

The Influence of Service Quality, Customer Value, and Corporate Image on Customer Loyalty (Case Study of PT BNI Syariah Tanah Abang Branch)

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Abstract

The purpose of study was to analyze the effect of service quality, customer value and company image on customer loyalty at PT. BNI Syariah Tanah Abang Branch. The type of research is quantitative. The data source of study is primary data derived from the sample, namely the customers of PT. BNI Syariah Tanah Abang Branch. Data collection was done using purposive sampling by spreading to 100 respondents. This study uses multiple linier regression analysis method. The results of study show that 1) service quality doesn't significantly influence customer loyalty. 2) customer value significantly influences customer loyalty. 3) company image significantly influence customer loyalty, and 4) service quality, customer value and influential company image significantly influence customer loyalty.

Keywords

service quality, customer value, company image, and customer loyalty



I. Introduction

According to Perwataatmadja and Antonio in Muhammad (2015) Islamic banks or commonly called interest-free banks, are financial/banking institutions whose operations and products are developed based on the Qur'an and the Hadith of the Prophet SAW. Or in other words, Islamic banks are financial institutions whose main business is providing financing and other services in payment transactions and money circulation whose operations are adjusted to Islamic sharia principles. The principles of Islamic sharia in asset management emphasize the continuity between individual and community interests.

According to Mudrajad and Suharjono (2002) the financial deregulation currently taking place in Indonesia seems to be in line with the financial deregulation that is also happening in Asian countries. Whether it is acknowledged or not, financial deregulation in Indonesia has provided a climate for the growth and development of Islamic banks in Indonesia. In 1991, two Islamic banks were established, namely: BPR Syariah Dana Mardhotillah; BPR Syariah Berkah Amal Sejahtera, both of which are located in Bandung.

In 1992, the Banking Law Number 7 of 1992 was enacted, which contained profit-sharing banks. At that time, Bank Muamalat Indonesia was established.

Table 1. Perkembangan Perbankan Syariah di Indonesia 2014-2017



Source: Islamic Banking Statistics, August 2017

Based on table 1 of the Islamic banking statistics report, August 2017, for the number of Islamic Commercial Banks (BUS) from 2014-2017 there was only 1 increase of 13 banks, but the number of offices decreased due to the lack of customers who transacted more than twice at the bank. The number of Islamic Business Units (UUS) increased from 22 and decreased to 21 banks, but the number of offices increased customers. Meanwhile, the number of Islamic People's Financing Banks (BPRS) increased by 167 banks but the number of offices decreased by 440 offices.

Based on the table above, it can be seen that there has been a decrease in the number of BUS, UUS and BPRS, in the context of the market, especially banking, slow market growth and intensive competitive pressures require companies to be able to maintain existing customers. The importance of maintaining customers is more due to the fact that acquiring or getting new customers requires more expensive costs than retaining customers.

Loyalty is an important factor for a company to be able to continue to survive in business competition. Customer loyalty is reflected in customer enthusiasm for a product or service. According to Kotler and Keller (2012) "loyalty is a deeply held commitment to repurchase or support a preferred product or service in the future even though there are influences of situations and marketing efforts that have the potential to cause customers to switch".

There are several strategic advantages for companies from the importance of maintaining customer loyalty, the rewards of loyalty will be long-term and cumulative. The longer a customer's loyalty, the greater the profit the company can obtain from that customer (Griffin, 2009). A loyal customer will be a very valuable asset for the organization.

With the many Islamic banks that have emerged in the banking business at this time, many have also become sources of problems faced by banks. Such as the quality of service which is the main thing in the problems faced by companies engaged in the field of service marketing. With the assessment of the quality of service provided by the bank to customers, complaints or grievances from customers arise. The bank is also required to deal with complaints or grievances made by customers, so the bank must be able to quickly and accurately handle complaints, so that customers can feel satisfied with the service of handling complaints that are felt, so that customers can be loyal to the bank (Budiarti, 2011).

According to Kotler and Keller (2012) quality is the best guarantee of customer loyalty, the company's strongest defense in facing competition, and the only way to maintain growth and income. It is not easy to be the best, besides having to provide the best quality of service, there are also factors of customer behavior patterns that are not easy to predict, especially in Indonesia which consists of various cultures and has a variety of different behavior patterns.

Customer perceived value (CPV) is the difference between a potential customer's evaluation of all the benefits and all the costs of a particular offering and the alternatives considered (Kotler and Keller, 2012). Total customer value is the perceived monetary value of the set of economic, functional, and psychological benefits that a customer expects from a particular market offering. Thus, perceived customer value is based on the difference between what the customer gets and what is given up for various possible choices.

A satisfied customer is a customer who feels they have received value from the producer or service provider. This value can come from the product, service, system or something emotional. Value for this customer can be created through the company's

marketing attributes which can be elements of stimulation for the company to influence consumers in purchasing. If the purchase made is able to meet their needs and desires or is able to provide satisfaction, repeat purchases will occur in the future (Mardikawati and Farida, 2013).

Hidayat (2009) defines customer value as a tradeoff between customer perceptions of quality, product benefits and sacrifices made through paid sacrifices. Customer value can also be seen as a reflection of the quality, benefits and sacrifices given to obtain a product or service. A banking product or service is said to have high value in the eyes of customers if it is able to provide quality, benefits and sacrifices as minimally as possible.

According to Kotler (2000) image is a collection of beliefs, thoughts or ideas and impressions that a person has of an object. This corporate image is created to support the achievement of corporate goals, then the image that is formed can influence a person's perception of a company. If the corporate image is good, then consumers tend to come to the company, but if the image is bad then the opposite applies.

The main objective of the bank is to offer creations so that customers return to access or consume because customers feel their needs and desires are met. BNI Syariah Tanah Abang Branch in running its business will want its customers to always be loyal to it. This loyalty will not come by itself, but must be attempted by the bank through the creations offered in meeting the desires and needs of customers or prospective customers for the products and services offered.

One form of BNI Syariah's commitment to improving service quality is by establishing a Service Desk in 2016, which is expected to provide innovation and improvement in service quality management. Throughout 2016, the performance of the Service Desk was as follows: ranked 3rd in the industry survey, branch service quality index at a score of 87, service policy development program. With the achievement of the Diamond category Service Quality Award, Branch service quality with a score of 82.10 from a target of 87. (Source: www.bnisyariah.co.id)

However, the achievement of the Diamond category Service Quality Award in 2018 ranked first in the quality of BCA Syariah service, 3 years previously it occurred in BNI Syariah, and below the previous year it occurred in BSM (Bank Syariah Mandiri) then followed by Bank Muamalat and BRI Syariah. (Source: www.infobanknews.com)

In addition to presenting the Service Desk, BNI Syariah's efforts to improve service quality are carried out comprehensively in meeting and serving customer needs, including from officers who have been certified for service supervisors, providing frontliners with English Conversation for Business, training technical skills and frontliner knowledge related to service processes and service operations, and conducting close supervision of supervisors. For systems and support, improvements have been made to the customer complaint system, hasanah windows and digital queues stage 2, automation of branch service performance, and improvement of service tools.

Although there are many service products provided by BNI Syariah Tanah Abang Branch, there has been no empirical research stating the relationship between service quality, customer value, product quality and customer loyalty at BNI Syariah Tanah Abang Branch. So that makes researchers interested in proving whether customers are loyal to the services and facilities provided by BNI Syariah Tanah Abang Branch.

II. Review of Literatures

2.1 Service Quality

According to the American Society for Quality Control in Ririn and Mastuti (2011), quality is the totality of the features and characteristics of a product or service in terms of its ability to meet predetermined or latent needs, and in other words the quality of a product/service is the extent to which the product/service meets its specifications.

Kotler and Armstrong (2011) define service as any action or deed that can be offered by one party to another party that is basically intangible (not physically tangible) and cannot result in ownership of something and its production can or cannot be linked to a physical product.

According to Kotler (2011), service quality is defined as the overall characteristics of goods and services that influence their ability to meet stated and unstated customer needs.

2.2 Customer Value

Kotler and Armstrong (2012) argue that customer value is the difference between total customer value and total customer cost. Customer perceived value is the difference between potential customers' evaluation of all benefits and costs of a particular offering and other alternatives considered. Total customer value is the monetary value considered and a set of economic, functional and psychological benefits expected by customers for a particular market offering. Total customer cost is a set of costs incurred by customers to evaluate, obtain, use and dispose of a particular market offering including monetary, time, energy and psychic costs. For customers, the perceived product performance is the same or greater than expected, which is considered valuable and can provide satisfaction.

Meanwhile, according to Tjiptono (2005), customer value can be defined as the sum of the benefits obtained and the sacrifices made, the result of which is that customers use products or services to meet their needs.

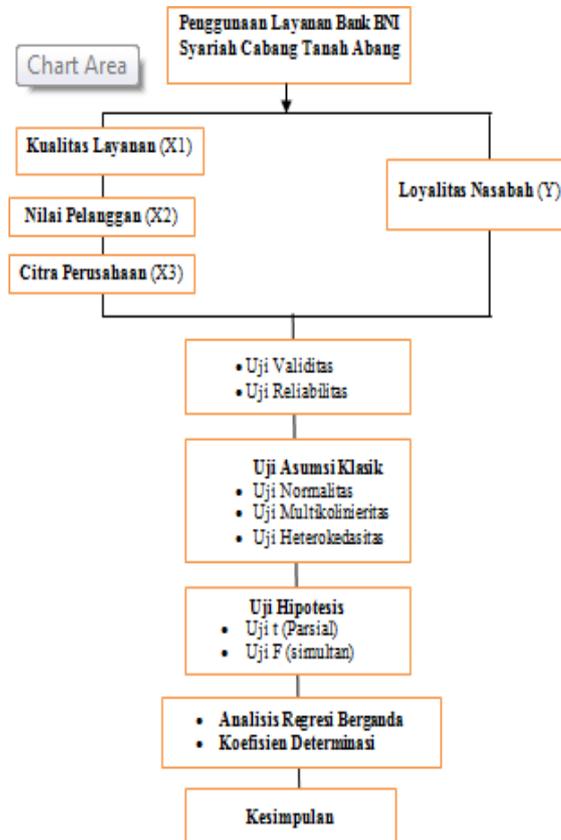
2.3 Corporate Image

Sutisna (2001) stated that image is the total perception of an object formed by processing information from various sources at all times. According to Kotler (2000), image is a collection of beliefs, thoughts or ideas and impressions that a person has of an object. This corporate image is created to support the achievement of the company's goals, then the image that is formed can influence a person's perception of a company. If the company's image is good, then consumers tend to come to the company, but if the image is bad, the opposite applies.

2.4 Customer Loyalty

Kotler and Keller (2012) stated that loyalty is "a deeply held commitment to re-buy or re-patronize a preferred product or service in the future even though situational influences and marketing efforts have the potential to cause customers to switch". Meanwhile, according to Griffin (2013) "Loyalty is defined as non-random purchase expressed over time by some decision-making unit" which means it is routine consumer behavior based on decision-making units.

2.5 Research Framework



2.6 Formulation of Hypothesis

A hypothesis is a temporary answer to the formulation of a research problem, where the formulation of the research problem has been stated in the form of a question. It is said to be temporary because the answer given is only based on relevant theory, not yet based on empirical facts obtained through data collection. So the hypothesis can also be stated as a theoretical answer to the formulation of the research problem, not yet an empirical answer (Sugiyono, 2011).

The formulation of the hypothesis for the testing carried out here are:

1. Partial hypothesis of each variable studied on customer satisfaction as follows:
 - a. $H_0 : \beta_1 = 0$ there is no significant influence between service quality and customer loyalty. $H_a : \beta_1 \neq 0$ there is a significant influence between service quality and customer loyalty.
 - b. $H_0 : \beta_2 = 0$ there is no significant influence between customer value and customer loyalty. $H_a : \beta_2 \neq 0$ there is a significant influence between customer value and customer loyalty.
 - c. $H_0 : \beta_3 = 0$ there is no significant influence between corporate image and customer loyalty. $H_a : \beta_3 \neq 0$ there is a significant influence between corporate image and customer loyalty.
2. Hypothesis of simultaneous influence (together):
 - a. $H_0 : \beta_1, \beta_2, \beta_3 = 0$ there is no significant influence between service quality, customer value and corporate image on customer loyalty.
 - b. $H_a : \beta_1, \beta_2, \beta_3 \neq 0$ there is a significant influence between service quality, customer value and corporate image on customer loyalty.

III. Research Methods

3.1 Sample Classification

In this study, the population used is customers/regular customers at PT. Bank BNI Syariah Tanah Abang Branch. The method used in this study is using non-probability sampling, where sampling does not provide equal opportunities/chance for each element or member of the population to be selected as a sample. Or it can also be as voluntary sampling without any coercion/obligation. This technique was chosen based on the researcher's consideration that the information needed can be obtained from a particular target group that is able to provide information for the study. Thus, customers of Bank BNI Syariah Tanah Abang Branch became the object of research.

Sugiyono (2011) suggests the following sample size for research:

- a. A suitable sample size in research is between 30 and 500
- b. If the sample is divided into categories, the number of sample members in each category is at least 30
- c. If the research will conduct a multivariate analysis (for example, correlation or multiple regression), then the number of sample members is at least 10 times the number of variables studied. For example, there are 5 research variables
- d. (Independent + dependent) then the number of sample members = $10 \times 5 = 50$.

3.2 Research Data

Primary data is data obtained from sources, from individuals or individuals, such as interview results or questionnaire results that have been filled out by respondents, including the identity and responses of respondents. The definition of a questionnaire is a structured technique for obtaining data consisting of a series of questions, written, or verbal answered by respondents (Sugiyono, 2011).

3.3 Data Analysis Method

In this study, the measurement of variables uses the Likert scale. The Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2011). With the Likert scale, the variables to be measured are described into variable indicators. Then the indicators are used as points to compile instrument items that can be in the form of questions and statements. The answers to each instrument using the Likert scale have a gradation from very positive to very negative.

IV. Results and Discussion

4.1 Hypothesis Test Results t-test

The t-test is used to test the significance of the relationship between variables X and Y partially or it can be said that the t-test basically shows how far one independent variable individually explains the dependent variations (Ghozali, 2011).

Based on the table above, it is known that:

- a. The Effect of Service Quality Variable (X1) on Customer Loyalty (Y)

In Table the calculated t value for service quality is 0.051 while the t-table value is 1.988. So it is known that $t \text{ count } (0.051) < t \text{ table } (1.988)$ and the significant value is $0.960 > 0.05$. So the hypothesis that states there is no significant influence between service quality and customer loyalty is accepted (H_a is rejected and H_o is accepted), meaning that partially there is no significant influence between service quality and

customer loyalty. The quality of service has no significant influence due to the lack of comfort in the waiting room with the available facilities of 17%, the transaction forms are incomplete in 15%, the tellers of BNI Syariah Tanah Abang Branch are limited in serving customers, the customers are served less quickly according to their needs, the employees are less able to handle every problem faced by customers in 22%, the communication skills of officers are still low in 20%, the employees' attention to customers is still lacking in 21%, and the officers do not understand what customers need.

b. The Influence of Customer Value Variable (X2) on Customer Loyalty (Y)

In the table the t-count value for customer value is 3.020 while the t-table value is 1.988. So it can be seen that $t \text{ count } 3.020 > t \text{ table } 1.988$ and a significant value of $0.003 < 0.05$. So the hypothesis that states there is a significant influence between customer value and customer loyalty is accepted (H_a accepted H_o rejected), meaning that partially there is a significant influence between customer value and customer loyalty.

c. The Influence of Corporate Image Variable (X3) on Customer Loyalty (Y)

In the table the t-count value for corporate image is 2.521 while the t-table value is 1.988. So it can be seen that $t \text{ count } 2.521 > t \text{ table } 1.988$ and a significant value of $0.013 < 0.05$. So the hypothesis that states that there is a significant influence between company image and customer loyalty is accepted (H_a is accepted and H_o is rejected), meaning that partially there is a significant influence between company image and customer loyalty.

Table 2. F test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	762.220	3	254.073	50.273	.000 ^b
	Residual	485.170	96	5.054		
	Total	1247.390	99			

a. Dependent Variable: Loyalitas

b. Predictors: (Constant), Citra Perusahaan, Kualitas Pelayanan, Nilai Pelanggan

□

The results of the significant coefficient test of the f test can be seen in Table 4.46. The calculated F value obtained is 50.273 while the F table value is 2.70, so it can be seen that the calculated F value is $50.273 > F \text{ table } 2.70$ with a significant level of 0.000 because the significant level is < 0.05 , then this regression model can be used for customer loyalty variables at BNI Syariah Tanah Abang Branch. In other words, it can be said that the variables of service quality, customer value and company image together (simultaneously) have a significant effect on customer loyalty variables.

4.2 Coefficient of Determination (R²) Test

The coefficient of determination (R²) aims to measure how far the ability of the independent variables (service quality, customer value and corporate image) in explaining the variation of the dependent variable (customer loyalty). The coefficient of determination value is between zero and one. A value close to one means that the independent variable provides almost all the information needed to predict the dependent variable (Ghozali, 2011).

With the known coefficient of determination (R²) of 0.599. This result means that the independent variables, namely service quality, customer value and corporate image, only explain 59.9% of the dependent variable, namely customer loyalty, while the remaining 40.1% is explained by other variables not included in this model.

Table 3. Results of the Determination Coefficient (R²)

Model Summary ^a				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.782 ^a	.611	.599	2.248

a. Predictors: (Constant), Citra Perusahaan, Kualitas Pelayanan, Nilai Pelanggan

b. Dependent Variable: Loyalitas

V. Conclusion

Based on the data obtained and the testing that has been carried out on the problem, the following conclusions can be drawn:

1. Service quality does not significantly affect customer loyalty at BNI Syariah Tanah Abang Branch.
2. Customer value significantly affects customer loyalty at BNI Syariah Tanah Abang Branch.
3. Corporate image significantly affects customer loyalty at BNI Syariah Tanah Abang Branch.
4. Service quality, customer value, and corporate image significantly affect customer loyalty at BNI Syariah Tanah Abang Branch.

Suggestions

1. For BNI Syariah Tanah Abang Branch
 - a. Based on the results of the study, it can be seen that service quality does not significantly affect customer loyalty at BNI Syariah Tanah Abang, this is explained in a study that distributed questionnaires directly to customers of BNI Syariah Tanah Abang Branch. However, the company must remain committed to maintaining good quality in terms of employees, facilities, comfort and services. The Tanah Abang Branch must further improve the quality of service to customers, such as providing comfort in the waiting room in the form of comfortable seating for customers who are waiting in line for a long time, in addition, checking the form needs to be done on a scale if the available form is incomplete or has run out, BNI Syariah must immediately provide or add the form, add tellers according to customer needs, and provide training attention to employees and create SOPs that employees must follow.
 - b. Based on the results of the study, it is known that customer value affects customer loyalty at BNI Syariah Tanah Abang Branch. To increase customer value, BNI Syariah must have performance that is in accordance with customer expectations. Because customer expectations change, BNI Syariah should conduct periodic surveys by distributing questionnaires or providing suggestion boxes.

2. For Further Researchers

This research is expected to be the basis for further research. For those who want to do further research, they can use or add other variables that can affect customer loyalty such as brand image and brand trust, that there are still many shortcomings in this study due to limited sources that discuss other variables. In addition, it can also expand the scope of research such as taking other objects at BNI Syariah so that research can be generalized and also be able to identify other factors that affect customer loyalty. Because in this study there are 40.1% other factors that affect customer loyalty.

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