

**THE INFLUENCE OF SERVICE QUALITY AND INFORMATION QUALITY ON  
RESAVING INTENTION MEDIATED BY CUSTOMER SATISFACTION OF BANK  
ACEH SYARIAH BANDA ACEH OPERATIONAL HEAD OFFICE**

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**ABSTRACT**

This research aims to test the Service Quality and Information Quality influence on Customer Resaving Intention of Bank Aceh Syariah (BAS) Banda Aceh Operational Head Office, located in Banda Aceh city. The population was all customers of BAS Banda Aceh Operation Head Office. The sample used was 230 customers. Data were tested using the Structural Equation Modeling (SEM) and Sobel test. The results conclude that in the BAS Banda Aceh Operation Head Office, Service quality affects Satisfaction, Information quality affects Satisfaction, Service quality affects Resaving Intention, Information quality affects Resaving Intention, Satisfaction affects Resaving Intention, Service quality affects Resaving Intention thru Satisfaction, and Information quality affects Resaving Intention thru Satisfaction. The evidence also shows that satisfaction functions as a partial mediator in the model for all related hypotheses. So these results explain that the model of increasing Resaving Intention is a function of improving service quality and information quality, which can stimulate increased satisfaction.

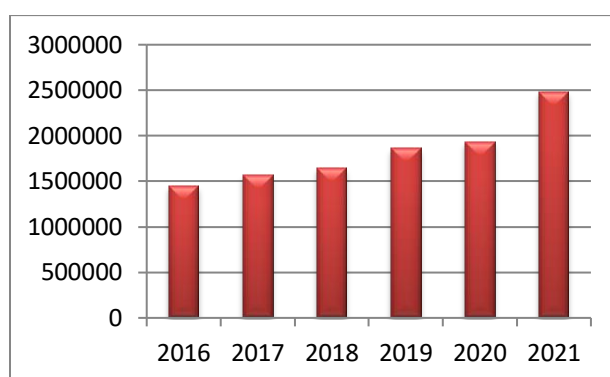
**Keyword:** Resaving Intention, Satisfaction, Service Quality, and Information Quality.

**1. INTRODUCTION**

Saving is very familiar in society. In this case, saving can be an alternative for someone to save money. Thus triggering financial institutions to open businesses to deal with things like this. Banks are one of the institutions that take part and are involved in responding to this kind of thing. Banks in their operations are divided into two types, namely conventional banks and Islamic banks. Saving can be used as an investment for most people at this time, bearing in mind the diverse needs of everyone. Saving can be used as a means for someone to meet their needs, both needs that are planned or need that occur suddenly. The concept of saving in Islamic banking is very different from saving in conventional banking. This difference occurs because Islamic banking does not recognize the specific interest rate promised but rather the ratio or percentage of profit sharing on mudharabah savings and bonuses on wadi'ah (Muhamad, 2016). With a high profit-sharing ratio, the public will be interested in depositing their funds with the bank in the hope of getting rewards received by both parties, both the bank and the customer. However, it is not only the amount of profit sharing that makes customers interested, but the provisions in the distribution of profit sharing also make customers who have funds to save their money in Islamic banks (Muhamad, 2016).

Bank Aceh Syariah (BAS) is a company engaged in the banking sector owned by the Provincial Government of Aceh and the Regency/City Government where the company applies sharia

principles. BAS has three types of products and services, namely fundraising, channeling funds, and other services. Fundraising includes Wadiah Current Accounts, Mudharabah Deposits, FIRDAUS Savings, SAHARA Savings, SyariahKu Savings. The following is data on the development of BAS savings customers.



**Figure 1** Development of Fundraising Customers in 2016-2021

Based on Figure 1 it is known that BAS fundraising customers continue to increase every year. However, even though the number of customers of BAS has increased, BAS is still weak in service and has even harmed the community. The problems that are often experienced by the community are Bank Automated Teller Machines (ATMs) which are often empty, and transactions often fail while balances are debited, causing long queues. This can result in public interest in reusing products from BAS, especially savings products.

Based on the initial survey, it was known that respondents perceived the intention to re-save as relatively low because a mean value of 3.38 was obtained where the average value was in the unfavorable category ( $3.33 < 3.41$ ), indicating that the intention to re-save was not as optimal as expected. Many factors affect a customer's intention to re-save, one of which is satisfaction. Customer satisfaction with the customer's Resaving Intention is felt by each individual or customer when all aspects expected by the customer can be fulfilled properly. When the expectation aspect matches reality, the customer will automatically feel satisfied with the company. The impact of a customer's satisfaction is shown by a behavior that is carried out concretely, namely in the form of Resaving Intention by the customer. When the customer is satisfied, he will carry out saving activities continuously and continuously, so that the customer can use the product in the long term. Initial survey also shows that the satisfaction perceived by respondents is still relatively low because a mean value of 3.39 is obtained where the average value is in the less good category ( $3.39 < 3.41$ ), which indicates that satisfaction is not as optimal as expected. The satisfaction that has not been maximized is thought to have an impact on customers' lack of Resaving Intention. This is supported by the research of (Fatimah, 2019) and (Amini, 2016) stating that satisfaction affects the intention to re-save.

The factor that influences the intention to re-save and satisfaction is service quality. The

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quality of customer service can increase customer Resaving Intention. Customers who have a good quality perception will continue to save. Service quality is believed to have the same characteristics as a self-portrait in influencing purchasing decisions, service quality can stimulate purchases from one company. Service is the main thing that must be paid attention to by financial institutions, the larger the financial institution proves the community's interest is high. Likewise, transparency of fair and honest profit sharing creates trust for customers as well as satisfying service quality and provides convenience for its customers so that customers' interest in saving arises. Based on the initial survey, it reveals that the service quality perceived by respondents is still relatively low because a mean value of 3.40 is obtained where the average value is in the unfavorable category ( $3.40 < 3.41$ ), which indicates that service quality is not as optimal as expected. Service quality that has not been maximized is thought to have an impact on customers' lack of Resaving Intention. This is supported by the research of (Fatimah, 2019) and (Amini, 2016) which states that service quality influences the intention to re-save.

The next factor is Information Quality. The information needed by consumers is quality information, which has use value so that the information must be relevant, timely, and accurate. An information system that can meet one's needs will increase interest. Thus good quality information about savings products will increase customer Resaving Intention. Initial survey also figures the information quality perceived by respondents is still relatively low because a mean value of 3.23 is obtained where the average value is in the unfavorable category ( $3.23 < 3.41$ ), which indicates that the information quality is not as optimal as expected. Information quality that has not been maximized is thought to have an impact on customers' lack of Resaving Intention. This is supported by the research results of (Fatimah, 2019) and (Andika & Syahputra, 2021) who found that the information quality affects the intention to re-save. Based on the various explanations and phenomena mentioned above, the authors are interested in conducting a comprehensive study regarding the model that involves Service Quality, Information Quality, Resaving Intention, and Customer Satisfaction of BAS in the scope of BAS Banda Aceh Operation Head Office.

## **2. LITERATURE**

### **Resaving Intention**

Resaving intention according to (Kotler & Keller, 2018) is an act of the customer whether or not he wants to buy a product. Of the various factors that influence customers in purchasing a product or service, customers usually always consider quality, inflation, and products that are familiar to the public before customers decide to buy. (Peter & Olson, 2013) also state that interest in saving, namely the behavior of customers themselves, is the actions of individuals who are directly involved in obtaining and using products and services, including the process of making decisions that recognize and follow these actions. Furthermore, Kurnia in (Djemuni & Fadli, 2021) Interest in saving is a customer's decision to buy a product after previously thinking about whether or not it is appropriate to buy the product by considering the information that he knows about the reality of the product after he has witnessed it.

According to (Akbar, 2013) several indicators of interest in saving are as follows:

1. Transactional interest is a person's tendency to always re-buy products that have been consumed.
2. Referential interest is a person's tendency to refer to a product he has purchased, so that it is also

purchased by others, concerning his consumption experience.

3. Preferential interest is interest that describes the behavior of someone who always has a primary preference for the product that has been consumed. This preference can only be changed if something happens to the preferred product.

4. Explorative interest, this interest describes the behavior of someone who is always looking for information about the product he is interested in and looking for information to support the positive characteristics of the products he subscribes to.

### **Satisfaction**

(Tjiptono, 2015) defines satisfaction as an emotional response to experiences related to certain products or services purchased, retail outlets, or even patterns of behavior (such as shopping behavior and buyer behavior), as well as the market as a whole. Emotional responses are triggered by cognitive evaluation processes that compare perceptions (or beliefs) of certain objects, actions, or conditions with individual values (or needs, wants, and desires). Meanwhile, Daryanto and (Daryanto & Setyobudi, 2014) say satisfaction is an emotional assessment of the customer after the customer uses a product where the expectations and needs of customers who use it are met. To meet customer satisfaction, companies are required to be careful to find out shifts in customer needs and desires, which change almost every time. Buyers will move after forming a perception of the value of the offer, satisfaction after purchase depends on the performance of the offer compared to expectations. (Irawan, 2007) defines customer satisfaction as the result of an assessment from customers that the product or service quality has provided a level of enjoyment where this level of fulfillment can be more or less.

According to (Kotler & Keller, 2018) indicators of satisfaction are as follows:

1. Satisfaction: Stay with the company as long as expectations are met
2. Repeat purchases: Return to the company to buy again
3. Word of Mouth/Buzz: Puts up his reputation to let others know about the company.
4. evangelism: Convince others to buy the company's products
5. ownership: Feel responsible for the company's continued success.

### **Service Quality**

According to (Kotler & Keller, 2018) Service quality is any action or activity that can be offered by one party to another, basically intangible and does not result in any ownership. Meanwhile, according to (Suit & Almasdi, 2012) to serve customers excellently, we are required to provide services that are reliable, fast, and complete with additional empathy and attractive appearance. According to (Arianto & Patilaya, 2018) Service Quality can be interpreted as focusing on meeting needs and requirements, as well as on timeliness to meet customer expectations. Service quality applies to all types of services provided by the company while the client is in the company. According to (Kasmir, 2017) Service Quality is defined as the actions or deeds of a person or organization aiming to provide satisfaction to customers or employees. Meanwhile, according to (Mulyapradana & Lazulfa, 2018) Service quality is an important component that must be considered in providing excellent Service Quality. Service performance measurement can be carried out using service performance measurement instruments which according to (Zeithaml, Bitner, & Gremler, 2018) consist of ten service indicators, including:

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1. Physical appearance (tangibles); physical appearance of the facility, equipment, employees, and communications equipment.
  2. Reliability; the ability to perform the promised service accurately.
  3. Responsiveness: willingness to help customers and provide service sincerely.
  4. Competence; Emphasize skills and knowledge in providing services.
  5. Courtesy; polite, respectful, considerate, and friendly in their dealings with customers.
  6. Credibility; committed to organizational customer trust, trustworthiness, and honesty that exists in service providers.
  7. Security; service free from harm, risk, or penalty.
  8. Communication; inform customers in a language that is easy to understand and hear what they are talking about.
  9. Access; closeness and ease in the relationship between the customer and the service provider.
  10. Understanding of the customer (understanding the customer); make an effort to find out what the customer wants.

### **Information Quality**

According to (Mulyadi, Eka, & Nailis, 2018) information quality is information that has certain characteristics, content, form, and time to determine the choice. Quality information must maintain and continue to improve the information quality, the information quality can be said to be good, so customers will be quicker in making decisions to buy products (Aina & Sundari, 2019). Annisa (2019) information provided in online stores must include information relating to products and services available online, information must be useful, and related to the quality and availability of products and services to meet consumer demands in online purchases. Product and service information must be up to date and help when buying online make decisions that are easily understood by customers. The indicators of information quality (Mulyadi et al., 2018), namely:

1. Information Accuracy

Accurate information without coercion, this information must have a certain level of accuracy so that customers do not doubt the truth and decide to buy.

2. Punctuality

The information generated from a data processing process, data is not allowed to be late. Late information will not have good value, so if it is used in decision-making it can lead to errors in taking the action to be taken.

3. Completeness of information

Information that is complete or complete, means that the information generated or needed must have good completeness, because if the information produced is incomplete then, of course, it will affect decision-making or determine action as a whole, so that it will affect its ability to control or solve a problem with Good.

4. Presentation of information

The information presented must be relevant to the product displayed. This information has benefited customers to make decisions.

### **Hypothesis**

The literature above formulated the logical hypothesis for this research as follows.

H1 : Service quality affects Satisfaction

- H2 : Information quality affects Satisfaction
- H3 : Service quality affects Resaving Intention
- H4 : Information quality affects Resaving Intention
- H5 : Satisfaction affects Resaving Intention
- H6 : Service quality affects Resaving Intention thru Satisfaction
- H7 : Information quality affects Resaving Intention thru Satisfaction

**3. METHOD**

In this study, the intended population was all savings customers in the BAS Banda Aceh Operational Head Office, located in Banda Aceh city, totaling 48,706 customers. The structural model (SEM) was one of the techniques to test the model, so the sample was chosen by following the SEM requirement, which is 10 times the number of indicators, totaling 23 indicators (Ferdinand, 2014) so it equals 230 samples. Sampling was carried out in this study using random sampling. Data included primary data and secondary data. The data were processed using the SEM technique thru AMOS software (for direct influence models). This data analysis tool is an inferential statistical tool used for hypothesis testing. Firstly the model needs to be tested thru a measurement test (CFA) and secondly, after it meets the fit, the model needs to be tested thru a structural test that is provided the significance and coefficient values (F. Hair Jr, Sarstedt, Hopkins, & G. Kuppelwieser, 2014). The Sobel calculator also was used to test the indirect influence models.

**4. RESULT**

After conducting the measurement model test, this study provided the fit model to be tested thru a structural test. The structural test produced the regression result as follows.

**Table 1. Regression**

	Influence	Estimates	SE	CR	P
Satisfaction	<--- Service quality	0.445	0.114	5,633	0.000
Satisfaction	<--- Information Quality	0.472	0.094	5,802	0.000
Resaving Intention	<--- Service quality	0.270	0.091	3,867	0.000
Resaving Intention	<--- Information Quality	0.259	0.081	3,369	0.000
Resaving Intention	<--- Satisfaction	0.468	0.071	5,955	0.000

Source: Primary Data Processed, (2023)

**H1 : Service quality on Satisfaction**

The Service Quality role test in Satisfaction obtained a significance value of 0.000, meaning the service quality affects the increase in satisfaction. The influence magnitude is 0.445 or 44.5%. This figures that better service quality will have a positive and real influence on increasing satisfaction. This is supported by the research of (Fatimah, 2019), (Amini, 2016), and Sulistywati and Seminari (2015) which state that service quality affects satisfaction.

**H2 : Information Quality on Satisfaction**

The Information Quality role test in Satisfaction obtained a significance value of 0.000, meaning the information quality affects the increase in satisfaction. The influence magnitude is 0.472 or 47.2%. This means a higher level of Information Quality will further increase Satisfaction. This is supported by research conducted by (Fatimah, 2019) and Fandimi et al. (2020) who found that information quality affects satisfaction.

**H3 : Service quality on Resaving Intention**

The Service Quality role test in Resaving Intention obtained a significance value of 0.000, describing the service quality affects the intention to re-save. The influence magnitude is 0.270 or 27.0%. This indicates that the higher the level of service quality, the higher the intention to re-save. This is supported by the research of (Fatimah, 2019) and (Amini, 2016) which states that service quality influences the intention to re-save.

**H4 : Information Quality on Resaving Intention**

The Information Quality role test in Resaving Intention obtained a significance 0.000, explaining that information quality affects the intention to re-save. The influence magnitude is 0.259 or 25.9%. This figures the higher the level of Information Quality will further increase the Resaving Intention. This is supported by the research results of (Fatimah, 2019) and (Andika & Syahputra, 2021) who found that the information quality affects the intention to re-save.

**H5 : Satisfaction on Resaving Intention**

The Satisfaction role test in Resaving Intention obtained a significance value of 0.000, explaining that satisfaction affects the intention to re-save. The influence magnitude is 0.468 or 46.8%. This explains the higher satisfaction will have a direct effect on the intention to re-save. This is supported by the research of (Fatimah, 2019) and (Amini, 2016) stating that satisfaction affects the intention to re-save.

**H6 : Service quality on Resaving Intention through Satisfaction**

Sobel calculation provides the Sobel value 3.358 and p 0.000. Thus, satisfaction acts as a variable that mediates service quality role in the intention to re-save. So, because satisfaction affects the H6 model as a mediator, and service quality also can affect re-saving intention directly, the satisfaction role in mediating the service quality influence on re-saving intention is proven as a partial mediator type. Partial reveals that the service quality significantly can affect the intention to re-save thru satisfaction or even without involving the satisfaction variable. This result is supported by (Fatimah, 2019) who state that satisfaction mediates the service quality role in the intention to re-save.

Table 2. H6 model test

	Input:	Test statistic:	Std. Error:	p-value:
a	0.445	Sobel test: 3.35873522	0.06200548	0.000783
b	0.468	Aroian test: 3.33047962	0.06253153	0.00086697
s <sub>a</sub>	0.114	Goodman test: 3.38772241	0.06147493	0.00070476
s <sub>b</sub>	0.071	Reset all	Calculate	

**H7 : Information Quality on Resaving Intention through Satisfaction**

Sobel calculation provides the Sobel value 3.994 and p 0.000. Thus, satisfaction acts as a variable that mediates between the information quality and the intention to re-save. So, because satisfaction affects the H7 model as a mediator, and information quality also can affect re-saving intention directly, the role of satisfaction in mediating the information quality influence on re-saving intention is proven as a partial mediator type. Partial explains that the information quality significantly can affect the intention to re-save thru satisfaction or even without involving the satisfaction variable. This result is in line with (Fatimah, 2019) which show that satisfaction mediates the information quality role in the intention to re-save.

Table 3. H7 model test

**5. CONCLUSION**

From the result we can conclude that in the BAS Banda Aceh Operation Head Office, Service quality affects Satisfaction, Information quality affects Satisfaction, Service quality affects Resaving Intention, Information quality affects Resaving Intention, Satisfaction affect Resaving Intention, Service quality affects Resaving Intention thru Satisfaction, and Information quality affects Resaving Intention thru Satisfaction. The evidence also shows that satisfaction functions as a partial mediator in the model for all related hypotheses. So these results explain that the model of increasing Resaving Intention is a function of improving service quality and information quality, which can stimulate increased satisfaction. Academically, this evidence becomes a reference for further theory development, by testing models that are also related to Resaving Intention. Several action recommendations resulted from this study for the research subject (BAS Banda Aceh Operation Head Office), namely:

- 1) For the variable Service, quality has the lowest value on the security indicator. This can be a concern for the management of BAS Banda Aceh Operation Head Office to improve security.
- 2) The Information Quality variable has the lowest value on the information presentation indicator. This can be a concern for the management of BAS Banda Aceh Operation Head Office so that it can pay attention to the information provided that is relevant to the product displayed and easy to understand.
- 3) The satisfaction variable has the lowest value on the ownership indicator. This can be a concern for BAS Banda Aceh Operation Head Office to improve the service quality to customers so that customers feel satisfied and have a sense of the necessity to advance BAS products.
- 4) The variable Resaving Intention has the lowest value on the explorative interest indicator. This can be a concern for the management of BAS Banda Aceh Operation Head Office so that it can improve the product's image to get a positive image in society



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