the slovin formula. The results of this study indicate that the sig. value of $0.000 < 0.05$ and the t-count value of $5.146 > t\text{-table } 1.983$ for the service excellent variable and the value of $0.008 < 0.05$ and the t-count value of $2.711 > t\text{-table } 1.983$ for the product quality variable. Furthermore, the value of $0.000 < 0.05$ and F count of $40.856 > F\text{ table of } 3.090$ were obtained. The implication of this research shows the excellent service quality enhances customer growth, as well as the high product quality improves customer growth. The excellent service and product quality provided will create satisfaction for customers to recommend to others and support the growth of the number of customers at Bank Muamalat KCP Gowa.

Keywords: Service Excellent, Product Quality, Customer Growth

Abstrak

Pelayanan prima dan kualitas produk merupakan dua faktor yang dapat mempengaruhi kepuasan pelanggan. Kepuasan nasabah akan memicu pertumbuhan jumlah nasabah. Hal ini dikarenakan nasabah yang merasa puas dengan pelayanan atau produk yang ditawarkan akan mempromosikan produk/jasa perbankan syariah

kepada orang lain, yang akan mempengaruhi pertumbuhan jumlah nasabah. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh pelayanan prima dan kualitas produk terhadap pertumbuhan jumlah pelanggan pada Bank Muamalat KCP Gowa. Jumlah sampel dalam penelitian ini sebanyak 100 responden, dengan menggunakan pendekatan kuantitatif. Teknik pengumpulan data menggunakan kuesioner, dan teknik perhitungan sampel menggunakan rumus slovin. Hasil penelitian ini menunjukkan bahwa nilai sig. sebesar $0,000 < 0,05$ dan nilai t-hitung $5,146 > t$ -tabel $1,983$ untuk variabel pelayanan prima dan nilai $0,008 < 0,05$ dan nilai t-hitung $2,711 > t$ -tabel $1,983$ untuk variabel kualitas produk. Selanjutnya diperoleh nilai $0,000 < 0,05$ dan F hitung sebesar $40,856 > F$ tabel sebesar $3,090$. Implikasi dari penelitian ini adalah kualitas pelayanan terbaik dapat meningkatkan jumlah pelanggan, begitu pula dengan kualitas produk yang tinggi dapat meningkatkan jumlah pelanggan. Pelayanan terbaik dan kualitas produk yang diberikan akan menciptakan kepuasan bagi pelanggan sehingga dari kepuasan tersebut pelanggan akan merekomendasikan kepada orang lain dan mendukung pertumbuhan jumlah nasabah di Bank Muamalat KCP Gowa.

Kata Kunci: *Pelayanan Prima, Kualitas Produk, Pertumbuhan Jumlah Pelanggan*

Introduction

The rapid and competitive growth of the market forces competition among companies in the banking sector to be unavoidable (David et al., 2022). Competition occurs not only in terms of products and services, but also in terms of service quality. In these conditions, every service company including Islamic banking must realize that customer satisfaction will be created from the positive attitude of employees, through excellent service to their customers (Astuti & Huda, 2020).

Service quality is an important component that will become a competitive advantage amidst the current rapid development of Islamic banks. This is since banks, as service companies, have the characteristic of being easy to imitate a product that has been marketed. Therefore, Islamic banks should be able to provide excellent service quality to gain a competitive advantage over of other banks. Given that Islamic banking is a company engaged in services, one aspect of increasing customer satisfaction is from the excellent service (Kurniawan, 2020).

Excellent service is believed to be one of the keys to success in the banking world in maximizing service in accordance with customer expectations. Apart

from that, excellent service also strives for the best service for customers by concentrating on customer interests. Therefore, customers get the best satisfaction with the services provided by the bank. By implementing maximum service, it will have an impact on satisfied customer responses to service (Eliza & Pratama, 2023).

Insight into excellent service is very important to improve human resource competency and professionalism. This increase can be carried out by companies by providing training to each employee (Nurchahyo & Solekah, 2022). All parties involved in the field of service need to know and be equipped with knowledge, including understanding the concept and standardization of excellent service, understanding various problems in excellent service, understanding various attitudes and behaviors that reflect excellent service that must be carried out by professional officers. This will enhance the ability and willingness of officers to provide excellent service in carrying out their assigned tasks (Kurniawan, 2020).

The products produced by the bank must be in accordance with the needs and desires of the customer. If their needs are satisfied, customers will continue to choose the bank and not move to another bank. Customers will appreciate products that offer superior quality and performance, and customers always evaluates the services they receive and compares them with their expectations or desires (Hasanah, 2019).

Product innovation is very important for a company's financial performance. Realizing the importance of product and service innovation to customers for the continuation and continuity of the banking business, Islamic banks as business institutions cannot close themselves off in this matter. To survive amidst competition, Islamic banks must continuously carry out various innovations, including designing various products, both for raising funds and financing, that are as attractive as possible (Sumolang et al., 2019).

On the other hand, there is an important factor other than excellent service and product quality, namely customer satisfaction. Satisfaction is a customer's feeling of satisfaction with a product or service behavior. Customer satisfaction is related to expectations or in other words, the expectations of a person, in this case a bank customer. As an institution that concentrates in the service sector, satisfying customers with maximum service is a must for banks (Risal, 2018).

In the banking world, excellent service is needed to provide satisfaction to customers, resulting in customers feeling important. If the customer is satisfied, the customer will be loyal and continue to use banking products / services. Customers will talk about positive things about the bank services they receive to

others, where customers are less concerned about competing brands and less sensitive to price. Excellent service to customers is very important as a strategy to dominate the competition (Argantara et al., 2022).

Customer satisfaction is caused by service quality which is an interaction between expectations and reality. On the other hand, what customers receive as expected is the factor that determines satisfaction. So, customer expectations can be shaped by past experiences, comments from relatives, as well as promises and information from marketers and competitors. Satisfied customers will be loyal longer without thinking about price and provide good comments about the company. If performance exceeds expectations, customers will feel very satisfied (Fauzi & Putra, 2020).

Customer satisfaction is very valuable for an Islamic bank in retaining customers. Customers who are satisfied will create customer loyalty towards the bank. The satisfaction of old customers will be transmitted to new customers, thereby increasing the number of customers. According to Kotler, customer satisfaction is a customer's assessment of the use of goods or services compared to expectations before use. The failure of a bank to satisfy its customers will give rise to complex problems. Disappointed customers will generally convey their bad experiences to other people. The impact is that prospective customers will give their choice to competitors (Farida & Hardianawati, 2019).

Excellent service creates a sense of satisfaction for customers, consumers who are satisfied with bank services will create a sense of loyalty as a form of loyalty to the quality of the bank's services. Loyal customers will always promote or invite other people to use banking products/services, which will cause the number of customers at the bank to grow (Eliza & Pratama, 2023).

Customer satisfaction is very important as the more satisfied the customer, the more opportunities the customer must purchase products or use banking services continuously. Therefore, it has a positive impact on the bank because of the growing amount of funds from customers. Even if a customer is satisfied with the services provided, the customer will promote Islamic banking products / services to others, which will affect the growth in the number of customers (Astuti & Huda, 2020).

Table 1. Total Number of Bank Muamalat Customers, KCP Gowa

Year	Number of Customers
2021	450
2022	500
2023	950

Source: Bank Muamalat Indonesia KCP Gowa, 2023

The Table 1 shows that in the last three years, the number of Bank Muamalat KCP Gowa customers has increased. However, in 2021-2022 the increase in the number of customers is very low. The constraints of Bank Muamalat KCP Gowa in increasing the number of customers is the more Islamic banks that also offer the same products as Bank Muamalat KCP Gowa. In addition, there are still many people who prefer to use conventional banks. In fact, the conventional banks are more competitive in creating products that have been well-tested and experienced and recognized by the public for a long time (Rachman et al., 2022).

Digital Islamic Network (DIN) which is Bank Muamalat's mobile banking service application, there are still problems with the application. Based on reviews provided by customers using the Muamalat DIN application on Bank Muamalat social media accounts and *App Store/ Play Store*. Some Muamalat DIN users experienced an error when they wanted to access the application, the application cannot be opened, and the application cannot be used by iPhone users below IOS 13. Some of these problems will cause customer dissatisfaction if they are not followed up.

Based on observations made by researchers, Bank Muamalat KCP Gowa has provided services in accordance with the SOP but there are still deficiencies which of course can be an obstacle related to customer satisfaction. This is due to the number of employees in the frontliner section such as teller and customer service, which is only handled by one employee each, which will slow down the service process to customers.

According to Marsheres (2019) in his research entitled "The Influence of Service and Promotion on Increasing the Number of Customers at BMT Al-Muawanah", stated that the service variable has a significant effect on the variable increasing the number of customers (Marsheres, 2019). In research Wirda (2021) entitled "The Effect of Promotion and Product Excellence on Increasing the Number of Gold Pawning (Rahn) Customers at PT. Bank Aceh Syariah Jeuram Nagan Raya Branch" shows that the product excellence variable has a significant effect on increasing the number of customers (Wirda, 2021). Meanwhile, according to Riska (2022), in her research entitled "The Influence of Product and Service Quality on Increasing the Number of Customers at the Luwu Branch of Sharia Pawnshops", shows that product quality variables and service variables both have a positive and significant effect on increasing the number of customers (Riska, 2022).

The difference from previous research is the difference in research location. Previous research was conducted at Pegadaian Syariah Luwu Branch, while this research was conducted at Bank Muamalat KCP Gowa. Previous research was conducted on less than 100 respondents, while this research was conducted on 100 respondents. Apart from that, this research has similarities with previous research, namely using quantitative research.

The aim of the research is to find out whether service excellent partially influential on customer growth at Bank Muamalat Indonesia KCP Gowa, to find out whether the product quality is partial influential on customer growth at Bank Muamalat Indonesia KCP Gowa, to find out whether service excellent and product quality simultaneously influence customer growth at Bank Muamalat Indonesia KCP Gowa.

This research is expected to increase knowledge and insight regarding the influence of excellent service and product quality on Islamic bank customer growth. This research is expected to be used as reference material for further research. It is expected that this research can be used as a consideration in decision making regarding factors that influence customer satisfaction in using products and facilities that can be accepted and used by the community.

Methodology

The research approach used is the quantitative method. The population in this study are permanent customers of Bank Muamalat KCP Gowa, totaling 950 people as of 2023. Sampling used the Slovin formula. The number of samples in this study was 100 people. The data collection technique was carried out by distributing questionnaires to Bank Muamalat KCP Gowa customers. This research uses data analysis consisting of data quality tests, classical assumption tests, multiple linear regression analysis tests and hypothesis tests. Multiple linear regression analysis is a statistical test that can show whether two or more independent variables (X_1, X_2, X_3, X_4, X_n) influence dependent variables (Y). The mathematical form of multiple analysis is:

$$Y = a + b_1X_1 + b_2X_2 + e \quad (1)$$

The dependent and independent variables in this study can be seen in Table 2 as follows:

Table 2 Variable and Indicators

Variable	Indicators
Service Excellence (X1)	<p>Physical Evidence</p> <ul style="list-style-type: none"> • Bank Muamalat employees have an attractive and polite appearance • The Muamalat Bank queue room facilities are comfortable, clean, fragrant and quiet <p>Reliability</p> <ul style="list-style-type: none"> • Bank Muamalat employees complete service on time • I always get excellence service from Bank Muamalat officials <p>Responsiveness</p> <ul style="list-style-type: none"> • Bank Muamalat employees provide clear service information • Bank Muamalat employees are responsive in handling customer complaints <p>Guarantee</p> <ul style="list-style-type: none"> • Trust between customers and the bank is always well maintained so it really helps me in making transactions • Bank Muamalat employees always guarantee the safety of every customer <p>Empathy</p> <ul style="list-style-type: none"> • Employees always put my needs and interest first • Employees try to provide the best solutions to the problems I face <p>Compliance</p> <ul style="list-style-type: none"> • I chose Bank Muamalat because all business activities carried out are in accordance with the provisions of islamic law
Product Quality (X2)	<p>Performance</p> <ul style="list-style-type: none"> • I feel that the quality of the products offered meets my standards and needs • I feel that with Bank Muamalat products my problems can be resolved <p>Conformity to Specifications</p> <ul style="list-style-type: none"> • I evaluated the products available at Bank Muamalat avoid maisyir, gharar, haram, riba and bathil. • Feature

	<ul style="list-style-type: none"> • There is a Bank Muamalat application facility (Muamalat DIN) to make it easier for customers <p>Reliability</p> <ul style="list-style-type: none"> • Bank Muamalat products make it easier for customers to get money quickly • Bank Muamalat products have been running for a long time • Bank Muamalat products have product conformity as promised
<p>Customer Growth (Y)</p>	<p>Satisfaction</p> <ul style="list-style-type: none"> • I feel satisfied with the friendliness in providing service • Employees do not give the impression of being busy in welcoming customers • I recommend Bank Muamalat products to friend/ family <p>Transaction Convenience</p> <ul style="list-style-type: none"> • I always get good behavior when transaction • I use products at Bank Muamalat because own will <p>Information from Friends/ Family</p> <ul style="list-style-type: none"> • I used Bank Muamalat products after getting information from friends/family <p>Service Facilities</p> <ul style="list-style-type: none"> • The service facilities provided by Bank Muamalat really helped me in making transactions

Source: Processed by researchers, in 2024

Excellent service is service that has a high standard of quality and always follows developments in customer needs consistently and accurately (Sumolang et al., 2019). Indicator of service excellent are physical evidence, reliability, responsiveness, assurance, empathy, and compliance (Tjiptono & Chandra, 2016). Product quality is a characteristic of a product or service that addresses the ability to satisfy stated or implied customer needs (Razak, 2019). Product quality indicators are performance, conformity to specifications, features, reliability (Riska, 2022). The growth in the number of customers is an increase in the number of parties who use bank services or products and have savings or loan accounts at a bank (Khotimah, 2017). Indicators of growth in the number of customers are satisfaction, transaction convenience, information from friends/ family, service

facilities (Siregar, 2016). The determination of variable indicators in this research is based on previous research which is in line with the research title.

Research Results and Discussion

Validity test

Validity test is carried out by comparing the r count value with the r table value, degree of freedom (df) = n-2 with alpha 0.05. If the r count is greater than the r table and the value is positive then the item or question or indicator is declared valid (Ghozali & Imam, 2016).

Table 3. Validity Test Results

Variable	Item	r-count	r-table	Information
Service Excellent (X1)	X1.1	0,648	0,196	Valid
	X1.2	0,526		
	X1.3	0,688		
	X1.4	0,726		
	X1.5	0,684		
	X1.6	0,648		
	X1.7	0,583		
	X1.8	0,702		
	X1.9	0,593		
	X1.10	0,631		
	X1.11	0,536		
Product Quality (X2)	X2.1	0,744	0,196	Valid
	X2.2	0,723		
	X2.3	0,535		
	X2.4	0,564		
	X2.5	0,690		
	X2.6	0,637		
	X2.7	0,771		
Customers Growth (Y)	Y.1	0,649	0,196	Valid
	Y.2	0,502		
	Y.3	0,509		
	Y.4	0,552		
	Y.5	0,513		

Y.6	0,502
Y.7	0,594

Source: Output SPSS

Based on the results of data processing in Table 3, it shows that the statements in the questionnaire are said to be valid because $r\text{-count} > r\text{-table}$, where $r\text{-table}$ for a total of 100 respondents is 0.196. Therefore, the statement can be used for further testing.

Reliability Test

A reliability test is a statistical test that can measure how reliable a questionnaire is if the answers are consistent or stable over time. To evaluate the reliability of the questionnaire in this study, the Cronbach Alpha value used. A variable is considered reliable if it has a Cronbach Alpha value more than 0.60 (Ghozali & Imam, 2016).

Table 4. Reliability Test Results

No.	Variable	Cronbach Alpha	Information
1.	Service Excellent (X1)	0,850	
2.	Product Quality (X2)	0,790	Reliable
3.	Customer Growth (Y)	0,698	

Source: Output SPSS 21

Table 4 show that all independent variables have Cronbach Alpha values > 0.60 where variable service excellent (X1) is 0.850, product quality (X2) is 0.790, and the dependent variable, namely customer growth, also has a Cronbach Alpha value > 0.60 , namely 0.698. Thus, it can be concluded that the measurements made by the researcher for each variable from the questionnaire are truly reliable, so that every item mentioned in the questionnaire related to these variables can be used for further tests.

Normality test

The normality test is a statistical test that shows whether confounding or residual variables have a normal distribution in the regression model. One Sample Kolmogorov Smirnov (One Sample K-S) test is used to determine whether the

residuals are normally distributed or not. Mark Asymp. Sig. (2-tailed) research is not normal if it is less than 0.05, whereas if it is more than 0.05, then the data is normally distributed (Ghozali & Imam, 2016).

Table 5. Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters	Mean	0.0000000
	Std. Deviation	1.44739021
Most Extreme Differences	Absolute	0.091
	Positive	0.062
	Negative	-0.091
Kolmogorov-Smirnov Z		0.914
Asymp. Sig. (2-tailed)		0.373

Source: Output SPSS 21

Based on the output results in Table 5, it shows that the value Asymp. Sig. (2-tailed) is > 0.05 , namely 0.373. Thus, it can be concluded from the regression model that the items tested have a normal distribution and are suitable for use.

Test Multicollinearity

If value Tolerance greater than 0.10 means there is no correlation between the independent variables, but if it is smaller than 0.10 it means there is a correlation between the independent variables. Meanwhile, for the VIF value, if it is smaller than 10.00, it means there is no correlation between the independent variables, but if it is greater than 10.00 it means there is a correlation between the independent variables (Ghozali & Imam, 2016).

Based on the results of the multicollinearity test in Table 6 above, it shows that there is no multicollinearity. This can be seen from the value results Tolerance > 0.1 , namely 0.624 and value Variance Inflation Factor (VIF) which is < 10 , namely 1.604.

Table 6. Multicollinearity Test Results

Variable	Collinearity Tolerance	Statistics VIF
Service Excellent	0.624	1.604
Quality Product	0.624	1.604

Source: Output SPSS 21

Heteroscedasticity Test

The heteroscedasticity test is a statistical test that can show whether there are differences in the variance and residuals from one observation to another in the regression model. The Glejser heteroscedasticity test was used in this study. If the significance value (Sig) between the independent variable and the absolute residual is greater than 0.05, then there is no problem heteroscedasticity (Ghozali & Imam, 2016).

Table 7. Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.161	0.869		1.336	0.185
Service Excellent	0.042	0.026	.201	1.593	0.114
Quality Product	-0.066	0.037	-.226	-1.787	0.077

Source: Output SPSS 21

From the results of the heteroscedasticity test in Table 7, the statistical analysis method shows a significance of 0.144 for the variable service excellent (X1) and a significance of 0.077 on the product quality variable (X2). Therefore, it can be interpreted that there are no symptoms of heteroscedasticity because the significance value is > 0.05.

Multiple Linear Regression Analysis

Multiple regression analysis is a statistical test that can show whether two or more independent variables (X_1, X_2, X_3, X_4, X_n) influence certain variables (Y). Based on Table 8, the Multiple Linear Regression equation can be formulated:

$$Y = 10.148 + 0.264X_1 + 0.195X_2 \quad (2)$$

Table 8. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	10.148	1.686	6.019	0.000
Service Excellent	0.264	0.051	5.146	0.000
Quality Product	0.195	0.072	2.711	0.008

Source: Output SPSS 21

The constant value obtained is 10.148, this means that if service excellence and product quality are 0 (constant), the consumer growth is 10.148. The regression coefficient value of the Service Excellent variable (X_1) is positive (+) of 0.264, which means that if excellent service increases by 1%, consumer growth will increase by 26.4%. The regression coefficient value of the Product Quality variable (X_2) is positive (+) of 0.195, to imply that if the product quality has increased by 1%, consumer growth has also increased by 19.5%.

T-Test (Partial)

The T-test is a statistical test that can determine whether the independent variable influences the dependent variable partially. The basis for decision making can be stated, if the sig value is > 0.05 then the hypothesis is accepted, but if the sig value is < 0.05 the hypothesis is rejected (Wjaya, 2009).

Based on Table 8, service excellent (X_1) has a positive and significant effect on customer growth (Y) with a sig. value of $0.000 < 0.05$ and T-count value of 5.146 $>$ T-table 1.983. So, it can be concluded that the hypothesis is accepted, namely service excellent has a positive and significant effect on customer growth at Bank Muamalat Indonesia KCP Gowa.

Product quality (X_2) has a positive and significant effect on customer growth (Y) with a sig. value of $0.008 < 0.05$ and T-count value of 2.711 $>$ T-table of 1.983. So, it can be concluded that the hypothesis is accepted, namely product quality has a positive and significant effect on customer growth at Bank Muamalat Indonesia KCP Gowa.

F Test (Simultaneous)

The F statistic test is a statistical test that can examine all independent variables to determine whether each of them can influence the dependent variable simultaneously. The basis for decision making can be stated, if the sig value > 0.05 then the hypothesis is rejected, but if the sig value < 0.05 means the hypothesis is accepted. If F-count $>$ F-table indicates simultaneous influence whereas if F-count $>$ F-table shows that there is no simultaneous effect (Ghozali & Imam, 2016).

Table 9. F-Test Results

Model	Sum of Square	df	Mean Square	F	Sig.
-------	---------------	----	-------------	---	------

Regression	174.711	2	87.356	40.856	0.000
Residual	207.399	97	2.138		
Total	382.110	99			

Source: Output SPSS 21

From Table 9, the results of the F test for the effect of service excellent (X1) and product quality (X2) on customer growth (Y) are $0.000 < 0.05$ and F count of $40.856 > F$ table of 3.090. This shows that service excellent (X1) and product quality (X2) have a positive and significant effect on customer growth (Y) simultaneously, at Bank Muamalat Indonesia KCP Gowa.

Coefficient of Determination Test (R²)

The coefficient of determination test is a value that shows how much the variation in the independent variable can explain the variation in the dependent variable (Sugiyono, 2019).

Table 10. Coefficient of Determination Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.676	0.457	0.446	1.46224

Source: Output SPSS 21

Table 10 shows that the coefficient of determination in this study is 0.457. This means that the variation in the Service Excellent and Product Quality variables can explain the variation in the Customer Growth variable by 45.7%. While the remaining 54.3% ($100\% - 45.7\% = 54.3\%$) is explained by other factors not examined in this study.

Discussion

Influence Service Excellent (X1) on Customer Growth (Y)

The results of data processing using the IBM SPSS 21 statistical test show that service excellent (X1) has a positive and significant impact on the increase in the customer growth (Y), with a significance value of 0.000 less than 0.05 and a T-count value of 5.146 greater than the T-table value of 1.983. This means that the variable service excellent which includes indicators of physical evidence,

reliability, responsiveness, assurance, empathy, compliance influencing the growth of customers.

The results of this research are in line with the results of research conducted by Tasya et al (2020), service quality has a positive and significant effect on increasing the number of customers at PT. BRI (Persero) Tbk. Berastagi Branch, with a T-count value of 16.669, which is greater than the T-table (1.649) (Tasya et al., 2020). Furthermore, researchers also agree with the research conducted by Marsheres (2019), the service (X1) has a significant effect on the increasing the number of customers (Y), namely with a significant value of $0.003 < 0.05$ (Marsheres, 2019). This research is also in line with the results of research conducted by Riska (2022), service has a positive and significant effect on increasing the number of customers at the Luwu Branch of the Sharia Pawnshop, namely with T-count (5.142) > T-table (1.985) and the sig value. $0.000 < 0.05$.

The results of this research are related to satisfaction theory (The Expectancy Disconfirmation Model) which suggests that satisfaction and dissatisfaction is the impact of a comparison between consumer expectations and product or service performance (Sangadji & Sopiah, 2016). The best and maximum service received by customers will create satisfaction for customers. Employees' partiality towards customers is a form of concern for minimizing customer dissatisfaction. Customers often feel dissatisfied due to poor service that does not meet customer expectations.

Service is an effort to retain customers, so they do not switch to using competitors' services, make customers feel satisfied, entertain customers and produce loyal customers (Sari et al., 2016). The satisfaction felt by customers will create a positive experience so that from this positive experience customers will recommend it to others. These recommendations will increase the growth in the number of new customers at a bank. Therefore, the higher the quality of service provided, the more it will support the growth in the number of customers at a bank.

Based on the results of the data processing that has been carried out, it can be concluded that there is an influence between the variable service excellent to the growth in the number of customers. This means that the higher the quality of service, the higher the growth in the number of customers. Service excellence in this research, it consists of six indicators, namely physical evidence, reliability, responsiveness, assurance, empathy, compliance. These six indicators received high ratings from respondents. This can be interpreted as meaning that respondents assess that the service at Bank Muamalat KCP Gowa has met

customer expectations and satisfied customers so that customers recommend it to other people and support the creation of growth in the number of customers.

Influence of Product Quality (X₂) on Customer Growth (Y)

The results of data processing using the IBM SPSS 21 statistical test show that product quality (x₂) has a positive and significant impact on the customer growth (Y), with a significance value of 0.008 less than 0.05 and a T-count value of 2.711 greater than the T-table value 1,983. This means that product quality variables which include performance indicators, conformity to specifications, features, reliability influence the customer growth.

The results of this research are in line with the results of research conducted by Wirda (2021), namely that there is a significant influence between product excellence variables on increasing the number of customers, namely with a T-count value 10.749 > T-table value 1.987 and Sig = 0.000 < 0.05. Furthermore, this is also in line with the results of research conducted by Riska (2022), namely that product quality has a positive and significant effect on increasing the number of customers at the Luwu Branch of the Sharia Pawnshop, namely with T-count (4.349) > T-table (1.985) and the sig value. 0.000 < 0.05.

Kotler and Armstrong define product quality as the characteristics of a product or service that address the ability to satisfy stated or implied customer needs (Razak, 2019). The most important product quality is that it is easy to obtain and does not burden customers. Product innovation by creating new and different products from other banks as well as products that suit people's needs.

The results of this research show that product quality influences the growth in the number of customers. This is related to satisfaction theory (The Expectancy Disconfirmation Model) which suggests that satisfaction and dissatisfaction is the impact of a comparison between consumer expectations and product or service performance (Sangadji & Sopiah, 2016). Quality products that can meet customer needs and meet customer expectations will create customer satisfaction. Customers who are satisfied with the performance of a product will always use the product continuously and even recommend it to others. These recommendations will create growth in the number of customers.

Based on the results of data processing, it can be concluded that product quality influences the growth in the number of customers. This means that the higher the quality of the product provided, the higher the growth in the number of customers. Product quality in this research consists of four indicators, namely performance, conformity to specifications, features and reliability. These four

indicators received high ratings from respondents. This can be interpreted as meaning that respondents assess the quality of the products at Bank Muamalat KCP Gowa as meeting the needs and satisfying customers so that customers always use the bank's products and recommend them to other people. This of course will create growth in the number of customers.

Influence of Excellent Service (X1) and Product Quality (X2) on Customer Growth (Y) Simultaneously

The data processing results were obtained using the IBM SPSS 21 statistical test in the F-test service excellent (X1) and product quality (X2) on the customer growth (Y) is $0.000 < 0.05$ and F-count is $40.856 > F\text{-table}$ is 3,090. This means that hypothesis accepted namely service excellent and product quality simultaneously influence the growth of customers.

The results of this research are in line with the results of research conducted by Riska (2022) where the quality of products and services simultaneously influences the growth of customers at the Luwu Branch of Sharia Pawnshops, namely with the F-count value $(54.535) > F\text{-table}$ (3,090).

Table 9 shows that the R square value is 0.457, which means the effect is in the medium category (Sugiyono, 2019). These results indicate that 45.7% of customer growth is explained by service excellence and product quality variables, while the other 54.3% is explained by other variables not examined in this study.

The results of this research prove that service excellence and product quality simultaneously have influenced the growth of customers. This is in line with satisfaction theory (The Expectancy Disconfirmation Model) which suggests that satisfaction and dissatisfaction is the impact of a comparison between consumer expectations and product or service performance (Sangadji & Sopiah, 2016). Service that meets customer expectations accompanied by products that can meet their needs will create satisfaction for customers. Customers who are satisfied will provide positive feedback and recommend them to others, thereby encouraging growth in the number of customers.

From the results of the data processing that has been carried out, it can be concluded that there is an influence between the variables service excellence and product quality on the growth of customers, meaning that the higher the quality of service provided coupled with quality products, the higher growth of customers. In this research service excellence can be measured from physical evidence, reliability, responsiveness, assurance, empathy, and so on compliance. Meanwhile, product quality is measured by performance, conformity to

specifications, features and reliability. It can be concluded that the growth of customers at Bank Muamalat KCP Gowa is influenced by two factors, namely service excellence and product quality.

Conclusion

Service excellent and product quality has a positive and significant effect on the growth of customers at Bank Muamalat Indonesia KCP Gowa either partially or simultaneously. Future researchers should consider adding new variables, especially independent variables, variables intervening and/or variable moderating, for example the variables of trust and level of understanding/knowledge. Based on the researcher's experience in conducting this research, there are several limitations in this research that future researchers can pay attention to in order to perfect their research. Several limitations in this research are: the number of respondents was only 100 people, which of course still does not reflect the real situation; the variables used do not describe all the factors that influence customer growth; in the data collection process, the information provided by respondents through questionnaires sometimes does not show the respondents' true opinions, this happens because sometimes there are differences in thoughts, assumptions and understandings for each respondent, as well as other factors such as the honesty factor in filling in the respondents' opinions in the questionnaire.

Reference

- Argantara, Z. R., Hasanah, N. W., Annisa, N., & Rohmah, Z. (2022). Implementasi service excellent dalam meningkatkan kepuasan nasabah di Bank BPRS KCP Pragaan. *Masyrif: Jurnal Ekonomi, Bisnis dan Manajemen*, 3(1), 73–82.
- Astuti, S. D., & Huda, B. (2020). Pengaruh service excellent customer service terhadap kepuasan nasabah tabungan BSM di Bank Syariah Mandiri KC Jatinangor. *Shidqia: Jurnal Keuangan dan Perbankan Syariah*, 1(1), 11–22.
- David, N. A. A. P., Fasa, M. I., & Suharto. (2022). Implementasi strategi manajemen pemasaran bank syariah di era revolusi industri 4.0 di Indonesia. *Labatila: Jurnal Ilmu Ekonomi Islam*, 06, 143–162.
- Eliza, Z. Z., & Pratama, V. Y. (2023). Pengaruh pelayanan prima dan kepercayaan terhadap loyalitas nasabah melalui kepuasan sebagai variabel intervening (Study kasus nasabah BSI KCP Pekalongan). *Velocity: Journal of Sharia Finance and Banking*, 3(1), 75–86.

- Farida, A., & Hardianawati. (2019). Pengaruh pelayanan prima terhadap kepuasan nasabah pada PT. Bank Mandiri (Persero), TBK. Cabang Pahlawan Revolusi Baru. *Administrasi Bisnis*, 3(2), 11–20.
- Fauzi, F., & Putra, P. (2020). Analisis jalur pengaruh kualitas pelayanan dan citra perusahaan terhadap loyalitas nasabah melalui kepuasan nasabah sebagai variabel intervening di Bank BNI Syariah. *Maslahah: Jurnal Hukum Islam dan Perbankan Syariah*, 11(1), 33–41.
- Ghozali, & Imam. (2016). *Aplikasi analisis multivariate dengan program SPSS*. Diponegoro University Publishing Agency.
- Hasanah, F. (2019). Pengaruh tingkat religiusitas, pengetahuan, kualitas produk dan kualitas pelayanan terhadap preferensi menabung mahasiswa Universitas Muhammadiyah Palembang pada bank syariah. *Balance: Jurnal Akuntansi dan Bisnis*, 4(1), 485-495.
- Khotimah, M. K. (2017). Pengaruh bauran promosi terhadap peningkatan jumlah nasabah pada produk pembiayaan griya IB Hasanah di BNI Syariah Cabang Bengkulu. *Skripsi IAIN Bengkulu*.
- Kurniawan, D. (2020). Service excellent berdasarkan perspektif islam di bank syariah. *Tawazun: Journal of Sharia Economic Law*, 3(1), 63–74.
- Marsheres, A. (2019). Pengaruh Pelayanan dan Promosi terhadap Peningkatan Jumlah Nasabah pada BMT Al-Muawanah IAIN Bengkulu. *Skripsi IAIN Bengkulu*.
- Nurchahyo, A., & Solekah, N. A. (2022). The influence of service quality, complaint handling, and product quality on customer satisfaction (Study of the Murni Amanah Sejahtera Malang Sharia Cooperative). *Journal of Sharia Economics and Banking*, 7(4), 1421–1433.
- Rachman, A., Mandiri, D. P., Astuti, W., & Arkoyah, S. (2022). Tantangan perkembangan perbankan syariah di Indonesia. *Jurnal Tabarru': Islamic Banking and Finance*, 5(2), 352–365.
- Razak, I. (2019). Pengaruh kualitas produk terhadap kepuasan pelanggan. *Jurnal Manajemen Bisnis Krisnadwipayana*, 7(2).
- Risal, T. (2018). Pengaruh kualitas pelayanan terhadap loyalitas nasabah dengan kepuasan sebagai variabel intervening pada BMT Kampoeng Syariah. *Jurnal Manajemen dan Bisnis*, 1(1).
- Riska. (2022). Pengaruh kualitas produk dan pelayanan terhadap peningkatan jumlah nasabah di Pegadaian Syariah Cabang Luwu. *Skripsi IAIN Palopo*.
- Sangadji, E. M., & Sopiah. (2016). *Salesmanship (Kepenjualan)*. PT Bumi Aksara.
- Sari, N. K., Wibowo, L. A., & Ridwanudin, O. (2016). Upaya menciptakan customer delight melalui service excellence Hotel Santika Siligita Nusa Dua Bali (Survei terhadap tamu sip member yang menginap di Hotel Santika Siligita Nusa Dua Bali). *The Journal: Tourism and Hospitality Essentials Journal*, 4(2), 783. <https://doi.org/10.17509/thej.v4i2.1986>
- Siregar, B. G. (2016). Pengaruh promosi dan lokasi usaha terhadap peningkatan jumlah nasabah produk giro wadi'ah di PT. Bank Sumut Cabang Syariah

- Padangsidimpuan. *Jurnal Penelitian Ilmu-Ilmu Sosial dan Keislaman*, 02(2), 17–34.
- Sugiyono. (2019). *Metode Penelitian Pendidikan (Kuantitatif, Kualitatif, Kombinasi dan R&D dan Penelitian Pendidikan)*. Alfabeta.
- Sumolang, I. E., Tumbel, A. L., & Mandagie, Y. (2019). Analisis pengaruh pelayanan prima dan kelengkapan produk terhadap keputusan pembelian produk di Matahari Manado Town Square. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 7(8), 3359–3368.
- Tasya, S. A., Sembiring, R., & Nadapdap, K. M. N. (2020). Analisis Pengaruh Kualitas Pelayanan terhadap Peningkatan Jumlah Nasabah Pada PT. Bank Rakyat Indonesia (Persero), Tbk., Cabang Berastagi. *Jurnal Ilmiah Methonomi Methonomi*, 2015, 11–16.
- Tjiptono, F., & Chandra, G. (2016). *Service Quality and Satisfaction*. Andi Offset.
- Wirda, N. O. (2021). Pengaruh promosi dan keunggulan produk terhadap peningkatan jumlah nasabah gadai emas (rahn) pada PT. Bank Aceh Syariah Cabang Jeuram Nagan Raya. *Jurnal Ekonomi Regional Unimal*, 4(3), 7-16.
- Wjaya, T. (2009). *Analisis Data Penelitian menggunakan SPSS*. Atma Jaya University.