

# The Influence of Service Quality, Trust, and Commitment on Customer Loyalty of Bank Syariah Indonesia KCP Medan Pulo Brayan

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## ABSTRACT

The purpose of this research is to determine the effect of service quality, trust and commitment to customer loyalty of Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan. This research uses quantitative research with descriptive research type, where the object of research is Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan customers. The method in this study is in the form of distributing questionnaires which aims to test and analyze the effect of service quality, trust and commitment to customer loyalty of Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan. The findings of this study indicate that service quality, trust and commitment affect the loyalty of Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan customers.

## ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh kualitas layanan, kepercayaan dan komitmen terhadap loyalitas nasabah KCP Bank Syariah Indonesia (BSI) Pulo Brayan Medan. Penelitian ini menggunakan penelitian kuantitatif dengan jenis penelitian deskriptif, dimana objek penelitian adalah nasabah Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan. Metode dalam penelitian ini berupa penyaluran kuesioner yang bertujuan untuk menguji dan menganalisis pengaruh kualitas layanan, kepercayaan dan komitmen terhadap loyalitas nasabah KCP Bank Syariah Indonesia (BSI) Pulo Brayan Medan. Temuan penelitian ini menunjukkan bahwa kualitas layanan, kepercayaan dan komitmen mempengaruhi loyalitas nasabah Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan.

## INTRODUCTION

The banking business is a service business based on the principle of trust so that service quality issues are a very decisive factor in business success. Economic progress affects people's lives. Increasing the social and economic status of the community results in changes in their behavior and lifestyle. These changes ultimately affect the sense of satisfaction with a product. People want quality products and services that suit their needs. In order to compete, survive, and develop, companies are required to be able to provide quality services that can meet customer needs and desires. Products and services that do not meet customer quality are very easily abandoned and eventually customers switch to another company/bank. To anticipate this, of course, it will prioritize the expansion of products and services that are oriented towards services that prioritize customer satisfaction so that loyal customers are formed (Sutiyem, 2022).

The concept of quality has become a very dominant factor in the success of a bank, because if the customer feels that the quality of service received is good or as expected, the customer will feel satisfied, trust and commit to the purchase of goods and services and be more loyal to these goods and services. In the end, a long-term relationship is formed between

the Bank and the customer, the relationship with the customer is intended to create loyalty to the company (Arinda, 2019).

The Islamic banking system is regulated in Law No. 21 of 2008 where Islamic Banks are banks that carry out their business activities based on sharia principles. Sharia principles are the principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia. The characteristics of the Islamic banking system that operates based on the principle of profit sharing provide an alternative banking system that is mutually beneficial for the community and banks, and emphasizes aspects of justice in transactions, ethical investment, prioritizes the values of togetherness and brotherhood in production, and avoids speculative activities in financial transactions. By providing a variety of banking products and services with more varied financial schemes, Islamic banking is a credible alternative banking system that can be enjoyed by all groups of Indonesian society without exception (<https://www.bi.go.id/id/perbankan/syariah>).

The role of Islamic banks in spurring regional economic growth is increasingly strategic in order to realize an increasingly balanced economic structure. The growth of Islamic banking in Indonesia is growing rapidly over time. The higher level of economic growth in Indonesia triggers more and more new Islamic banks to emerge to the public. The growth of Islamic bank assets as of September 30, 2017 was 5.57% (<https://www.ojk.go.id/id/kanal/syariah>).

The difference between Islamic banks and conventional banks is the special attributes attached to Islamic banks, such as no elements of usury, a profit sharing system, namely the calculation of profit sharing by means of profit sharing, which means dividing the net profit from the business or investment that has been carried out, there is no element of gambling, for halal investments, and carrying out activities according to sharia. These Islamic product attributes are the main reason customers choose to use Islamic banks and become an assessment indicator for customers. However, even though these products are superior in sharia, there are still many people who doubt the professionalism of their services. Excellence in products is still insufficient to retain customers (Hidayati, 2019).

In an increasingly critical society like now, in addition to products, the services provided also affect the sustainability of the company. Superior service quality will affect customer satisfaction. The consequence of high customer satisfaction is that it will also provide high profits for the company. One of the benefits is that it will increase customer loyalty. Customer loyalty is a customer's effort to remain loyal with awareness, quality impressions, trust and strong pride in a product followed by repeat purchases. Customer loyalty can be formed from a sense of trust that has been created previously in the minds of customers, this is in line with the research conducted. The quality of service in Islamic banks has been criticized by the public, especially regarding the implementation of the profit-sharing system. Some of them still doubt the suitability of Islamic banks with Islamic law. In addition, some complaints of service in the front office that seems less professional in responding to customer complaints. This kind of thing must of course be resolved immediately to maintain customer loyalty that prioritizes sharia principles as a motivator to use Islamic banks. Possible efforts to be made are to improve and enhance Islamic bank services which also involve product suitability with sharia principles which differentiate Islamic banks from conventional banks.

## RESEARCH METHOD

This research implements quantitative research, the type of data used in this study is primary data, obtained from field observations through questionnaires given directly to respondents, namely customers at Bank Syariah Indonesia Pulo Brayan Medan Sub-Branch Office, with certain criteria, namely 8,750 customers who are still actively saving.

The sampling technique uses purposive sampling method, which is a sampling technique with a specific purpose, with the criteria that customers who are used as research samples are customers at Bank Syariah Indonesia KCP Pulo Brayan Medan with the criteria that are still actively saving or becoming customers, for more than three months. The sample was taken with the Slovin formula in (Umar, 2004:146) as follows:

$$n = N / (1 + Ne^2)$$

Description :

n = Sample Quantity

N = Population Size

e = Error Rate

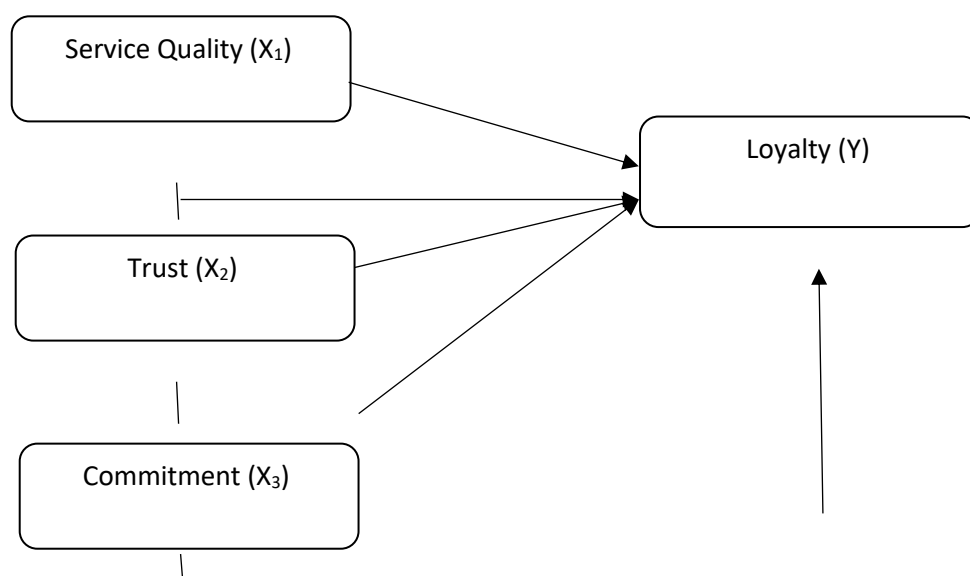
The population (N) amounted to 8,750 people with an error rate (e) of 10%, so the sampling size is as follows:

$$n = \frac{8.750}{1 + 8.750 (0,1)^2}$$

$$n = 98,8$$

n= 98,8 multiplied to 99 people

In this study the number of samples was rounded up to 99 people. The author uses purposive sampling method in sample withdrawal, namely sampling techniques based on certain criteria, namely Bank Syariah Indonesia KCP Pulo Brayan Medan customers who have been customers for more than three months.



**Figure 1. Variable framework in the research title**

The Research Hypothesis in this study is:

H1 : It is suspected that service quality (X1) has a positive effect on customer loyalty (Y) at Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan.

H2 : It is suspected that trust (X2) has a positive and significant effect on customer loyalty (Y) of Bank Syariah Indonesia customers at KCP Pulo Brayan Medan.

H3 : It is suspected that commitment (X3) Commitment has a positive and significant effect on loyalty (Y) of Bank Syariah Indonesia customers at KCP Pulo Brayan Medan.

H4 : It is suspected that service quality, trust and commitment (X3) have a positive and significant effect on the loyalty (Y) of Bank Syariah Indonesia customers at KCP Pulo Brayan Medan.

## RESULTS AND DISCUSSION

In quantitative research, what is said to be data analysis is an activity carried out after obtaining data from respondents. This data analysis activity is an activity in grouping data based on variables and characteristics of each respondent, tabulating data based on variables, performing calculations to get answers to predetermined problem formulations, and performing statistical calculations to test predetermined hypotheses.

### 1. Multiple Linear Regression Test

Simple linear regression analysis is used to determine the effect between one independent and one dependent variable displayed in the form of a regression equation. The independent variable is denoted by X while the dependent variable is denoted by Y.

### 2. Hypothesis Test

This test is to determine whether the effect of each independent variable on the dependent variable is meaningful or not. The test is carried out by comparing the tcount value of each independent variable with the t table value with an error degree of 5% ( $\alpha$ ).

t table with an error degree of 5% ( $\alpha = 0.05$ ). If the t value  $\geq$  t table, then the independent variable has a significant effect on the dependent variable.

## Analysis Result

### Multiple Linear Regression Test

Regresi linear berganda merupakan model regresi yang melibatkan lebih dari satu variabel independen. Analisis regresi linear berganda dilakukan untuk mengetahui arah dan seberapa besar pengaruh variabel independen terhadap variabel dependen (Ghozali, 2018).

Coefficients <sup>a</sup>										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	7.112	1.823		3.901	.000					
KL	.364	.097	.375	3.776	.000	.607	.361	.286	.583	1.715
Kepercayaan	.326	.085	.374	3.856	.000	.607	.368	.292	.610	1.639
Komitmen	.328	.070	.000	4.000	.000	.233	.000	.000	.875	1.143

a. Dependent Variable: Loyalitas

The regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 7.112 + 0.354X_1 + 0.326X_2 + 0.328X_3 + e$$

The constant is 7.112, which means that if the variables of Service Quality, Trust and Commitment are considered 0, the value of trust is 7.112. The coefficient of the Service Quality variable is 0.354, meaning that if there is an increase in the value of variable X1 by 1 point, it will increase Y by 0.354. Then the coefficient of the Trust variable is 0.326, meaning that if there is an increase in the value of the X2 variable by 1 point, it will increase Y by 0.326. Then the coefficient of the Commitment variable is 0.328, meaning that if there is an increase in the value of the X2 variable by 1 point, it will increase Y by 0.328.

## Hypothesis Test

### Test t (Partial Test)

(Hasan & Iqbal, 2016) The t test is used to determine the effect of each independent variable partially and significantly on the dependent variable. The criteria for making t test decisions are if  $t_{hit} > t_{table}$  and sig value  $< 0.05$  then the independent variable is stated to affect the dependent variable partially. The t table can be obtained using a test of two real levels of 5% for a two-way test, namely  $(\alpha/2 = 0.05/2 = 0.025)$  with a degree of freedom  $(df) = (N-k-1) 99-3-1 = 95$ . So the t table value with a real level of  $\alpha/2 = 0.025$  and  $df = 95$  is 2.051. The following is the t test table (partial test).

Coefficients <sup>a</sup>											
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
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	Komitmen	.328	.070	.000	4.000	.000	.233	.000	.000	.875	1.143

a. Dependent Variable: Loyalitas

Based on the test results table above, in accordance with the t test decision making criteria, the results obtained are Service Quality has a t hit value of  $3.776 > t_{table} 2.051$ , and the significance value obtained is  $0.000 < 0.05$ , meaning that Service Quality can partially affect customer loyalty. Trust has a t hit value of  $3.856 > t_{table} 2.051$ , and the significance value obtained is  $0.000 < 0.05$ , meaning that the Trust variable can partially influence the Loyalty variable. Commitment has a t hit value of  $4.000 > t_{table} 2.051$ , and the significance value obtained is  $0.000 < 0.05$ , meaning that the Commitment variable can partially influence the Loyalty variable.

### Test Coefficient of Determination (R Square)

R squared is a number that ranges from 0 to 1 which indicates how much the combination of independent variables together affects the value of the dependent variable. The R-squared (R<sup>2</sup>) value is used to assess how much influence certain independent latent variables have on the dependent latent variable (Andri Soemitra. 2022).

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.674 <sup>a</sup>	.654	.637	2.32143	.454	26.380	3	95	.000	2.027

a. Predictors: (Constant), Komitmen, Kepercayaan, KL

b. Dependent Variable: Loyalitas

Based on the test results table above, the coefficient of determination (Adjusted R<sup>2</sup>) of 0.637 or 63.7% means that customer loyalty can be explained by 63.7% by the variables of Service Quality, Trust and Commitment. While the remaining 36.3% can be explained by other variables not used in this study.

### **The Effect of Service Quality on Customer Loyalty of Bank Syariah Indonesia (BSI) KCP Medan Pulo Brayan**

The quality of service provided in the form of friendly service, clean facilities, compliance of services with sharia principles, and attractive physical appearance of Islamic Bank employees will increase customer loyalty from Islamic Banks. In line with the opinion of Kotler & Killer (2009) which explains that customers who perceive good service quality will feel satisfied.

The relationship between service quality and customer loyalty is very important, which is stated by (Kotler, 2005) where service quality is an important factor in maintaining customers not to move to other banks. Banks must try their best to create and increase customer loyalty by providing quality services. The quality of service in question consists of the completeness and physical appearance of the services available at the bank (tangibles), a fast and accurate service process (reliability), the way bank officers are responsive, polite and friendly when serving customers (responsiveness), guaranteed confidentiality of customer data, resolution of complaints as promised, and the sincere attention shown by bank officers to customer complaints. The results of this study are in line with the results of research from I Gede Yogi Pramana and Ni Made Rastini (2020) which concluded that service quality has a positive and significant effect on customer trust and loyalty. Based on the results of this study, it is concluded that service quality has a positive effect on customer loyalty.

### **The effect of trust on customer loyalty of Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan**

The relationship between trust and customer loyalty is very important as stated by Kotler and Keller (2012) where trust is the company's willingness to rely on business partners which is a very important part of success for a company. If the bank gets a problem in the form of slow service or complaints from its customers and the bank can solve it by providing fast and easy service for its customers and being responsive in handling complaints from its customers, then the bank will be trusted by its customers and automatically the bank will get good trust by its customers.



The results of this study are also in line with the results of research from Riven Agustin and Antonio E.L.Nyoko (2018) with the research title "the influence of trust and commitment to customer loyalty at the people's credit bank tanaoba lais menekat kupang city". Based on the results of the study, it shows that trust has a positive and significant effect on customer loyalty. From the discussion above, it can be concluded that to increase customer loyalty, it is necessary to increase trust by creating confidence in brand reliability, and intention to use the brand and the uniqueness of brand association so that confidence is formed and trust in the product issued.

#### **The Effect of Commitment on Customer Loyalty of Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan**

The relationship between trust and customer loyalty is very important as stated by (Jasfar, 2005) where commitment is an attitude which is the intention to maintain long-term openness. Likewise in the relationship between service providers and services, commitment is defined as a promise as well as a tendency to resist changes in preferences which is a key to loyalty which is largely explained by the customer's desire to identify the selection of a brand / service chosen by the customer or customer. The results of this study are in line with the results of Ahmad Nasir's research with the research title "The effect of satisfaction, trust, and commitment on customer loyalty of the Probolinggo Branch of the Sharia National Pension Savings Bank" which proves that existing trust will form a commitment and commitment has a positive and significant effect on customer loyalty.

#### **The Effect of Service Quality, Trust and Commitment on Customer Loyalty of Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan**

In organizations, loyalty is a very important thing in the life of a company. A bank can develop or not depending on the size of the number of customers, especially loyal customers. Loyal customers are assets that must be continuously maintained. In banking, intense competition is something that a manager needs to be aware of so that customer loyalty must be maintained as well as possible. Efforts to create customer loyalty are very diverse. Banks must have the right strategy in creating customer loyalty. In this study, it is not proven that loyalty is directly influenced by service quality. While trust and commitment have a significant positive effect on customer loyalty. However, service quality has a positive and significant effect on trust and commitment, which in turn affects customer loyalty.

This leads to managerial implications that to increase customer loyalty, it cannot be achieved directly with service quality, managers must improve service quality which encourages increased trust and commitment. Increased customer commitment and trust will ultimately increase customer loyalty. To create customer loyalty through trust and commitment, it can be built through excellence service. The good and bad quality of service provided by banks has an influence on the formation of customer trust and commitment which will also affect loyalty.

### **CONCLUSIONS**

Based on the results of research related to the influence of Service Quality, Trust and Commitment at Bank Syariah Indonesia (BSI) KCP Pulo Brayan Medan, it is found that the variables of Service Quality, Trust and Commitment have a substantial effect on customer

loyalty. Banks are asked to always monitor and maintain the security of customer data so that its protection and security are guaranteed. This results in customer trust which can be said to have decreased, especially in banking services. Based on the results of the study, the authors provide suggestions: Islamic banking should expand literacy in various layers of society and further improve the effectiveness and efficiency of its activities as a financial mediation in society. For the general public, researchers hope that the performance of Islamic finance can be further improved, either as investors or academics who can provide counseling to ordinary people about Islamic finance.

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