

The Effect of Service Quality, Insurance Costs, and Installment Size on Customer Satisfaction Multi-Purpose Financing: Case Study at Bank Sumut Syariah Padangsidimpuan

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Article Info

Article history:

Received 2 April 2024

Received in revised form 2

May 2024

Accepted 13 May 2024

Keywords:

Service Quality

Insurance Costs

Installment Amount

Customer Satisfaction

Abstract

This research aims to analyze the influence of service quality on customer satisfaction, the influence of insurance costs on customer satisfaction and the size of installments on customer satisfaction for multi-purpose financing at the Sumut Syariah Bank, Padangsidimpuan Branch. This research uses primary data by distributing questionnaires to multi-purpose financing customers. The population of this research is all multi-purpose financing customers with a total of 862 people. The sample used in this research was 90 respondents. The validity test uses the Pearson Product Moment correlation test, while the reliability test uses Cronbach alpha. Classic assumption tests include normality tests, multicollinearity tests, heteroscedasticity tests and autocorrelation tests. Hypothesis testing in this study used multiple linear regression analysis. The research results state that service quality and insurance costs partially have a positive and significant effect on customer satisfaction. This means that the higher the quality of service provided will increase customer satisfaction, and the suitability of the insurance costs provided with the benefits obtained by the customer will provide a level of customer satisfaction. Meanwhile, the installment amount does not have a significant effect on customer satisfaction, this is because previously the installment amount had been analyzed using scoring analysis which had an influence on the installment amount.

Introduction

Islamic banks are one of the financial institutions whose role is as an intermediary institution, which connects parties who have excess funds with those who need funds. Islamic banks are one of the concrete evidences of the implementation of Islamic religious teachings in the economic field, which in practice is in accordance with the principles of Islamic economics based on the Qur'an and Hadith as guidelines in life (Tuti Anggraini, 2021).

The occurrence of the Covid-19 pandemic that has hit various countries in various parts of the world, especially Indonesia, has had a significant impact on the wheels of the economy, especially in business development and meeting the needs of the community. Financing is an important part of Islamic bank assets, therefore the quality of financing must be maintained. Financing is the provision of funding facilities by Islamic banks to meet the needs of parties who experience unit deficits / need funds (Siregar et al., 2023). Therefore, Islamic banks have an important role in helping to minimize the impact of Covid-19 on people's economic stability in meeting needs.

In the current conditions, where the economy in Indonesia cannot be said to be stable due to the lack of stability in prices, the role of banks is needed so that the level of competition between banks is getting closer (Harahap & Tambunan, 2022). This happens because the Bank

is one of the alternatives in helping people's finances. In this condition, each bank, especially Bank SUMUT Syariah, continues to innovate products and improve services to attract public interest in using their products. Bank as an intermediation institution not only focuses on product sales, but banks are required to prioritize services provided to customers.

From various previous studies, it was mentioned that service is a benchmark to assess the level of customer satisfaction. Service is an important and main factor in a business in the field of services (Nurjanah, 2021). The success of the services provided can be judged by the level of satisfaction felt by customers. Customer satisfaction will be achieved when the customer receives services in accordance with what is expected by the customer. One of the employees of Bank SUMUT Syariah Padangsidempuan said "that Bank SUMUT Syariah Padangsidempuan not only sells products but prioritizes services provided by bank employees to customers or prospective new customers".

It is true that service quality and customer satisfaction are closely related. Quality provides an incentive for customers to establish strong relationships with banks. In the long run, the cooperation can make the Bank fully understand customer expectations and needs, so that the bank can increase customer satisfaction by maximizing the pleasant customer experience or eliminating unpleasant customer experiences (Insurance et al., n.d.).

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The existence of Bank SUMUT Syariah Padangsidempuan Branch provides solutions in meeting the needs of the local community. After the Covid-19 pandemic, not a few Indonesians

are looking for loans to meet their needs and business capital. In this condition, various ideas or ideas are issued by banks in Indonesia, specifically Bank SUMUT Syariah as a shelter for the people of North Sumatra, as well as the provision of various types of financing products for the community according to their needs. In accordance with its vision "To become a mainstay bank to assist and encourage economic growth and regional development in all fields as well as one of the sources of regional income in order to improve the standard of living of the people."

One of the financing products issued by Bank SUMUT Syariah that is most in demand by the public, especially the people of southern Tapanuli is the multi-Purpose financing type with a total of 862 customers from various types of multi-Purpose financing.

Table 1. Types of Multi-Purpose Financing

Types of Multi-Purpose Financing	Sum
Multi-Purpose Consumption	629
Multi-Purpose Investment	117
Multi-Purpose Working Capital	116

Source: PT. Bank Sumut Syariah Padangsidimpuan

Multi-Purpose Financing (PMG) is the provision of funds for those who have professions as civil servants, CPNS, Permanent Employees, PPPK, Honor Personnel in Agencies / Agencies / Institutions / SOEs / BUMDs, both Private Companies with a source of return of financing from the income received by employees every month. This financing is provided in various types of needs either consumptive, investment or working capital with the principle of buying and selling (*Murabahah*). With the aim of helping to provide financial needs for employees, in order to support work activities, in order to further increase added value and community service and employee welfare (Sitompul & Soemitra, 2022).

Based on the results of interviews with several customers of Bank SUMUT Syariah Multi-Purpose Financing, it is known that this Multi-Purpose Financing has its own advantages over other financing, the advantages of this Multi-Purpose Financing can be seen from the first, the party who receives the financing is an employee with a salary deposit through Bank SUMUT/SUMUT Syariah. Second, the advantages of Multi-Purpose Financing can be seen in the installment payment process, where installment payments on Multi-Purpose Financing are deducted directly from the customer's Salary Account. Third, the advantage of Multi-Purpose Financing is that the process of disbursing funds is easier and faster. This is the reason why many people in southern Tapanuli apply for Multi-Purpose Financing of Bank SUMUT Syariah.

This causes financing to target Civil Servants (PNS) / Private Employees who have salaries at Bank SUMUT and payment systems that are *Payrool* (cut salary) so as to minimize the occurrence of problematic financing at Bank SUMUT Syariah. Healthy financing will certainly generate benefits for Bank SUMUT Syariah because multipurpose financing is one type of product that can generate margin or profit sharing from cooperation with customers (Harsono et al., 2023).

The activities of distributing funds distributed by the bank to customers will certainly not be separated from insurance costs as financial protection, so that customers are protected if something happens in the process of repaying financing. Banking and financing are inseparable from risk management as an effort to maintain bank stability. One of these steps is done by collaborating with third parties, namely insurance companies. This cooperation is commonly referred to as *Bancassurance* which is a cooperation activity between insurance companies and

banks (Financial Services Authority Circular Letter No. 32/SEOJK.05/2016). Insurance agreements at financial institutions are carried out with the aim of protecting risks that will occur in the institution (Palem & Atika, 2022).

Such is the case with installment fees that will be paid according to the due date agreed between the customer and the bank. The amount of installments paid each month is calculated from the sum of the principal value of financing plus Margin (bank profit). These two contexts have become a very hot discussion in the process of lending to customers, in order to avoid the occurrence of Non-Performing *Financing*. Therefore, the distribution of financing funds carried out by the bank must go through several stages, from file preparation to financing guarantees.

In his research entitled The Effect of Service and Customer Satisfaction of Bantara Savings at PT. Bank Tabungan Negara Tbk. Manado Branch Office concluded that service quality variables have a strong influence on customer satisfaction. Such is the case with research conducted by (Suciningrum & Usman, 2021) The results showed that partial and simultaneous costs, installments and service quality had a positive and significant effect on customer satisfaction.

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In previous studies, the variable of Insurance Cost has not been studied much before, but for the effect of service quality, large installments on customer satisfaction have almost often been done. Therefore, this study aims to drain deeper than previous research related to the effect of service quality on customer satisfaction, the effect of insurance costs on customer satisfaction, and the influence of large installments on customer satisfaction. This research involved multi-purpose financing customers at Bank SUMUT Syariah Padangsidimpuan.

Methods

The type of data used in research is quantitative data, namely data that is expressed in the form of numbers and can be calculated. Where this quantitative approach explains how one variable

affects other variables. The data source used is primary data, which is data obtained directly from the first source at the research location. Data was obtained from information on Multi-Purpose Financing Customers of Bank SUMUT Syariah Padangsidempuan Branch through the distribution of questionnaires, interviews and observations. Based on the subject matter in the study, the research variables in this study are divided into two, namely the independent variable (X) and the dependent variable (Y). Independent variables consist of service quality, insurance costs, installment size and customer satisfaction as dependent variables. The definition of variables in this study is as follows: (1) Quality of Service (X1) is a service provided by Bank SUMUT Syariah Padangsidempuan Branch with the aim of providing satisfaction to its customers; (2) Insurance Cost (X2) is the amount of money spent, which is given by the customer to the bank as collateral in avoiding losses that may arise; (3) Installment Size (X3) is a periodic or gradual payment of a good or service that has been purchased or borrowed. This payment is in the form of installments that will be paid by customers periodically before the agreed due date (Purba et al., 2021).

Customer Satisfaction (Y) is an effort to meet the needs that customers want in accordance with what is in their hearts and minds. Basically, customer satisfaction is a condition where customer needs, wants, and expectations can be met through their products. The study was conducted from January 2023 to November 2023. The research site is an internship place to obtain the necessary data. The research location is at PT. Bank SUMUT Syariah Padangsidempuan Branch. Which is located at Jalan Merdeka No.12, Kota Padangsidempuan. The population in this study is the entire number of customers of Multi-Purpose Financing Bank SUMUT Syariah Padangsidempuan Branch which amounts to 862 customers. A sample is a part of a characteristic or number that belongs to a population carefully selected through that population. The determination of the number of samples in this study used the slovin formula. Ruswanda (2023) Based on calculations using the slovin formula, the research sample will be 89.60 or can be rounded up to 90 customers.

For data acquisition, the source of this research data was obtained with primary data through the distribution of questionnaires. Rahmani (2021) Researchers began by distributing questionnaires in November-January in the form of *hard copies* and links containing questions, which customers were then asked to answer based on their personal opinions. Meanwhile, further data is collected through literature research, which involves searching through books, journals, and previously published research for more relevant information. Data analysis is the process of using methods or taking activities to process the data obtained. This study used quantitative methods; therefore SPSS 25 program or software was used to perform multiple linear regression analysis on the data. Checking data accuracy, evaluating classical assumptions, multiple linear regression analysis, and hypothesis testing are some of the steps in the data analysis process. Assessment of data quality is carried out by analyzing its validity and dependability. Such as the classical assumption test, namely the normality test, heteroscedasticity test, multicollinearity, and autocorrelation. Furthermore, there are three elements that become elements of hypothesis testing: determination coefficient test, simultaneous test, to partial test.

Results and Discussion

The Effect of Service Quality (X1) on Customer Satisfaction (Y)

The first hypothesis of this study is accepted that there is a significant influence between service quality variables on customer satisfaction. This can be seen from the test results which show $t\text{-count} = 3.722$ greater than $t\text{-table}$ which is 1.662, with a significance value of $0.000 < 0.05$.

With a significance value smaller than 0.05 which shows that service quality has a significant influence on customer satisfaction.

The results of this study are in line with the results of research conducted by Andriyani & Ardianto (2020) which states that the quality of service has an influence on customer satisfaction. Thus, it is expected that all banks, especially Islamic banks, can improve good service to all customers. In addition, the results of this study are also consistent and strengthen research conducted by Monica & Marlius (2023) that service quality has a significant effect on customer satisfaction. The two previous studies used indicators *tangible*, *responsiveness*, *emphaty*, and *Assurance* To measure service quality to customer satisfaction.

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The Effect of Insurance Cost (X2) on Customer Satisfaction (Y)

The hypothesis of these two studies is accepted that there is a significant influence between insurance cost variables on customer satisfaction. This can be seen from the test results which show showing $t\text{-count} = 4.747$ greater than $t\text{-table}$ which is 1.662, with a significance value of $0.000 < 0.05$. With a significance value smaller than 0.05 which shows that insurance costs have a significant influence on customer satisfaction.

The results of this study are in line with the results of research conducted by (Wijaya & Wismantoro, 2017) supports this research by showing that the perception of insurance costs has a positive and significant effect on customer satisfaction.

The Effect of Large Installments (X3) on Customer Satisfaction (Y).

The third hypothesis of this study was rejected that there was no significant influence between the large variable installments on customer satisfaction. This can be seen from the test results which show that $t\text{-count} = 1.334$ is smaller than $t\text{-table}$ which is 1.662, with a significance value of $0.186 > 0.05$. With a significance value greater than 0.05 shows that the amount of installments does not have a significant effect on customer satisfaction.

However, the results of the field review proved that there was no effect of installments on customer satisfaction even though the profit-sharing system was stipulated in the form of *murabahah* and *musharakah*. The results in the field also show that although the lease transactions stipulated at Bank SUMUT Syariah Padangsidempuan Branch in the form of *ijarah* and the buying and selling system in the form of *murabahah* but there is no significant influence on customer satisfaction. This research is in line with research conducted by Hasibuan et al., (2022).

Based on the results of data analysis and problems in the field, this research is different from the results of research conducted by (Aziz, 2018) Because in his research installments have a significant and positive influence on customer satisfaction. In addition, the results of this study are contrary and not in line with the results of research conducted by Rokhman (2016). This research was conducted at one of the financing institutions, namely BMT in Kudus Regency. Based on the results of his research, it is stated that installments have a positive and significant influence on customer satisfaction.

The Effect of Service Quality, Insurance Costs and Installment Size on Customer Satisfaction.

Based on the results of simultaneous testing, it can be seen that the calculated F value of 103.354 is greater than the F table of 2.47. With the value of propability, the results of this study are in line with the research results of several other academics, thus supporting this research by showing that the perception of insurance costs has a positive and significant effect on customer satisfaction (Marisa et al., 2023).

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Based on the results of simultaneous testing, it can be seen that the calculated F value of 103.354 is greater than the F table of 2.47. With a probability value of $\text{sig } 0.000 < 0.05$, thus it can be concluded that there is an influence between the variables of service quality, insurance costs, the amount of installments on customer satisfaction at Bank SUMUT Syariah Padangsidempuan. The results of the coefficient determination test analysis (R^2) amounted to 0.775, so it means that the effect of the independent variable (service quality, insurance costs, installment size) on the dependent variable (customer satisfaction) is 77.5%, but the remaining 22.5% is influenced by other variables (Andriyani & Ardianto, 2020).

This proves that the average customer experiences a high level of satisfaction with the services provided, the amount of insurance costs, and the amount of installments set by Bank SUMUT Syariah Padangsidempuan. The results of this study are contrary to research conducted by Rokhman (2016) that installments and service quality have a significant positive influence on financing customer satisfaction. While the cost of insurance does not affect the satisfaction of financing customers.

Analysis Techniques

Validity Test

The validity test is used to measure the validity or validity of a research questionnaire. A questionnaire is said to be valid or valid if the questions on the questionnaire are able to reveal something that the questionnaire will measure. The validity test of this study is as follows:

Table 2. Validity Test

Variable	Items	<i>r</i> calculate	Ket	<i>r</i> table	Result
Quality of Service	X1.1	.495	>		Valid
	X1.2	.635	>		Valid
	X1.3	.457	>		Valid
	X1.4	.629	>		Valid
	X1.5	.659	>		Valid
	X1.6	.704	>		Valid
	X1.7	.526	>	,1745	Valid
	X1.8	.605	>		Valid
	X1.9	.761	>		Valid
	X1.10	.631	>		Valid
	X1.11	.677	>		Valid
	X1.12	.717	>		Valid
	X1.13	.720	>		Valid
	X1.14	.703	>		Valid
	X1.15	.749	>		Valid
	X1.16	.724	>		Valid
	X1.17	.777	>		Valid
	X1.18	.662	>		Valid
	X1.19	.799	>		Valid
	X1.20	.624	>		Valid
	X1.21	.499	>		Valid
	X1.22	.592	>		Valid
	X1.23	.692	>		Valid
	X1.24	.703	>		Valid
Insurance Cost	X2.1	.768	>		Valid
	X2.2	.882	>		Valid
	X2.3	.845	>		Valid
	X2.4	.889	>		Valid
	X2.5	.770	>	,1745	Valid
	X2.6	.876	>		Valid
	X2.7	.845	>		Valid
	X2.8	.914	>		Valid
Large Installment	X3.1	.738	>		Valid
	X3.2	.664	>		Valid
	X3.3	.796	>		Valid
	X3.4	.801	>		Valid
	X3.5	.801	>		Valid
	X3.6	.814	>		Valid
	X3.7	.774	>	,1745	Valid

	X3.8	.860	>		Valid
	X3.9	.818	>		Valid
	X3.10	.812	>		Valid
	X3.11	.712	>		Valid
Customer Satisfaction	Y.1	.617	>		Valid
	Y.2	.652	>		Valid
	Y.3	.793	>		Valid
	Y.4	.862	>		Valid
	Y.5	.917	>		Valid
	Y.6	.924	>		Valid
	Y.7	.927	>		Valid
	Y.8	.926	>		Valid
	Y.9	.922	>		Valid
	Y.10	.807	>		Valid
	Y.11	.840	>		Valid
	Y.12	.745	>		Valid
	Y.13	.651	>		Valid
	Y.14	.820	>		Valid

Based on the results of SPSS 25 output above, it can be seen that the verifiable validity of the questions of each servual dimension is declared valid if "r-count is positive and r-calculate >rtable". The r-table value at *df* is 88 with a significance of 0.05 is 0.1745. From the results above, it can be seen that the r-count of each question is greater than the r-table value. So it can be concluded in this validity test that the question items in the questionnaire can be well understood by the respondents, therefore the resulting data can be declared valid.

Reliability Test

This test is used to measure questionnaires that are indicators of variables or constructs. A variable is said to be reliable if it has a Cronbach Alpha > 0.60.

Table 3. Reliability Test

Variable	Cronbach's Alpha Variables	Limits of Reliability	Information
Quality of Service (X1)	.902	>.60	Reliable
Insurance Cost (X2)	.878	>.60	Reliable
Installment Size (X3)	.870	>.60	Reliable
Customer Satisfaction (Y)	.833	>.60	Reliable

Based on the output of SPSS 25 as outlined in the table above, it can be seen that the value of the Cronbach Alpha of each variable is greater than 0.60. Therefore, it can be said that the instrument is reliable.

Classical Assumption Test

Normality Test

Normality Test is a test conducted with the aim of assessing the distribution of data in a group of data or variables, whether the distribution of data is normally distributed or not.

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			90
Normal Parameters ^{a,b}	Mean		0.000000
	Std. Deviation		2.53209956
Most Extreme Differences	Absolute		.111
	Positive		.111
	Negative		-.099
Test Statistic			.111
Asymp. Sig. (2-tailed)			.008*
Monte Carlo Sig. (2-tailed)	Sig.		.203 ^d
	99% Confidence Interval	Lower Bound	.193
		Upper Bound	.213

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 1314464374.

Based on the Kolmogorov Sminov test above, research findings were obtained that the regression model has a normally distributed residual, this finding is evidenced by the sig coefficient = 0.213 > 0.05.

Multicollinearity Test

According to Umar (2013), the multicollinearity test was used to determine the regression model found a correlation between independent variables. In this study to detect the presence of symptoms of multicollinearity or high correlation between independent variables was carried out by looking at the value of Variance Inflation Factor (VIF) or tolerance. If the VIF value > 10 or tolerance < 0.10, then there is a multicollinearity problem in the variable. If the VIF value < 10 then in the data there is no Multicollinearity.

Table 5. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	4.398	3.411		1.289	.201		
	X1 (Service quality)	.228	.061	.356	3.722	.000	.276	3.618
	X2 (Insurance fee)	.752	.158	.468	4.747	.000	.260	3.850
	X3 (Large Installments)	.143	.107	.115	1.334	.186	.338	2.960

a. Dependent Variable: Y (Customer Satisfaction)

Based on the output of SPSS 25 above, the results of the Multicollinearity test show that all independent variables have a tolerance value of > 0.10 and a VIF value of < 10 so that it can be concluded that there is no Multicollinearity.

Heterokedasticity Test

According to Umar (2013) the heterokedasticity test is a test carried out to determine whether in a regression model there is an inequality of variance from the residual of one observation to another observation. If there is a significant correlation coefficient at an error rate of 5%, it indicates heteroscedasticity (Pratama, 2019). If there is a significant correlation coefficient at an rate of 5%, it indicates heteroscedasticity (Pratama, 2019).

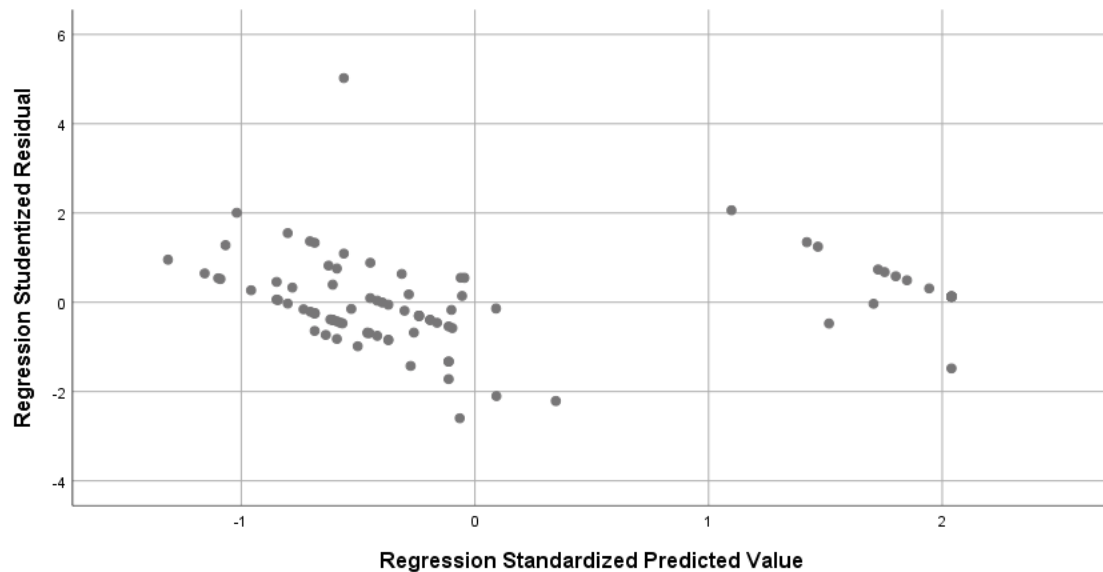


Figure 1. Heterokedasticity Test

Based on the SPSS25 output image above, it can be seen that the points spread randomly, do not form a certain pattern and the points also spread above and below the number 0 on the Y axis.

Autocorrelation Test

According to Umar (2013) the autocorrelation test is a test conducted to find out whether in a linear regression model there is a strong relationship both positive and negative between data in research variables. Therefore, action is needed to prevent autocorrelation. In autocorrelation testing, the Durbin-Watson test is used to determine whether there is autocorrelation in the regression model.

Table 6. Autocorrelation Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.885	.783	.775	2.567	2.116

- Predictors: (Constant), X3 (Large Installments), (X1) (Service quality), X2 (Insurance fee)
- Dependent Variable: Y (Customer Satisfaction)

Based on the output above, it can be seen that the DW value is 2.116 and the du value = 1.61. The DW value of 2.116 is greater than the upper limit value (du) of 1.61 and less than $(4-du) 4 - 1.61 = 2.39$ so it is concluded that there is no autocorrelation.

Multiple Linear Regression

Regression tests are used to determine the effect of service quality, insurance costs, and the amount of installments on customer satisfaction. To assess the accuracy of the sample regression function in estimating the actual value can be measured from the statistical value t, statistical value F and the value of the coefficient of determination.

Table 7. Multiple Linear Regression

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.398	3.411		1.289	.201
	X1 (Service quality)	.228	.061	.356	3.722	.000
	X2 (Insurance fee)	.752	.158	.468	4.747	.000
	X3 (Large Installments)	.143	.107	.115	1.334	.186

a. Dependent Variable: Y (Customer Satisfaction)

$$\text{Customer Satisfaction} = 4.398 + 0.228 X1 + 0.752 X2 + 0.143 X3$$

Based on the Regression equation above, it can be known that the constant value of 4.398 tang means that if the variables (X1) (X2) and (X3) are zero, then the value of the Customer Satisfaction variable (Y) is 4.398. Where if the value of the constant is positive, then the average of each variable (X1) (X2) and (X3) has a positive impact on the variable (Y). From the Regression results obtained above, the Regression equation can be made as follows:

$$Y = a + X1 + X2 + X3 + e$$

$$Y = 4.398 + 0.228 + 0.752 + 0.143 + 3.411$$

The multiple linear regression equation above can be interpreted that: (1) The constant value of 4.398 means that if the independent variable score is considered to be absent or equal to 0, then the customer satisfaction score will increase; (2) The value of the coefficient of 0.228 means that if the score of service quality increases, customer satisfaction will be higher; (3) The value of the coefficient of 0.752 means that if the insurance cost score increases, customer satisfaction will be higher; (4) The value of the coefficient of 0.143 means that if the installment score increases, customer satisfaction will be higher; (5) The Std. Error value is 3.411.

Test the hypothesis

Coefficient of Determination (R²)

The Coefficient of Determination (R²) is used to determine the percentage change in the dependent variable (Y) caused by the independent variable (X). If R² is greater, then the percentage change in the bound variable (Y) caused by the independent variable (X) is higher. If R² is getting smaller, then the percentage change in the bound variable (Y) caused by the independent variable (X) is lower.

Table 8. Coefficient of Determination (R2)

Model Summary Table ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.885	.783	.775	2.567

a. Predictors: (Constant), X3 (Large Installments), (X1) (Service quality), X2 (Insurance fee)

b. Dependent Variable: Y (Customer Satisfaction)

The Coefficient of Determination (R2) has a value of 0.775 which means that 77.5% of customer satisfaction factors can be explained by variables such as service quality, insurance costs, and installments. While the remaining 22.5% was not explored in this study.

Test Simultaneously (F-Test)

Test F is an equation significance test used to determine how much influence the independent variables (X1, X2, X3) together have on the dependent variable (Y), namely customer satisfaction.

If Sig > 0.05 then Ho is accepted and if Sig < 0.05 then Ho is rejected.

Table 9. Test Simultaneously (F-Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2042.712	3	680.904	103.354	.000
	Residual	566.577	86	6.588		
	Total	2609.289	89			

a. Dependent Variable: Y (Customer Satisfaction)

b. Predictors: (Constant), X3 (Large Installments), (X1) (Service quality), X2 (Insurance fee)

Based on the table of SPSS 25 output results above, it can be seen that the calculated F value is 103.354 with a significance level of 0.000 which is smaller than 0.05 so that it can be concluded that all variables of service quality (X1), insurance costs (X2), and installment size (X3) included in the model are appropriate as explanatory variables for customer satisfaction (Y).

Partial Test (Test t)

The t-test is an individual partial regression coefficient test used to find out whether the independent variable (Xi) individually affects the dependent variable (Y).

If Sig > 0.05 then Ho is accepted and if Sig < 0.05 then Ho is rejected.

Table 10. Partial Test (Test t)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	4.398	3.411		1.289
	X1 (Service quality)	.228	.061	.356	3.722
					.000

	X2 (Insurance fee)	.752	.158	.468	4.747	.000
	X3 (Large Installments)	.143	.107	.115	1.334	.186

a. Dependent Variable: Y (Customer Satisfaction)

From the table above can be explained as follows:

Referring to the table on the partial test results using the t test, the analysis is as follows: (1) The t-count value of the service quality variable of 3.722 is greater than the t-table value of 1.662 ($t_{count} > t_{table}$), with a significant level of 5% with a sig value of t test 0.000 smaller than 0.05 ($0.000 < 0.05$) as a result of which hypothesis one (Ha1) is accepted. This indicates that there is a partial significant influence between service quality variables on customer satisfaction; (2) The t-count value of the insurance cost variable of 4.747 is greater than the value of t-table 1662 ($t_{count} > t_{table}$), with a significant level of 5% with a sig value of t test 0.000 smaller than 0.05 ($0.000 < 0.05$) as a result of which there is acceptance of hypothesis two (Ha2). This indicates that there is a partial significant influence between insurance cost variables on customer satisfaction.

The value of the t-count variable large installment of 1.334 is GREATER than the value of t-table 1.662 ($t_{count} < t_{table}$), but a significant level of 5% with a sig value of t test 0.186 is greater than 0.05 ($0.186 > 0.05$) as a result of which there is a rejection of hypothesis three (Ha3). This indicates that there is no significant influence between the large variable installments on customer satisfaction.

Conclusion

Service quality has a significant effect on Customer Satisfaction for Multi-Purpose Financing customers of Bank SUMUT Syariah Padangsidimpuan. This can be interpreted if the higher the quality of service provided by the bank to its customers, it will affect the level of customer satisfaction. As is known that the better the service provided by the bank, the customer will feel happy and satisfied with the services provided. Therefore, Bank SUMUT Syariah Padangsidimpuan Branch must continue to pay attention to the realization of the five service quality indicators and continue to improve the services provided between employees to customers or prospective new customers.

Insurance costs have a significant effect on Customer Satisfaction for Multi-Purpose Financing customers of Bank SUMUT Syariah Padangsidimpuan. This can be interpreted as the cost of insurance is set in accordance with the customer's ability to finance and adjusted to the amount of financing received. If the fees paid are in accordance with the benefits received, the customer will feel happy. Therefore, Bank SUMUT Syariah Padangsidimpuan Branch must continue to maintain the compatibility between the costs provided and the benefits that will be received by the customer concerned.

There is no partial effect of installments on Customer Satisfaction for customers of Multi-Purpose Financing Bank SUMUT Syariah Padangsidimpuan. This is because the amount of installments is not a large enough factor as a benchmark to assess customer satisfaction, because at Bank SUMUT Syariah Padangsidimpuan Branch the calculation of the installment amount has been adjusted using *scoring analysis*, which is a calculation carried out by the bank with a predetermined format to obtain an analysis of the maximum installment calculation and has been adjusted to the basic salary of multi-purpose financing customers aforementioned.

Referring to the results of the analysis that has been carried out in looking at the correlation or influence between service quality, insurance costs and the amount of installments on customer satisfaction that the quality of service and partial insurance costs have a significant influence on customer satisfaction Multi-Purpose Financing Bank SUMUT Syariah Padangsidimpuan.

This is because the average customer considers Bank SUMUT Syariah Padangsidimpuan Branch to be able to carry out sharia principles properly in accordance with customer expectations. As well as the Multi-Purpose Financing product of Bank SUMUT Syariah Padangsidimpuan Branch has been able to attract public attention with good marketing. Able to attract customers' hearts and make customers feel satisfied.

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