



PRIMA SERVICE EFFECTIVENESS PT. BANK ACEH SHARIAH TO CUSTOMER LOYALTY

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Abstract

This study entitled "Effectiveness of Excellent Service PT. Bank Aceh Syariah Against Customer Loyalty". This study aims to determine the effectiveness of the best service for loyal customers of PT Bank Aceh Syariah who take samples at the Lhokseumawe branch. The population of this study were all customers of PT Bank Aceh Syariah Lhokseumawe branch. The research method used is quantitative. A sample of 100 respondents was obtained using a random sampling technique. For data collection, primary data was obtained through interviews, questionnaires and direct observation. In this study, analytical methods were used to analyze the data. Data processing was carried out using SPSS Statistics version 20. From the partial research results, the variables that did not help and were helpful were ability, similarity, and responsibility. Variables that have a positive and significant effect are attitudes, preferences and behavior. Simultaneous testing shows that all changes are effective and affect customer loyalty of PT Bank Aceh Syariah Lhokseumawe branch.

Keywords: *Excellent Service, Customer Loyalty*

1. INTRODUCTION

Today's service competition is focused on providing better service than selling products and only on profit. I am also satisfied. In order to retain customers in the bank, forcing customers to do good service, as well as providing customer satisfaction and serving customers really leads to a relationship of Be Good with Customers. Simply put, good service is the best service that meets the expectations and needs of our customers. Good service is not only in the field that meets customer needs according to existing standards, but also provides services to customers in addition to existing services or improvements provided by the company (Kasmir, 2008: 58). According to Rangkuti (2016: 289), good service has six dimensions, namely ability, attitude, appearance, interest, attitude and responsibility. This is the best service for all banks to continue to provide customer trust and encourage them to remain loyal to the bank. Loyalty is also known as the customer's promise to continue with the bank in the future because the customer continues to use the company's products. Customer loyalty is fostered by how frontline employees care about customers, and frontline employees provide the best service and extraordinary service to customers so that they are loyal to the bank. Frontliners, namely customer service, trainers and security who always interact directly with customers.

In the explanation above, the researcher wants to know the truth about how local businesses compete with the competition. This study aims to analyze the effect of Frontliner's excellent service on customer loyalty of PT Bank Aceh Syariah Lhokseumawe branch from an Islamic economic perspective. The researcher chose Bank Aceh Syariah because Bank Aceh is a Regional Commercial Bank (BUMD) in Aceh Province. For this reason, researchers want to see how regional banks can compete with state-owned commercial banks (BUMN) in terms of retaining existing customers.

2. LITERATURE REVIEW

Excellent service

Excellent Service is the highest level of service or the best service and is a key factor in the company's success. In this case, you must continue to provide good service in any case. Indeed, in essence the company is now providing services that need to grow and develop to serve the Indonesian people in accordance with the company's short-term and long-term goals (Rangkuti, 2016: 256). Service quality can be defined as services that meet customer needs for quality products and services. (Matthew, 2009: 8) "Good service is customer satisfaction by providing the best service to meet customer needs and satisfaction, so that customers have pressure to trust the organization or company" (Herry and Khaerul, 2013:27).

The concept or factor of excellent service is A6, a concept that is very influential with every work of its employees in order to meet the expectations of customers. The concept of A6 in excellent service as follows:

1. *Ability*(ability)

Certain knowledge and skills that are absolutely intended to support an excellent service program that can include skills in the field of effective communication, developing motivation and using public relations as an instrument in carrying out relations within and outside the company.

2. *attitude*(attitude)

Behavior or temperament that must be highlighted when dealing with customers. Attitude reflects the behavior or movements that are visible from a person when he faces certain situations or when dealing with other people.

3. *appearance*(appearance)

A person's appearance, both physical and non-physical in nature, is capable of reflecting on oneself and the credibility of a particular person to other parties.

4. *Attention*(attention)

Full concern for customers, both related to the attention or needs and desires of customers as well as an understanding of their suggestions or criticisms.

5. *action*(action)

Real activities that must be carried out in providing services to customers. When it is associated with the implementation of services, namely efforts or concrete actions shown to provide reasonable services or good services.

6. *Accountability*(responsibility)

An attitude of partiality towards customers as a form of concern to avoid or minimize losses or customer/consumer dissatisfaction. (Rangkuti, 2016:289)

Characteristics of customer loyalty Loyal customers are an important business asset and loyal customers have the following characteristics. (Sangadji, Mamang, Etta and Sopiah, 2013: 105):

- a. Conduct regular transactions.
- b. Buying outside the product or service line.
- c. Referring financial institution products or services to others.
- d. Demonstrate immunity from the attractiveness of similar products from competitors.



Factors That Become Loyalty Measurement

Some of the factors that serve as indicators of loyalty measurement are:

1. Transaction Habits

Transaction habits are how often bank customers make transactions through the bank.

2. Repeat purchase

Rebuy is the ability of bank customers to make transactions by utilizing various other services provided by the bank.

3. Recommendation

The recommendation in question is verbal communication regarding the good bank customer transaction experience to other people in the hope that the person will want to follow it.

4. Reluctant commitment to stop as a customer of the bank.

Commitment is the customer's willingness to continue to use the services provided by the bank in the future. (Musry and Jacky, 2004:28).

Loyalty Benefits

Griffin (2005:39) suggests the benefits that will be obtained by the company if it has loyal consumers, including:

1. Can reduce marketing costs (because the cost of attracting new customers is more expensive)
2. Can reduce transaction costs
3. Can reduce customer turnover costs (due to fewer customer turnover).
Can reduce failure costs (such as replacement costs and others).

3. IMPLEMENTATION METHOD

This research was conducted at PT Bank Aceh Syariah Lhokseumawe Branch, the objects of this research were all customers. The type of data used in this research is quantitative research. In this study, the population is all customers at PT Bank Aceh Syariah Lhokseumawe Branch. The number of samples in this study were 100 people. In this study the primary data collected was data obtained by submitting questionnaires and also a number of statements to all customers at PT Bank Aceh Syariah Lhokseumawe Branch. The data collection techniques used in this study were interviews, observations and questionnaires.

4. RESULTS AND DISCUSSION

Validity test

| Butir Pertanyaan | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Squared Multiple Correlation | Cronbach's Alpha if Item Deleted |
|------------------|----------------------------|--------------------------------|----------------------------------|------------------------------|----------------------------------|
| | Ability (X1) | | | | |
| Q1.X1 | 98.3600 | 47.909 | .481 | . | .918 |
| Q2.X1 | 98.3000 | 48.212 | .502 | . | .917 |
| Q3.X1 | 98.4600 | 47.039 | .637 | . | .915 |
| | Attitude (X2) | | | | |
| Q1.X2 | 98.2600 | 47.689 | .539 | . | .917 |
| Q2.X2 | 98.2700 | 48.058 | .506 | . | .917 |
| Q3.X2 | 98.4400 | 47.602 | .601 | . | .915 |
| | Appearance (X3) | | | | |
| Q1.X3 | 98.1500 | 49.260 | .383 | . | .919 |
| Q2.X3 | 98.1900 | 49.024 | .351 | . | .920 |
| Q3.X3 | 98.2200 | 48.981 | .366 | . | .920 |
| | Attention (X4) | | | | |
| Q1.X4 | 98.4300 | 47.136 | .670 | . | .914 |
| Q2.X4 | 98.5100 | 47.283 | .619 | . | .915 |
| Q3.X4 | 98.5200 | 47.525 | .563 | . | .916 |
| | Action (X5) | | | | |
| Q1.X5 | 98.4500 | 47.301 | .650 | . | .915 |
| Q2.X5 | 98.4100 | 47.739 | .549 | . | .916 |
| Q3.X5 | 98.4500 | 47.442 | .576 | . | .916 |
| | Accountability (X6) | | | | |
| Q1.X6 | 98.4100 | 47.416 | .623 | . | .915 |
| Q2.X6 | 98.4800 | 47.343 | .625 | . | .915 |
| X3.X6 | 98.4000 | 46.566 | .720 | . | .913 |
| | Loyalitas (Y) | | | | |
| Q1. Y | 98.3100 | 47.893 | .549 | . | .916 |
| Q2. Y | 98.4100 | 47.416 | .551 | . | .916 |
| Q3. Y | 98.4400 | 46.916 | .649 | . | .914 |
| Q.4 Y | 98.4900 | 47.828 | .491 | . | .918 |
| Q5. Y | 98.3400 | 47.560 | .528 | . | .917 |

Questions that are declared valid because the Corrected Item-Total Correlation value is greater than 0.05. So in this study it can be said that it meets the requirements, because the Corrected Item-Total Correlation value is greater than 0.5%. So the greater the Corrected Item-Total Correlation value this data the better and more valid.

Reliability Test

| | Cronbach's Alpha | Batasan | Keterangan |
|----|------------------|-----------|------------|
| X1 | .852 | 0,70-0,80 | Realibel |
| X2 | .844 | 0,70-0,80 | Realibel |
| X3 | .882 | 0,70-0,80 | Realibel |
| X4 | .841 | 0,70-0,80 | Realibel |
| X5 | .846 | 0,70-0,80 | Realibel |
| X6 | .842 | 0,70-0,80 | Realibel |
| Y | .848 | 0,70-0,80 | Realibel |

Based on the table above, it can be seen that the research results have a Cronbach Alpha value greater than 0.80, which means that the data obtained from the questionnaire results are reliable or reliable and can be trusted. it was concluded that all the variables studied were reliable.

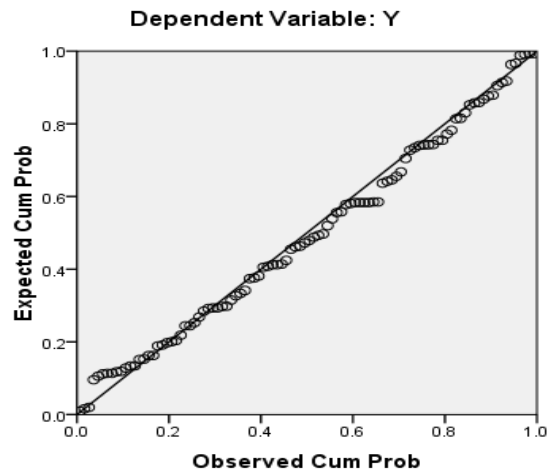
Classic assumption test

a. Normality test

The normality test is used as a consideration for choosing the right statistical test tool. The normality test was carried out by the Kolmogrov-Smirnov test. There are two ways to detect whether the residuals are normally distributed or not, namely by analyzing graphs (plots) and statistical tests (Ghozali, 2010). The following are the results of data processing carried out from the normality test, can be seen in the following figure:



Normal P-P Plot of Regression Standardized Residual



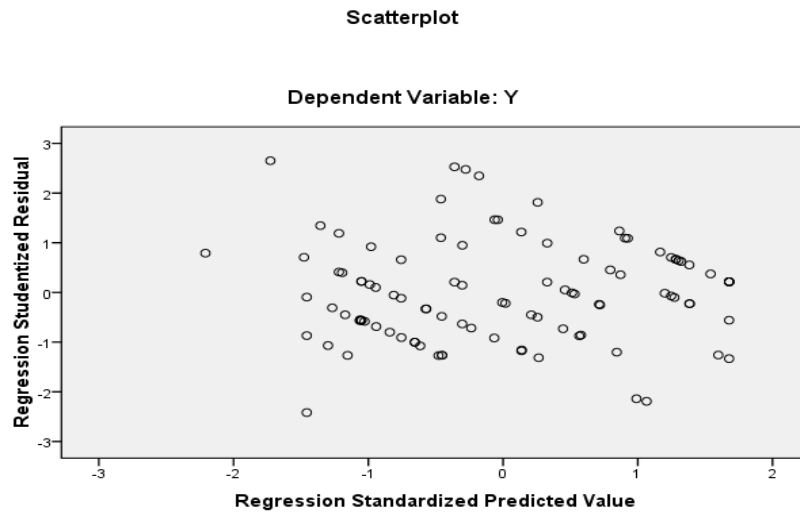
Based on the results in the figure above, the normal probability plot graph shows the distribution of points around the diagonal line, therefore it can be said that the regression model is normally distributed.

b. Multicollinearity Test

| Model | Collinearity Statistics | |
|---------------------------------|-------------------------|-------|
| | Tolerance | VIF |
| (Constant) | | |
| Ability (Kemampuan) | .584 | 1.711 |
| Attitude (Sikap) | .459 | 2.178 |
| Appearance (Penampilan) | .678 | 1.476 |
| Attention (Perhatian) | .371 | 2.694 |
| Action (Tindakan) | .405 | 2.472 |
| Accountability (Tanggung Jawab) | .291 | 3.431 |

Based on the results of the table above, we can see the VIF results for Ability is 1.711, for Attitude is 2.178, for Appearance is 1.476, for Attention is 2.694, for Action is 2.472 and Accountability is 3.431. Because the VIF value is less than 10 and the tolerance value is above 0.10, it can be concluded that the regression model does not find multicollinearity problems

c. Heteroscedasticity Test



The picture above shows that the points on the scatterplot graph do not form a clear pattern, and tend to spread above and below zero on the Y axis, so it can be said that there is no heteroscedasticity.

Hypothesis testing

a. Partial T test

| | Model | T | Sig. |
|---|---------------------------------|--------|------|
| 1 | (Constant) | .862 | .391 |
| | Ability (Kemampuan) | 1.082 | .282 |
| | Attitude (Sikap) | 2.577 | .012 |
| | Appearance (Penampilan) | 1.522 | .132 |
| | Attention (Perhatian) | 3.207 | .002 |
| | Action (Tindakan) | 2.613 | .010 |
| | Accountability (Tanggung Jawab) | -1.233 | .221 |

From the table above it can be seen that:

1. Markt_{hitung} of Ability is 1.082 with a significant value of 0.05, while the value t_{tabel} with (df) = nk (100 - 7 = 93) at $\alpha = 0.05$ a value of 1.986 is obtained, rejecting H_1 , which means partially Ability does not have a significant effect on Customer Loyalty of PT. Bank Aceh Syariah Lhokseumawe Branch.
2. Markt_{hitung} of Attitude is 2.577 with a significant value of 0.05, while the value t_{tabel} with (df) = nk (100 - 7 = 93) at $\alpha = 0.05$ a value of 1.986 is obtained, meaning that it is small from the degree of error of 5% (0.05). Then the decision to accept H_2 , which means that partially Attitude has a significant effect on Customer Loyalty of PT. Bank Aceh Syariah Lhokseumawe Branch.



3. Mark t_{hitung} of Appearance is 1.522 with a significant value of 0.05, while the value t_{tabel} with $(df) = nk (100 - 7 = 93)$ at $\alpha = 0.05$ a value of 1.986 is obtained, meaning that the degree of error is 5% (0.05). So the decision was refused H_3 , which means that partially Appearance has no significant effect on Customer Loyalty of PT. Bank Aceh Syariah Lhokseumawe Branch.
4. Mark t_{hitung} of Attention is 3.207 with a significant value of 0.05, while the value t_{tabel} with $(df) = nk (100 - 7 = 93)$ at $\alpha = 0.05$ a value of 1.986 is obtained, meaning that it is small from the degree of error of 5% (0.05). Then the decision to accept H_4 , which means that partially Attention has a significant effect on Customer Loyalty of PT. Bank Aceh Syariah Lhokseumawe Branch.
5. Mark t_{hitung} of Action is 2.613 with a significant value of 0.05, while the value t_{tabel} with $(df) = nk (100 - 7 = 93)$ at $\alpha = 0.05$ a value of 1.986 is obtained, meaning that it is small from the degree of error of 5% (0.05). Then the decision to accept H_5 , which means that partially Action has a significant effect on Customer Loyalty of PT. Bank Aceh Syariah Lhokseumawe Branch.
6. Mark t_{hitung} of Accountability is -1.233 with a significant value of 0.05, while the value t_{tabel} with $(df) = nk (100 - 7 = 93)$ at $\alpha = 0.05$ a value of 1.986 is obtained, meaning that the degree of error is 5% (0.05). So the decision was refused H_6 , which means that partially Accountability has no significant effect on Customer Loyalty of PT. Bank Aceh Syariah Lhokseumawe Branch

b. Simultaneous F Test

| Model | Sum of Squares | Df | Mean Square | F | Sig. |
|------------|----------------|----|-------------|--------|-------------------|
| Regression | 213.384 | 6 | 35.564 | 20.434 | .000 ^a |
| Residual | 161.856 | 93 | 1.740 | | |
| Total | 375.240 | 99 | | | |

From the table it can be seen that the value F_{hitung} of 20.434 with a significant value of 0.000 at the 95% confidence level. Whereas F_{tabel} obtained a value of 2.20 at $\alpha = 0.05$. Therefore $F_{hitung} > F_{tabel}$ namely $20.434 > 2.20$ and a significant value of $0.000 < 0.05$. The results of the F test mean that the variables Ability, Attitude, Appearance, Attention, Action and Accountability simultaneously have a significant effect on PT. Bank Aceh Syariah Lhokseumawe Branch.

Multiple linear regression

| Model | Unstandardized Coefficients | | Standardized Coefficients |
|---------------------------------|-----------------------------|------------|---------------------------|
| | B | Std. Error | Beta |
| 1 (Constant) | 1.717 | 1.991 | |
| Ability (Kemampuan) | .148 | .137 | .096 |
| Attitude (Sikap) | .433 | .168 | .259 |
| Appearance (Penampilan) | .198 | .130 | .126 |
| Attention (Perhatian) | .552 | .172 | .358 |
| Action (Tindakan) | .431 | .165 | .280 |
| Accountability (Tanggung Jawab) | -.229 | .186 | -.156 |

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + ei$$

1. A constant value of 1.717 means that if the variable Ability (ability), Attitude (attitude), appearance (appearance), Attention (Attention), Action (action) and Accountability (responsibility) are considered constant, then the level of Loyalty is 1.717.
2. The X1 regression coefficient value of 0.148 indicates a positive relationship which means that every one percent increase in Ability causes Loyalty to increase by 0.148.
3. The X2 coefficient value of 0.433 indicates a positive relationship which means that every one percent increase in Attitude causes Loyalty to increase by 0.433.
4. The X3 coefficient value of 0.198 indicates a positive relationship which means that every increase appearance (Appearance) one percent then causes Loyalty to increase by 0.198.
5. The X4 coefficient value of 0.552 indicates a positive relationship which means that every one percent increase in Attention (attention) causes Loyalty to increase by 0.552.
6. The X5 coefficient value of 0.431 shows a positive relationship which means that every one percent increase in Action causes Loyalty to increase by 0.431

Determination Test (R2)

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .754 ^a | .569 | .541 | 1.31924 |

- a. Predictors: (Constant), Accountability, Action, Attention, Appearance, Attitude, Ability
- b. Dependent Variable: Loyalty

Based on the table above, it can be seen that the correlation coefficient (R) is 0.754 indicating that the strong influence between the independent variables on the dependent variable is 75.4%. Mark R^2 is 0.569 (56.9%), this shows that the variation in the independent variables is able to explain the variation in the dependent variable of 56.9%, while the remaining 55.9% is explained by other variables outside the independent variable.



Discussion

The Effect of Simultaneous Excellent Service on Customer Loyalty

It can be shown from this simultaneous test that the value of F_{table} (2.20) is obtained from table F with ($df = k-1 = 7-1 = 6$), and ($df = nk = 100-7 = 93$). While the value of F_{count} is 20.434 and the significance level is 0.000, thus $F_{count} < F_{table}$, it is said that the six independent variables (Ability, Attitude, Appearance, Attention, Action and Accountability) have a simultaneous and significant effect on the dependent variable (loyalty).

Partial Effect of Ability (X1) on Loyalty

The results of calculating the data obtained from these results state that the regression coefficient for the variable ability (X1) is 0.282 with a T_{count} of $1.082 < T_{table}$ of 1.985 and a significance value of $0.282 > 0.05$. This means that the ability variable (X1) has no positive and significant effect on customer loyalty at PT Bank Aceh Syariah Lhokseumawe Branch.

Partial Effect of Attitude (X2) on Loyalty

The results of the calculation of the data obtained stated that the results of the regression coefficient for the Attitude variable (X2) were 0.012 with a T_{count} of $2.577 > T_{table}$ of 1.958 and a significance value of $0.012 < 0.05$. This means that the Attitude variable (X2) has a positive and significant effect on loyalty to survive and choose PT Bank Aceh.

Partial Effect of Appearance (X3) on Loyalty

The results of calculating the data obtained from the results that the regression coefficient for the Appearance variable (X3) is 0.132 with a T_{count} value of $1.522 < T_{table}$ 1.985 and a significance value of $0.132 > 0.05$. This means that the Appearance variable (X3) has no positive and significant effect on loyalty to persist and choose PT Bank Aceh.

Partial Effect of Attention (X4) on Loyalty

The results of calculating the data obtained from the results that the regression coefficient for the variable Attention (X4) is 0.002 with a T_{count} of $3.207 > T_{table}$ 1.958 and a significance value of $0.002 < 0.005$. This means that the variable Attention (X4) has a positive and significant effect on loyalty to survive and choose PT Bank Aceh.

Partial Effect of Action (X5) on Loyalty

The results of calculating the data obtained from the results that the regression coefficient for the variable Action (X5) is 0.010 with a T_{count} of $2.613 > T_{table}$ of 1.958 and a significance value of $0.010 < 0.05$. This means that the Action variable (X5) has a positive and significant effect on loyalty to survive and choose PT Bank Aceh.

The Effect of Accountability (X6) Partially on Loyalty

The results of calculating the data obtained from the results that the regression coefficient for the Accountability variable (X6) is 0.221 with a T_{count} value of $-1.233 < T_{table}$ 1.985 and a significance value of $0.221 > 0.05$. This means that the Accountability variable (X6) has no positive and significant effect on loyalty to persist and choose PT Bank Aceh Syariah Lhokseumawe Branch.

5. CONCLUSION

In this study it was stated that all prime service variables had a simultaneous and significant effect on customer loyalty. Partially the variables that do not affect partially and significantly are the variables ability, appearance, and accountability. The ability variable with a Tcount value of 1.082 <Ttable 1.985 and a significance value of 0.282, the appearance variable with a Tcount value of 1.522 <Ttable 1.985 and a significance value of 0.132, and the accountability variable with a Tcount value of -1.233 <Ttable 1.985 and a significance value of 0.221.

There are several variables that partially and significantly influence customer loyalty, namely attitude, attention, and action variables. Variables that have a partial and significant effect occur because they are supported by customer satisfaction with the services provided by frontliners at PT Bank Aceh Syariah. Attitude variable with a Tcount value of 2.577 <Ttable 1.958 and a significance value of 0.012, the attention variable with a Tcount value of 3.207 <Ttable 1.958 and a significance value of 0.002, and the action variable with a Tcount value of 2.613 <Ttable 1.958 and a significance value of 0.010.

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