

**THE INFLUENCE OF SERVICE QUALITY, COMMITMENT AND
CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN
CHOOSING A ISLAMIC BANKS**

**PENGARUH KUALITAS PELAYANAN, KOMITMEN DAN KEPUASAN
TERHADAP LOYALITAS KONSUMEN UNTUK MENJADI NASABAH BANK
SYARIAH**

Putri Putri^{1a}, Junaidi Junaidi²

^{1a}Universitas Muhammadiyah Palopo, l. Jend Sudirman No.Km. 03, Binturu, Kec. Wara Sel., Kota Palopo, Sulawesi Selatan 91922, e-mail: Adhe.Putri@student.umpalopo.ac.id

²Universitas Muhammadiyah Palopo, l. Jend Sudirman No.Km. 03, Binturu, Kec. Wara Sel., Kota Palopo, Sulawesi Selatan 91922, e-mail: Junaidi@umpalopo.ac.id

ABSTRACT

PT. Bank Syariah Indonesia Palopo Branch as one of the banks that has a responsibility in providing optimal services to the public or customers. PT. Bank Syariah Indonesia Palopo Branch must be able to reflect the concept of optimal public services so as to improve service quality, commitment, customer satisfaction and customer loyalty. This study aims to examine the role of customer satisfaction in mediating the relationship between service quality, commitment and customer satisfaction on customer loyalty. The sample in this study were customers of PT. Bank Syariah Indonesia Palopo Branch as many as 320 people who were determined by the random sampling method. The data analysis tool used in this study is path analysis with the help of the SMART PLS 4 application. The results of this study indicate that service quality has a positive and significant effect on customer satisfaction. Commitment and customer satisfaction have a positive and significant effect on customer loyalty.

Keywords: Commitment, Customer Satisfaction, Customer Loyalty, Service Quality

ABSTRAK

PT. Bank Syariah Indonesia Cabang Palopo sebagai salah satu bank yang memiliki tanggung jawab dalam memberikan pelayanan yang optimal kepada masyarakat atau nasabah. PT. Bank Syariah Indonesia Cabang Palopo harus mampu mencerminkan konsep pelayanan publik yang optimal sehingga dapat meningkatkan kualitas pelayanan, komitmen, kepuasan nasabah dan loyalitas nasabah. Penelitian ini bertujuan untuk menguji peran kepuasan pelanggan dalam memediasi hubungan antara kualitas pelayanan, komitmen dan kepuasan pelanggan terhadap loyalitas pelanggan. Sampel dalam penelitian ini adalah pelanggan PT. Bank Syariah Indonesia Cabang Palopo sebanyak 320 orang yang ditentukan dengan metode random sampling. Alat analisis data yang digunakan dalam penelitian ini adalah analisis jalur dengan bantuan aplikasi SMART PLS 4. Hasil penelitian ini menunjukkan bahwa kualitas pelayanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan. Komitmen dan kepuasan pelanggan berpengaruh positif dan signifikan terhadap loyalitas pelanggan.

Kata Kunci: Komitmen, Kepuasan Konsumen, Loyalitas Konsumen, Kualitas Pelayanan

INTRODUCTION

Banks are an essential resource for people in developed and developing countries who need to transact financial business. Banks are considered safe institutions to carry out various financial transactions. People in developed and developing countries are often involved in financial activities such as saving and spending money. In industrialized countries, banks are very strategic organizations that play an essential role in national economic growth. This includes all the services that banks in developing countries provide, not just depositing and disbursing money.

Banks can be categorized according to ownership, status, purpose, and price. Banks are divided into three categories based on their purpose: central banks, commercial banks, and rural credit banks. Government, private, and joint venture banks are the three categories of banks based on ownership. Banks are divided into Foreign Exchange Banks and Non-Foreign Exchange Banks based on their status. Banks are separated into conventional and Islamic banks based on the mechanism used to determine prices. Islamic banking as a financial institution experienced a slow initial development but began to show increasingly rapid growth to catch up.

A financial system is known as "Islamic banking" bases all of its operations on sharia law. Because its activities are carried out with a profit-sharing system, both banks and customers benefit from using the basic principles of the sharia system, namely cooperation, and togetherness. Islamic banking is intended to achieve justice and the welfare of human life (*al-falah*) in general because it is a sharia financial institution. To achieve justice, muamalah must be balanced; it is unacceptable to control others to achieve success in self-serving ways.

Given the diverse and unique understanding of products, the difference

in products from the Islamic banking business is an advantage. One of the attractions for customers and consumers who choose to use Islamic banks is this difference. The benefit of Islamic banking is that it provides a sense of security for banks by not taking advantage of the profits earned by the existence of interest, showing that Muslims disapprove of usury. Due to this difference, Islamic banking is not subject to interest rates, which makes it more attractive to the general public and customers than its competitors (Rianto, 2012).

Othman and Owen (2001) created the measurement of service quality measurement to assess the effectiveness of services provided in accordance with sharia principles, especially in the Islamic banking industry. The CARTER model is the name given to this framework. The service standard is another aspect that influences consumer choice. A service is an act of helping clients personally (Junaidi, 2021; Rianto, 2012). Many factors can influence consumer behavior. Customer opinions about the trustworthiness, dependability, responsiveness, assurance, and empathy of service are included in their service evaluation.

Banking and quality and bank competition are fiercer than ever. Improving customer service is one of the strategies used to gain more market share. According to Kotler in Lestari (2015), service is the quality of behavior in which producers satisfy the demands and expectations of consumers to achieve consumer happiness. Service quality does not only affect customer loyalty but customers are also influenced by service quality (Syahfitri & Kusnanto, 2022). According to Wendha et al. (2013), Morgan and Hunt (1994) define customer commitment as a marketing activity that builds, maintains, and maintains successful relationships.

The need for client satisfaction is not uncommon in the corporate world,

especially in the corporate discipline of offerings (Khaliq, 2018a). The higher the quality of the carrier equipped without delay, the higher the level of protective pride (Kotler & Keller, 2009). Islamic banks are obliged to provide better operators than their competitors to create client satisfaction.

Banks that want to expand must maintain customer loyalty and gain a competitive advantage. Customer loyalty is an invaluable resource for businesses. Customer loyalty will increase business profits. Being loyal means consistently committing to renewing your subscription or making more purchases of certain goods or services in the future. For banking organizations to survive and compete with other banks, loyalty is necessary. Banks strive to maintain the highest quality in each transaction service to increase customer satisfaction with bank services (Apriliani, 2014).

Therefore, increasing public knowledge about Islamic banking and service quality is a hot issue to improve Islamic banking in the future. The more knowledge about Islamic banks and the existence of good service quality, the higher the possibility of using Islamic banks.

MATERIALS AND METHODS

Service Quality

According to Ratminto and Winarsih, service is an activity, or a series of process activities, resulting from interactions between a business and its clients or from other services offered by a business to be able to overcome the problems that clients have (Junaidi, 2022; Ratminto & Winarsih, 2005), consumers.

Tjiptono realizes what service quality means, including customer needs and desires and the accuracy that must be used to meet their expectations. Consumer expectations and the quality of services offered directly by the main elements affecting service quality are concluded from explanations that consumers can use

to explain service quality (Junaidi, 2015a; Tjiptono & Chandra, 2014).

Some factor that affects customer decision is SERVQUAL which have five dimensions (Junaidi, 2015b; Parasuman et al., 1988):

a. Reability

Capacity to successfully and appropriately deliver services for services that have been defined according to standards. Organizations can comply with established supply, troubleshooting, and pricing criteria if these components are accurate and effective. The Bank can offer a level of service in the field of Islamic Banking that must meet the stipulated requirements and can help quickly resolve customer problems.

b. Responsiveness

Capacity to assist customers by offering exemplary service at the right time. This dimension focuses on how considerate and precise Islamic banks are when responding to customer requests, questions, and complaints. In Islamic Banking, the Bank is agile in responding to customer problems and can provide services to consumers quickly.

c. Assurance

The ability of staff members to inspire confidence and trust in customers is included in insurance in this context. This aspect is essential for Islamic banking because it requires a very high level of trust

d. Empathy

Because of the kinship between Islamic banks and their clients, consumers can receive the care and consideration they deserve. For clients to feel that the services provided are unique and that Islamic banks can reach them and meet their needs, they must show empathy with what they provide.

e. Tangible

Takes the form of actual physical structures, personnel, and infrastructure. As an illustration, consider the construction of a respectable Islamic bank and the appearance of its neat and attractive employees.

Commitment

Dewyer et al. (1987) claim that commitment is formed as a contract that states or initiates the continuation of the connection between two or more parties (the promise of relational continuity between exchanges that is an implicit or explicit commitment to the idea of a long-term partner). The importance of relationships cannot be overstated because the long-term impact is more significant depending on the dedication of both parties. According to Moorman et al. (1992), commitment is an effort to preserve and maintain the mutual effect of both in the long term so that this influence is more appropriate between the parties (a persistent desire to maintain a special relationship). "value relationship" means the belief that nothing will happen if one or both parties commit. You get the feeling that the effects are not mutual.

According to Allen and Meyer (1990), three components of commitment are an affective, continuum, and normative commitment. They rely on Affective Commitment, Doney and Cannon (1997), Given the exchange of values, Faith, charity, trust (Vitality), and positive influence (relationalism). Emotional commitment can be applied after identifying someone cheerful and involved in the group (Meyer & Allen, 1990). Given this, consumers are seen in terms of love and dedication by providers when they communicate attitudes towards service providers (Astuti, 2018).

Customer Satisfaction

Customer satisfaction is the final result of the assessment after the patron consumes/utilizes merchandise/options that at least meet or exceed customer expectations (Sunnyoto, 2012). Protection is clients' emotional or cognitive reaction related to expectations about the products consumed; this reaction appears after consumers use their services or products (Khaliq, 2018b). the response is a general mindset based on enjoyment with contrasting expectations earlier than

feelings after the customer gets the carrier (product).

Clients can be said to be happy while their emotions after receiving extra service providers compared to their previous expectations. If the client accepts otherwise, he can key phrases the customer is not happy about—the size of the banking client on the provider. What is given is determined through the individual who serves but can be determined bigger through the party being served (Rohmati & Fanani, 2017).

The agency's ability to understand customer wants, needs, and expectations are essential to client satisfaction. Through this, the offerings may be in line with customer expectations (Yuliarmi & Riyasa, 2007). Further to the factors mentioned above, the time dimension also affects the patron's perception of great products, individual goods, and services (Khaliq, 2019).

Customer Loyalty

In order for banks to remain competitive, maintaining customer loyalty serves many purposes beginning. Attracting new clients is challenging, but retaining current clients is even more difficult. Gaining client loyalty is very important (Akbar & Parves, 2009).

Barnes (2009) asserts that loyalty is a subjective concept with varying degrees of definition by customers. According to Oliver in Hurriyati (2006), customer commitment to loyalty is their desire to continue to exist. To renew the account or make a transaction again, regardless of the possibility of behavior modification due to environmental circumstances and marketing initiatives, is chosen consistently in the future.

Pearson in Akbar and Parves (2009) defines loyal clients as: customers who have a supportive mindset towards a business company, are dedicated to repurchasing a business company's services or products, and recommend the organization's products or services to others. Dalton in Soegoto (2010) states that

customers can be steadfast to the people who help them solve their problems beyond what is expected of the protector. Client loyalty occurs when there are repeated purchases through the same clients and their willingness to propose merchandise to other clients without an imbalance in place. Finally, such repeated use can impact the financial consequences of its electricity (AlRousan et al., 2010).

Research Methods

In this study, several variables are used: customer loyalty as the Y variable or the dependent variable, then the X variable or the independent variable, namely service quality, commitment, and customer satisfaction. This research was conducted at Bank Syariah in the Palopo City area, while the population used in this study is the customers of Islamic Banks in the city of Palopo. This study was conducted to determine the effect of service quality, commitment, and customer satisfaction on customer loyalty in choosing a sharia bank. In this study, the type of research used is a quantitative type, where the quantitative type is research in the form of numbers to test a hypothesis.

Respondents of this study were conducted at Syariah bank. Respondents used in this study amounted to 320 customers of Bank BSI Palopo Branch, with primary data obtained directly by distributing questionnaires to respondents. This study's respondents include names, gender, and age. With questions ranging from disagree to agree strongly.

The type of data in this study is primary data, where research data is obtained from the source directly by distributing questionnaires. The data collection technique used is the Questionnaire Method, which is an investigation of a problem that generally concerns the public interest or many people, carried out by providing a list of questions in the form of forms submitted online to several subjects to get answers or

measurement responses from questionnaires that have been answered. By customers using a Likert scale (measurement). Structural equation modeling (SEM) was used in this study.

RESULTS AND DISCUSSION

The table below shows that the dimensions of service quality are described by 4 items, namely KP1, KP2, KP3, and KP4. The highest loading factor value is on item KP4 (0.989) while the lowest factor value is on item KP3 (0.949). The commitment dimension is described by 4 items, namely COM1, COM2, COM3, and COM4. The highest loading factor value is on the COM3 item (0.982), while the lowest factor value is on the COM1 item (0.753). The dimensions of customer satisfaction are described by 4 items, namely CS1, CS2, CS3 and CS4. The highest loading factor value is on the CS2 item (0.983) while the lowest factor value is on the CS4 item (0.934). The customer loyalty dimension is described by 4 items, namely CL1, CL2, CL3 and CL4. The highest factor value is on item CL4 (0.975) while the lowest factor value is on item CL1 (0.943).

Table 1.
Hasil Confirmatory factor analysis (CFA)

Variable Item Scales	Factor Loadings	A	CR	AVE
Service quality		0.915	0.927	0.761
KP1: Are employees willing to help with customer needs	0.980			
KP2: The bank provides fast service with clear information delivery	0.983			
KP3: Employees are quick to respond in nature to solve problems faced by customers	0.949			
KP4: Bank employees have good knowledge	0.989			

and are polite in answering questions				
Commitment		0.867	0.897	0.687
COM1: Banks have become an important part of my financial transaction services	0.753			
COM2: It's hard for me if I don't use a bank when making financial transactions such as sending money	0.978			
COM3: I feel safe and don't have to worry when I have to do banking transactions anywhere	0.982			
COM4: Bank employees serve customers according to the number of arrivals without discriminating against customers	0.972			
Customer satisfaction		0.901	0.965	0.822
CS1: am satisfied with the quality of the products offered by the bank	0.978			
CS2: The service provided by the bank has met my expectations	0.983			
CS3: I will make repeated transactions at the bank	0.982			
CS4: My banking transactions are faster and easier because of the various facilities provided by the bank (mobile banking, call center and atm)	0.934			
Customer loyalty		0.900	0.951	0.737

CL1: I think that the product at the bank is the best choice and I am more confident in becoming a customer at the Bank	0.943			
CL2: I intend not to move to another bank and remain a customer at that Bank	0.959			
CL3: I will recommend the bank to other people (friends, relatives) and relatives to become customers	0.955			
CL4: I will talk about positive things about the bank to other Parties	0.975			

$\chi^2/df = 2.967$, Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058.

Based on the loading factor value in the table above, it shows that each variable can be explained by its indicators significantly. If seen from the value of 0.5 all indicators >-table.

Table 2. Proposed model results

Hypotheses	Sym-bol	Path		Coefficients	Test results
H1	γ_{11}	Service quality	Customer satisfaction	0.167**	Supported
H2	γ_{21}	Commitment	Customer satisfaction	0.753***	Supported
H3	γ_{31}	Customer satisfaction	Customer loyalty	0.819***	Supported

Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Hypothesis Testing 1

The first hypothesis examines the relationship between service quality and customer satisfaction on customer loyalty. The results of the first test show that service quality has a positive and significant effect on customer satisfaction because it shows a significant coefficient value of 0.167 at p-value $p < 0.01$. Thus the first hypothesis is accepted.

Hypothesis Testing 2

The second hypothesis examines the relationship between commitment and customer satisfaction on customer loyalty. The results of the second test show that commitment has a positive and significant effect on customer satisfaction because it shows a significant coefficient value of 0.753 at p-value $p < 0.001$. Thus the hypothesis is accepted.

Hypothesis Testing 3

The third hypothesis examines the relationship between customer satisfaction and customer loyalty. The test results show that customer satisfaction has a positive and significant effect because it shows a significant coefficient value of 0.819 at p-value $p < 0.001$. Thus the hypothesis is accepted.

Discussion

Based on the results of the study indicate that the quality of service has a significant effect on customer satisfaction. This shows that the higher the level of customer satisfaction, the higher the customer loyalty, which in turn will result in better company performance. It confirmed preliminary studies by Cahyadi (2019); Junaidi (2022); Junaidi et al. (2022a), Reni and Alhifni (2019), and Thantawi and Brawijaya (2017).

The test results show that commitment in a bank affects customer loyalty. These results are supported by research conducted by Nelson Oly Ndubisi (2007) which says that the commitment of a bank has a significant positive effect on

customer loyalty, meaning that if commitment has increased, customer loyalty will also increase. It similarly with prior studies which revealed that customers' commitment has positive effect on consumer loyalty (Aristyanto et al., 2019; Junaidi, 2021; Junaidi et al., 2022b; Rahardi & Wiliasih, 2016).

From the test results show that customer satisfaction has an effect on customer loyalty. It can be interpreted that when the customer satisfaction variable increases, the customer loyalty variable also increases or there is an influence. These results support the research of Nelson Oly Ndubisi (2007), ChiaHui Yen and His-Peng Lu (2008) and Basuki Rachmat (2009) who say that satisfaction has a significant positive effect on loyalty, meaning that if customer satisfaction with a bank increases, their loyalty to the bank increases. will increase too. This is because satisfaction is the main key for companies to create the intensity of repeat purchases in the future (Kotler and Keller).

CONCLUSION AND IMPLICATION

This study aims to examine the effect of service quality, commitment and customer satisfaction on customer loyalty in choosing Islamic banks. Based on the results of the hypothesis test that has been carried out, it shows that service quality has an effect on customer satisfaction, meaning that by improving service quality it will be able to increase customer satisfaction of Bank BSI. Commitment is positive and quite strong and significant to customer loyalty, meaning that if the commitment has increased, customer loyalty will also increase and customer satisfaction has a positive and significant effect on loyalty, this shows that by increasing customer satisfaction, Bank BSI's customer loyalty will be able to increase.

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