



The Effect of Service and Product Quality on BJB Education Payment Satisfaction

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Abstract: Tests conducted on segmental service quality expose that the influence of service quality on customer satisfaction is significant. In different terms, the improved service quality at Bank BJB Unswagati Cash Office Cirebon can increase customer satisfaction. The method of associative quantitative research uses SPSS PC+ for its analysis. Segmental testing of product quality reveals a significant effect of product quality on customer satisfaction. The more Bank BJB Unswagati Cirebon Cash Office provides good product quality, the higher the level of customer satisfaction. Overall, the findings concluded that the simultaneous influence of service and product quality on customer satisfaction positively and significantly impacted Bank BJB Unswagati Cirebon Cash Office. This shows that improvements in both service and product aspects can simultaneously increase the level of satisfaction obtained by customers in the institution.

Keywords: Effect, Services Quality, Product Quality, Education Payment, BJB

INTRODUCTION

The rapid growth in the education industry and the development of information technology have significantly impacted how financial services reach customers. However, in today's banking world, a large number of banking marketing personnel show a lack of ethics in promoting banking products (Segoro & Elvira, 2021). Only two elements can be identified that affect the level of customer satisfaction, namely the bank's understanding of its products and fast service (Supriyanto *et al.*, 2020)

Research on service quality and customer satisfaction has been a significant focus on management studies for more than three decades, both in banking and educational organizations (Chin Wei & Sri Ramalu, 2011). Several previous studies have concluded a correlation between the level of customer satisfaction and the quality of service an organization provides (Octavia, 2019; Satria & Diah Astarini, 2023; Segoro & Elvira, 2021). Quality or product quality is a trigger factor in purchasing decisions (Cesariana *et al.*, n.d.). Research was conducted by Rizal (Rizal M, 2022). Finding that product quality affects customer satisfaction. Similarly, personal service quality influences customer satisfaction. It was found that optimal service quality for customers is a measure of a company's success.

Other findings from the results of the study show that product quality has a significant good impact on customer satisfaction. Conversely, service quality has a negative and also insignificant influence on customer satisfaction (Santosa et al., 2020). The findings indicate that the impact of service quality on customer satisfaction is tentative, unlimited, and still a matter of debate. Therefore, it is needed as a further tester in future research to gain a deeper understanding. Service quality includes an assessment focused on customer perceptions of certain dimensions of service (Supriyanto et al., 2021). The service dimension tested involves the extent to which the service dimension can substantially measure the impact of service quality on customer satisfaction, understand how product quality affects customer satisfaction, and simultaneously evaluate the effect of service quality and product quality on customer satisfaction.

Organizations need the capacity to acquire more customers in order to survive or exist. Excellent service, including immediate response to customer requests, can significantly increase satisfaction levels. This can be considered as an indicator of customer satisfaction with service quality. This assessment can be measured by evaluating customer experience in purchasing and consuming a particular company's products, services, brand, and reputation (Michael D. Johnson, 2015).

This study also looks at product quality variables as one factor affecting customer satisfaction. Quality banking products are obtained by fulfilling all customer expectations (Kasengkang et al., 1075). Various measures can be used by customers to assess the quality of a banking product. However, customer satisfaction is a determination of the goals to be achieved. Increasing customer satisfaction in using products from banking, it can be considered that products from banks are increasingly of high quality (Munzir et al., n.d.).

LITERATURE REVIEW

Quality of Service

Quality of service is how easily a service can be accessed by users; factors such as reliability, physical appearance, and policy play a role in determining service quality (Band et al., 2021). The definition of service quality is that the company's performance offered to customers can provide satisfaction to customers, and subsequently, customer loyalty can be obtained by the company (Taufik Bahtera & Munawaroh, 2022). An important factor for service providers is service quality, which can improve performance and increase their competitiveness in service operations (Park et al., 2021). Strong performance in delivering services improves competitiveness and fosters relationships with customers. This, in turn, improves brand communication and reinforces brand value (Medianeira Stefano et al., 2020). Employees and the service environment are the most important factors affecting the service experience, with training and management being critical for high-quality service (Hsieh & Chuang, 2020). Service quality significantly affects customer satisfaction, which leads to improved performance (Da Costa Ferreira et al., 2021). A popular quality of service is the SERVQUAL Physical Proof (Tangible) Model, which emphasizes a clean and professional physical appearance. Reliability is reflected in timely and accurate transaction processes. Responsiveness includes quick response to customer needs. Assurance (Assurance is reflected in the expertise of employees. Empathy (Empathy) creates positive relationships through understanding the feelings and needs of Parasuraman's (2016) customers (in Nde et al., n.d.).

Product Quality

According to (Marlapa, 2020) quality is the design function of product specifications, namely the extent to which a product complements the quality requirements and standards for determining the overall facilities and characteristics of a product or service that can meet

explicit and implicit needs. Product quality is an important part of a company's competitiveness, and product processing is a key process in shaping quality (Yan & Duan, 2022). Every time a new standard is found, consumers tend to demand more in order to obtain a new, better standard, making it difficult to understand product quality (Marlapa, 2020). Implementing the PDCA cycle or (Plan-Do-Check-Action) also utilizing seven media along with the Quality Control Circle approach can help improve product quality through identification and assessment of potential failures (Sambodo & Cahyana, 2023). Positively, product quality can improve customer satisfaction, which is sustainable can gain customer loyalty (Rachmawati & Santika, 2022).

Customer Satisfaction

Customer satisfaction is a general assessment given by customers after consuming a product or service, which reflects their feelings of pleasure or disappointment based on their respective expectations (Ripple PhD & Bill, 2022). Customer satisfaction happens when a customer's perceived performance differs from their expectations. This became a key base point for the company's success (Ferrentino & Boniello, 2020). Customer satisfaction measures the number of company employees who have a direct relationship with customers (Legman & Gabor, 2020). Customer expectations can increase the influence of customer satisfaction on complaints and negative emotions while weakening the influence of negative emotions on complaints (Wang et al., 2022).

The Effect of Service Satisfaction on Customer Satisfaction

Service quality can positively impact customer satisfaction, which continues to disseminate information from customers through word of mouth and has a good effect (Syah & Wijoyo, 2021). Companies that consider long-term relationships with customers as assets, companies or organizations strive persistently for high customer satisfaction (Fida et al., 2020). In order to meet customer expectations and achieve customer satisfaction, high-quality services must be provided (Balinado et al., 2021). In order to provide quality services, what needs to be considered and done, according to (Fida et al., 2020), namely Tangibles, Reliability, responsiveness, Assurance, and Empathy.

The Effect of Product Quality on Customer Satisfaction

Customer satisfaction can be obtained from one of the reasons, namely quality products, according to (Abd Rachman et al., 2023) if the quality of the product increases or is good, it will affect increasing customer satisfaction and also the opposite; if the decreasing quality of the product provided will have a low effect on customer satisfaction. A quality product can provide customer satisfaction if the quality of the product itself is by the product specifications that are of interest from the customer's point of view, namely how the product is under his wishes or not; this has an impact on the satisfaction obtained by customers because the product meets what is needed and customers also get their wishes (Millah et al., 2022).

Service quality and product quality are expected to have an impact on customer satisfaction as illustrated by theoretical models. Figure 1

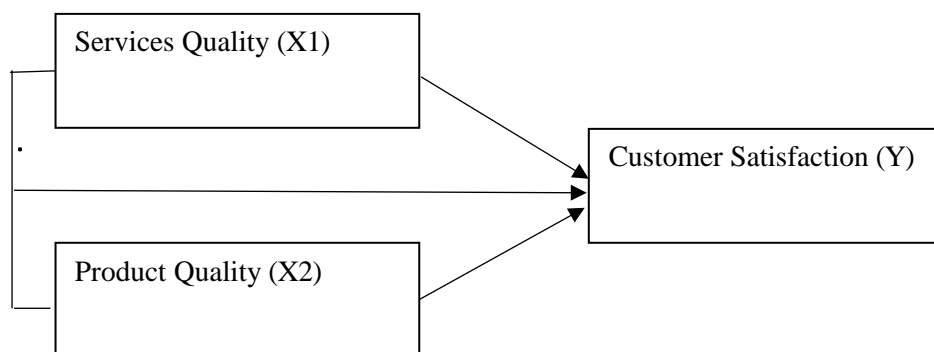


Figure 1. The Effect of Service Quality and Product Quality on Customer Satisfaction

Research hypothesis

H₁: Service Quality affects substantially on customer satisfaction.

H₂: Product quality affects substantially customer satisfaction.

H₃: The quality of services and products has a substantial effect on customer satisfaction.

This study focuses on analyzing the relationship and impact between service quality and product quality on customer satisfaction. The subjects of the study were customers from Bank BJB who used education payment services (Education Payment).

METHOD

The focus of this study is on the type of quantitative research on the application of associative research methods. The goal is to be able to explore and understand the relationship of two or more variables (Sugiyono, 2017b). In this study, the focus of the population is customers who use Education Payment services at Bank BJB Unswagati Cash Office Cirebon.

Based on observations, it was identified that 100 customers could be taken as research subjects. Use of nonprobability sampling techniques, especially methods of incidental sampling, implemented where samples are taken by chance or incidental, with inclusion criteria for education payment service customers who are willing to fill out research questionnaires (Sugiyono, 2017a). The number of respondents involved in this study is one hundred people. This study applied data collection methods through filling out questionnaires. Respondents were given several questions or written statements that they answered as part of the study (Sugiyono, 2017) A total of 100 respondents returned questionnaires, with gender details consisting of women (74) and men (26).

Based on age groups, respondents were distributed in the age range under 25 years (76), ages 25-30 years (18), and ages 31-35 years (6). In terms of profession, the majority of respondents are Students (80), State Employees (5) while the rest consist of Private Employees (2) and Entrepreneurs (13). The acquisition of these data is from respondents who fill out questionnaires. High School Education (87), D3 (3), S1(10). With income Below Rp.1.000.000 (24), Rp1.000.000 - Rp.3.000.000 (38), Rp.3.000.000 - Rp. 5.000.000 (22), and Above Rp. 5.000.000 (16).

Data analysis involves several statistical tests to assess the validity of a questionnaire, the accuracy of measuring instruments, and the basic condition of the data. It involves validity tests to assess the validity of questionnaires, reliability tests as a measure of the level of accuracy, accuracy, or accuracy of measurement instruments, classical assumption tests to check basic statistical assumptions, normality tests to assess the normal distribution of

dependent and independent variables, The multicollinearity test examines the correlation of the independent variable in the regression model. In contrast, the multiple regression test examines the relationship between the independent and dependent variables, as well as the T and F hypothesis tests to determine the statistical significance of regression results.

RESULT AND DISCUSSION

The data will be analyzed by applying product moment correlation test using questionnaire instruments. The significance assessment will be done by comparing the calculated r value and the value of r in the product moment distribution table for the relevant degree of freedom (df), namely $df = n - 2$. In this context, the number of samples (n) involved in the study is 100, so the df value can be calculated as $100 - 2 = 98$. Concerning the substantial alpha level of 0.05, the r value of the table obtained is 0.01966.

Result of Statistical Analysis

1. Descriptive Statistical Analysis

According to the results listed in Table 1 below, it is found that the calculated r value for each statement exceeds the applicable table r value. It can be taken that validity is met for all related variable statements.

Tabel 1 Service quality validity test results

Variable	Statement	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Deleted	r hitung	r tabel	Information
Services Quality (X1)	X1.1	34,35	37,826	0,542	0,732	0,542	0,196	Valid
	X1. 2	34,08	36,196	0,723	0,705	0,723	0,196	Valid
	X1. 3	34,19	36,297	0,678	0,71	0,678	0,196	Valid
	X1. 4	33,95	39,381	0,41	0,752	0,41	0,196	Valid
	X1. 5	34,07	38,854	0,448	0,746	0,448	0,196	Valid
Product Quality (X2)	X2.1	57,33	75,476	0,541	0,72	0,541	0,196	Valid
	X2. 2	57,22	76,739	0,444	0,727	0,444	0,196	Valid
	X2. 3	57,02	77,798	0,399	0,732	0,399	0,196	Valid
	X2. 4	57,2	74,202	0,588	0,714	0,588	0,196	Valid
	X2. 5	57,35	77,22	0,426	0,729	0,426	0,196	Valid
	X2.6	57,32	76,26	0,492	0,724	0,492	0,196	Valid
	X2. 7	57,45	74,553	0,56	0,716	0,56	0,196	Valid
	X2. 8	57,36	71,707	0,697	0,701	0,697	0,196	Valid
Customer Satisfaction (Y)	Y.1	19,78	10,537	0,573	0,759	0,573	0,196	Valid
	Y.2	20,07	8,813	0,681	0,691	0,681	0,196	Valid
	Y.3	19,95	10,896	0,442	0,796	0,442	0,196	Valid

Source: spss 22 data processing results

Tabel 2 Reliability test results

Reliability Statistics	
Cronbach's Alpha	N of Items
,761	6
,744	9
,781	4

Source : spss 22 data processing results

By referring to the results from the previous calculation, it was found that Cronbach's alpha value reached a number greater than 0.7, which is 0.76, indicating that the service quality variable can be considered reliable.

Table 3. Normality test results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	4,73771553
	Most Extreme Differences	
	Absolute	,114
	Positive	,056
	Negative	-,114
Kolmogorov-smirnov Z		,478
Asymp. Sig. (2-tailed)		,743

Source : spss 22 data processing results

The results of the previous Kolmogorov-Smirnov test suggest that with a significance value of 0.743, exceeding the significance level of 0.05, this indicates that the data follow a distribution that can be considered normal.

Table 4. Multicollinearity Test

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
1	(Constant)	5,496	2,122		2,589	,000		
	kualitas_pelayana	,105	,090	,111	2,166	,000	,981	2,019
	kualitas_produk	,138	,039	,341	3,585	,000	,981	2,019

Source: spss 22 data processing results

Based on the information contained in the table, it can be seen that the Variance Inflation Factor for the variables of service quality and product quality is 2.019, which is below the threshold of 10. In addition, the tolerance value reaches 0.981, which is greater

than 0.1. The conclusion is that the regression model used does not show the problem of multicollinearity, showing no substantial correlation between independent variables in the model.

Table 5. Multiple regression analysis tests

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,496	2,122		2,589	,000
	kualitas_pelayanan	,105	,090	,111	2,166	,000
	kualitas_produk	,138	,039	,341	3,585	,000

Source: spss 22 data processing results

The constant in this regression model obtained a value of 5.496, while the coefficients for the variables of service quality and product quality were 0.105 and 0.138 respectively. Thus, the formulation of the regression equation can be represented by $Y = 5.496 + 0.105x_1 + 0.138x_2$.

Table 6. Test t count

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,496	2,122		2,589	,000
	kualitas_pelayanan	,105	,090	,111	2,166	,000
	kualitas_produk	,138	,039	,341	3,585	,000

Source: spss 22 data processing results

According to the information listed in the table, the calculated t value found in the service quality variable is 2.166, while for the product quality variable is 3.585. With reference to the substantial degree of 0.05 and the degrees of freedom (df) = n-2 or 100-2 = 98, the value of the table t can be calculated as 1.984, according to the distribution of the table t.

Test criteria:

If $t_{count} > t_{table 0.05} (dk = n-2)$, then the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted.

If $t_{count} < t_{table 0.05} (dk = n-2)$, then Ho is accepted and Ha is rejected.

The calculation results show that the calculated t-value for the service quality variable is 2.166, greater than 1.984. Similarly, the product quality variable was found to be 3.585 or exceeding the threshold of 1.984. Therefore, with the calculated t value of both variables exceeding the value of t of their respective tables, it can be concluded that Ha is supported in demonstrating the substantial and positive impact of service quality and product quality on customer satisfaction.

Table 7. Test F
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48,054	2	24,027	7,826	,000b
	Residual	297,786	97	3,070		
	Total	345,840	99			

Source: spss 22 data processing results

According to the results of the analysis, an F count of 7.826 was obtained. To test the significance of those results, the F-table value is calculated when the significance level is 0.05 and the degree of freedom (df) = 100-2-1 = 97, which results in a table F value of 3.09. In the test criteria, if the p value > 0.05, then the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted; conversely, if the p value < 0.05, then Ho is accepted and Ha is rejected.

According to the evaluation, the p-value associated with the calculated F of 7.826 indicates statistical significance because the p-value is lower than the significance level of 0.05. Therefore, service quality and product quality simultaneously substantially influence customer satisfaction.

These findings increase our understanding of the relationship between the various factors in this research framework and add to our knowledge of the elements that influence customer satisfaction.

The effect of service quality on customer satisfaction

Analyzing data processed from the SPSS 22.0 for Windows application showed that the value of the calculated T amounted to 2.166. Correspondingly, with degrees of freedom (df) = n-2 = 100-2 = 98, the value of the table T at a substantial level of 0.05 (double-sided test) is 1.984. Thus, it is concluded that service quality substantially impacts customer satisfaction of Education Payment services at Bank BJB Unswagati Cirebon Cash Office.

The increasing quality of services found in a company or organization, with the satisfaction obtained by customers, has an effect on increasing as well (Rizal M, 2022). This is influenced by factors such as reliability, company responsiveness, assurance, and empathy for consumers, which are critical in increasing customer satisfaction and strengthening their loyalty Parasuraman 2016 (Nde et al., n.d.).

This finding contributes significantly to responding to differences and controversial conclusions from previous studies (Santosa et al., 2020), which suggested that service quality negatively and not substantially affect customer satisfaction. On the contrary, what is obtained from this study confirms that the quality of service has a good and substantial impact on the level obtained by customer satisfaction with education payment services at Bank BJB Unswagati Cash Office Cirebon.

These results show a shift in understanding and views on the relationship between service quality and customer satisfaction, stating that good service can effectively increase customer satisfaction. These findings can be an important basis for detailing and expanding our understanding of the dynamics of service quality and its impact on perceptions of customer satisfaction to guide measures for service improvement and strategic decision-making at the organizational level.

This finding aligns with research (Supriyanto et al., 2021), which shows that quality

service substantially and positively impacts customer satisfaction. This is observed in case studies involving banking service customers in Malang City and Surabaya City, located in East Java Province, Indonesia.

The effect of product quality on customer satisfaction

Based on data analysis conducted with SPSS 22.0 for Windows, a calculated value of 3,585 was obtained. According to the degree of freedom ($df = n - 2 = 100 - 2 = 98$), the value of t table at the significance level of 0.05 (for a two-sided test) was found to be 1.984. The conclusion that can be drawn is $t \text{ count} > t \text{ table}$, showing a significant impact on product quality on customer satisfaction in payment service education at Bank BJB Unswagati Cash Office Cirebon.

Increasing product quality in a company has a positive impact on the level of customer satisfaction. Factors such as product performance, perception of product quality, product reliability, and product features are key determinants. When the company is able to present products with high standards in these aspects, this becomes a very attractive factor for consumers to continue using the product. This finding is in line with the findings of previous studies (Kasengkang et al., 1975) which confirms that quality products can have a good and substantial effect on customer satisfaction, as seen in the case study from BRI Tumpaan Units customers.

The influence of services quality and product quality on customer satisfaction

Data analysis using SPSS 22.0 for Windows revealed that the combined impact of service quality and product quality on customer satisfaction accounted for 23.6%, with other factors contributing to the remaining influence. This finding is reinforced by a calculated f value of 7.826, which exceeds the table's F value of 3.09. Therefore, we accept an alternative hypothesis, which shows a relationship between service quality as well as product quality that affects customer satisfaction. Therefore, the conclusion is that simultaneously the quality of service and product quality contribute positively and substantially to the satisfaction of customer education payment services from bank BJB Unswagati Cash Office Cirebon.

From this case, the conclusion is that the high quality of the product has a crucial role in shaping customer satisfaction. The more the company provides high quality products, so that the more satisfaction obtained by customers can increase. It is important to remember that what customers buy is not only products, but also accompanied by services. Success in providing services attentively can cause satisfaction that exists in the purchase of goods or services, then subsequently, form consumer loyalty to the company. The research is in line with this finding (Kasengkang et al., 1075), which shows that the quality of service and quality products have an impact on the satisfaction obtained by customers at the same time, especially for BRI customers of tumpaan units.

CONCLUSION

Reviewing the results obtained from research, data analysis, and findings related to the effect of service quality and product quality on customer satisfaction at bank BJB Unswagati Cash Office Cirebon, several conclusions can be made:

1. Tests conducted on segmental service quality expose that the influence of service quality on customer satisfaction is significant. In different terms, the improved service quality at Bank BJB Unswagati Cash Office Cirebon can increase the level of customer satisfaction.
2. Segmental testing of product quality reveals that there is a significant effect of product quality on customer satisfaction. The more Bank BJB Unswagati Cirebon Cash Office provides good product quality, the higher the level of customer satisfaction.

3. Overall, the findings conclude that the influence of service quality and product quality simultaneously on customer satisfaction has a positive and significant impact on Bank BJB Unswagati Cash Office Cirebon. This shows that improvements in both service and product aspects can simultaneously increase the level of satisfaction obtained by customers in the institution

Implication

Reviewing what was obtained from research, discussion, and conclusions, there are some implications that have the effect of channeling benefits to various parties, especially for the progress of Bank BJB Unswagati Cash Office Cirebon. Here are the implications that can be given:

1. Based on findings regarding service quality, there are indications that employee empathy for customers is an aspect that requires more attention. Therefore, Bank BJB Unswagati Cirebon Cash Office is expected to continue to improve its services by giving more attention to individual customers. This can be done by providing flexibility in interacting with customers and providing a fast and friendly response to individual customer needs.
2. Based on the results of research on product quality, Bank BJB Unswagati Cirebon Cash Office is reminded to keep paying attention to the quality of the products offered. A deeper understanding of customer needs can be the foundation for improving product quality. By understanding customer needs in-depth, Bank BJB Unswagati Cirebon Cash Office is expected to provide products that can better meet customer needs, increasing customer satisfaction.
3. Further research is needed to identify several other factors that will affect customer satisfaction at Bank BJB Unswagati Cash Office Cirebon beyond aspects of service quality and product quality. Further research is important in order to understand more deeply and comprehensively several factors that have an impact on customer satisfaction. Thus, Bank BJB Unswagati Cash Office Cirebon can take several more accurate steps in increasing the level of customer satisfaction and strengthening its position in the market.

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