

## Determinant of Customer Loyalty at Bank Syariah Indonesia

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**Abstract:** This study aims to determine the effect of Service Quality, Trust and Customer Satisfaction on Customer Loyalty (Case Study at Bank Syariah Indonesia). The population was all customers of Bank Syariah Indonesia Branch Madiun. The sample selection used a random sampling technique and was calculated based on the Slovin formula. The number of samples is 100. The data used is primary data. Multiple linear regression analysis was used to analyze the data. The results showed that the variables of service quality and trust partially had no effect on customer loyalty. The satisfaction variable has a significant effect on customer loyalty.

**Keywords:** *Service Quality, Trust, Satisfaction, Customer Loyalty*

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### 1. Introduction

The development of Islamic banking in Indonesia, in general, cannot be separated from the Indonesian banking system. The Islamic banking system is regulated by Law no. 2 since October 1998, Islamic banks are banks that operate according to sharia principles whose activities are to ensure smooth payments. The role of Islamic banks in encouraging Indonesia's economic growth is increasingly strategic in order to achieve a more balanced economic structure (Wahyuni, 2015).

One of the characteristics of Islamic banking is profit sharing. The profit-sharing ratio is an important factor in determining the profit sharing of Islamic banks, because the aspects are agreed upon by the parties in the transaction. Profit sharing in Islamic banks will replace conventional banking profits. The profit obtained by customers in the form of profit sharing is a factor that allows customers to consider continuing to save at Islamic banks (Wahyuni, 2015). As a financial institution, one of the functions of a bank is to collect funds and distribute funds to the public. In this case the bank is referred to as a financial intermediary or financial intermediary, meaning that the bank connects the needs of two different customers. Banks take excess funds, collect them as savings and channel these funds to people who need money to develop businesses or fulfill their personal need (Aziz, 2017).

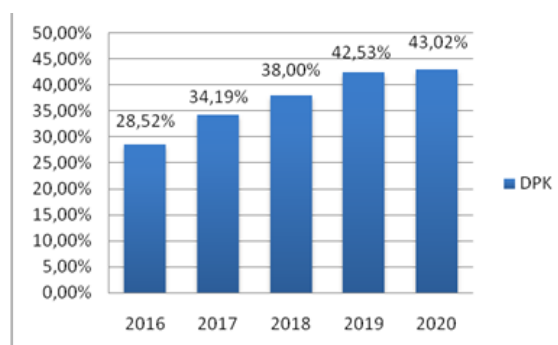
In the banking world, having loyal customers is an important goal. According to M. Taufik (2005:7) in Suherdi & Ismantho (2017) loyalty can be interpreted as loyalty to others for certain products or services. Customer loyalty is an effort to satisfy customers by using the facilities and services that the company offers. Customer loyalty is created due to various factors such as company location, low-priced products, company image, service quality, customer satisfaction, etc. Customer loyalty is determined by the usefulness of a product or through the services requested and expected by customers, ensuring quality and value are top priorities. If the quality of service is good, then customer loyalty will be satisfied. Islamic

banks provide services that are considered good so as to create a high sense of satisfaction to customers (Masadah, Asngadi & Singgih, 2020).

According to Wimboh Santoso as Commissioner of the Financial Services Authority (OJK) stated, although the government succeeded in integrating three state-owned Islamic banks, namely PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah, which was ratified by President Joko Widodo at the State Palace, on February 1 last. The Islamic finance industry will face several obstacles, namely first, a low level of understanding of the volume of Islamic financial products and services. Second, the limited human resources and capacity of the Islamic finance industry. Third, the competitiveness of Islamic financial products and services cannot be compared with existing products and services. Fourth, Islamic finance has not been fully integrated into the halal industry ecosystem. Even so, this Islamic Bank Merger has the advantage that it will increase the capital capacity and resources of Islamic Banks. Based on market capitalization over the next five years, we will create a Sharia Bank and integrate it into the world's top 10 Islamic banking institutions and it is hoped that there will be a BUKU 4 sharia bank (Business Group Commercial Bank) with adequate Islamic banking capacity and network. Total Islamic financial assets (excluding sharia shares) amounted to Rp.1,802.86 billion or USD 127.82 billion, representing 9.9% of the Islamic financial market. (Wareza, 2021)

Based on the results of interviews conducted at Bank Syariah Indonesia Branch of Madiun, there are various problems faced by Islamic banking such as several complaints from customers, namely customers feel that the service from Bank Syariah Indonesia at the Branch of Madiun is still not agile with employees who are less efficient in serving customers when transacting. seating facilities for customers who are queuing and the lack of customer service and tellers are also barriers to service at Bank Syariah Indonesia at the Branch of Madiun. If this can be overcome, it will be able to provide great benefits for customers, Islamic banking practitioners, and the government. Improving service quality is an important part to be developed in increasing customer trust in Islamic banks at the Branch of Madiun. If trust has emerged between the bank and the customer, the bank can collect as much funds as possible and the customer will always have a loyal nature to the Islamic bank. Observing the description, it is necessary to conduct further research in order to describe in detail the problems faced by customers in Islamic banking at the Branch of Madiun.

**Figure 1.1 Development of Third Party Funds of Bank Syariah Indonesia Branch of Madiun**



Source: Bank Syariah Indonesia Branch of Madiun(2021).

Based on Figure 1.1, it can be seen that in 2016 there was an increase of 28.52%, in 2017 there was an increase of 34.19%, then in 2018 to 2020, there was an increase, namely in 2018 38.00%, in 2019 42.53% and in 2020 43.02%. The above phenomenon is the background for researchers to conduct research on customer loyalty at Bank Syariah Indonesia, Branch Madiun. The development of the banking industry has created quite a tight competition so that Islamic Banks in Indonesia must improve the quality of service, in order to retain customers. Service quality can be defined as the difference between the actual service and what customers expect.

Service quality can be determined by comparing customer perceptions of the services received by customers. The level of excellence and control that is expected to satisfy consumers. Service quality is considered ideal if the service received exceeds customer expectations. Conversely, if the service received is lower than expected, then the service quality is considered poor. Therefore, the company's service quality is at a level that meets the expectations of its customers (Febriana, 2016). Service quality is the main driving force for business continuity (Ishak et al, 2006). Empirical evidence from Ravichandran et al., (2010) shows that improving service quality can satisfy customers which in turn will be able to maintain customer loyalty. Sativa and Astuti (2016) stated that the higher the service quality, the better customer loyalty. Several other studies also agree with Sativa and Astuti (2016), namely (Kasih and Nadya, 2020; Rachmawati, 2020; Khoi and Chuong, 2019; Mutmainnah, 2017; Dimiyati and Subagio, 2016; Tanisah and Maftuhah, 2015). On the other hand, there are different results that service quality has no effect on customer loyalty (Sari, 2020).

Companies that consistently provide quality service to customers will increasingly gain the trust of their customers. Trust is the ability to reference comfort, experience and build communication constantly to produce good relationships in the future (Lestariningsih et. al., 2018). This will ultimately affect customer loyalty. The trust then develops into an attitude that ultimately consumers will decide to buy the product/service. But it could also be the other way around, consumers behave in buying products, then trust and attitudes are formed towards the product (Sangadji and Sopiah, 2013). Sari, 2020 found that trust is related to customer satisfaction. (Ramadhana, 2019; Sativa and Astuti, 2016; Kasih and Nadya, 2020; Lestariningsih et. al., 2018) agree that trust affects customer loyalty. (Thakur and Singh, 2011; found different results, that trust does not affect customer loyalty.

In addition, another factor that affects customer loyalty is customer satisfaction, where customer satisfaction can contribute directly and indirectly to revenue. Customer satisfaction is a feeling of pleasure or disappointment of customers as a result of a comparison between the performance of a product or service with their expectations (Kotler and Keller, 2012). Indirectly, customer satisfaction affects customer loyalty by supporting the company's existence (Febriana, 2016). Customer satisfaction is an important factor in creating customer loyalty. This is because customers tend to be more loyal when they are satisfied with the services provided by Islamic banking. Warsito (2018) states that satisfaction has a positive and quite strong influence on customer loyalty. Research (Khoi and Chuong, 2019; Sari, 2020) states the same thing, namely satisfaction affects loyalty, where these results show that the more satisfied the customer, the higher the customer loyalty. Meanwhile research (Firdaus, 2017; Mutmainnah, 2017; Tanisah and Maftuhah, 2015) proves that consumer or customer satisfaction has no effect on loyalty.

The urgency of this research is that Bank Syariah Indonesia is a merger of three Indonesian Syariah Banks (Bank Syariah Mandiri, BRI Syariah, and BNI Syariah). If so far the community has used the facilities of each Islamic bank, with the merger, the community can use the facilities at the merged Islamic banks, making it easier for customers to transact. The differences in the results of previous studies make researchers want to prove again the influence of the variables of service quality, trust and customer satisfaction on customer loyalty. Researchers only focus on Bank Syariah Indonesia, Branch Madiun.

## 2. Research Method

The approach in this study is a quantitative approach. This research was conducted by collecting data from the respondents of the customers of Bank Syariah Indonesia, Branch of Madiun. Where the time used in this study lasted for 6 months starting from February to July 2021. Based on the results of an interview with one of the employees of Bank Syariah Indonesia Branch of Madiun, it was stated that the total number of customers was 8510. So in this study, the population used was all customers of Bank Syariah Indonesia Branch of Madiun, as many as 8510 customers (Data of Bank Syariah Indonesia Branch of Madiun as of June 2020). The sampling technique in this study used a random sampling technique, namely the sampling and population were carried out at random (random) without regard to the existing strata in the population.

There are limitations of data, time, and a large number of samples. So the number of samples in this study was determined based on the Slovin formula with a 90% confidence level at a significance level of 0.10. The Slovin formula in this study is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{8510}{1 + 8510(0,10)^2}$$

$$= \frac{8510}{1 + 85,10}$$

$$= 98,83 \text{ or } 100 \text{ customers.}$$

Information:

n = Number of samples  
N = Total population  
e = critical value

The data in this study were sourced from primary data, namely data obtained by distributing questionnaires (questionnaires) to be answered by the customers of Bank Syariah Indonesia Branch of Madiun who became respondents in this study. In this study, it was measured using a Likert scale which is generally used in the preparation of questionnaires. According to (Ghozali, 2013: 47) the Likert scale is a scale that contains five levels of answer preferences with the following choices:

**Table 2.1**  
**Likert Scale Preference Level**

Alternative Answers	score for positive statement	score for negative statement
Strongly Agree	5	1
Agree	4	2
Neutral	3	3

Disagree	2	4
Strongly Disagree	1	5

In this study, the dependent variable used is customer loyalty, while the independent variable uses several variables including service quality, trust, and customer satisfaction. The analysis technique used is multiple linear regression analysis. To assist the research, the researcher used statistical data management software, namely Microsoft Excel and IBM SPSS.

a. Reliability Test

The measurement technique in the reliability test can be done using the Cronbach Alpha statistical test. A construct can be declared reliable or reliable if it meets the Cronbach Alpha value  $> 0.70$  (Ghozali, 2013: 48).

b. Validity test

The measurement of the validity test is done by comparing the calculated rvalue with the r table for the degree of freedom  $(df) = n - 2$  with a significance level of 5%. The criteria for the validity test are:

1. If  $r \text{ count} > r \text{ table}$ , it can be concluded that the questionnaire is valid.
2. If  $r \text{ count} < r \text{ table}$ , it can be concluded that the questionnaire is not valid.

c. Classic assumption test

1) Normality Test

To find out whether or not a data is normal, it can be detected using P-Plot of Regression Standardized residual image analysis and One Sample Kolmogorov-Smirnov. The following is the basis for making decisions for the normality test as follows:

1. If the data spreads over the diagonal line area and follows the direction of the diagonal line on the P-Plot of Regression Standardized residual, it can be said that the data is normally distributed.
2. If the result value of Asymp.2 tailed on One Sample Kolmogorov Smirnov is above 0.05 then it can be declared normal.

2) Multicollinearity Test

To detect the presence or absence of multicollinearity is to look at the value of VIF (Variance Inflation Factor). According to (Ghozali, 2013:105) the limit values used are:

1. If the VIF value is  $> 10$  then multicollinearity has occurred.
2. If the value of VIF  $< 10$  then there is no multicollinearity.

3) Heteroscedasticity Test

The method used to detect the presence or absence of heteroscedasticity is the glejser test. Where the basis for making decisions in this test is as follows:

1. If the significance value is  $> 0.05$ , it can be concluded that there is no heteroscedasticity problem.
2. If the significance value is  $< 0.05$ , it can be concluded that there has been a heteroscedasticity problem.

4) Autocorrelation Test

To test whether in the linear regression model there is a certain correlation between the confounding error in period t and the confounding error in period t-1. There are several ways to detect the presence or absence of autocorrelation, as follows:

**Table 2.2**  
**Basis of Autocorrelation Decision Making**

Hypothesis	Decision	If
There is no positive autocorrelation	Rejected	$0 < d < dl$
There is no positive autocorrelation	No Decision	$dl < d \leq du$
There is no negative correlation	Rejected	$4 - dl < d < 4$
There is no negative correlation	No Decision	$4 - du \leq d \leq 4 - dl$
There is no positive/negative autocorrelation	Not Rejected	$Du < d < 4 - du$

d. Multiple Linear Regression Analysis Test

In this research, the data analysis technique used is multiple linear regression analysis. According to (Ghozali, 2013:96) multiple regression analysis is used to measure the effect of more than one independent variable on the dependent variable. The regression equation is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information :

Y = Customer Loyalty

$\alpha$  = Constant

$\beta_{1-3}$  = Variable Regression Coefficient

$X_1$  = Service Quality

$X_2$  = Customer Trust

$X_3$  = Customer Satisfaction

e. T Statistical Test

The basis for decision making in this test is as follows:

1. If the significance value is  $< 0.05$  then the hypothesis is accepted (significant regression coefficient).
2. If the significance value  $> 0.05$  then the hypothesis is rejected (regression coefficient is not significant).

The other measurement is by comparing the value of the t statistic with the point based on the t table. If the value of the t statistic (T count  $>$  T table) it can be concluded that the alternative hypothesis (HA) is accepted in other words the independent variable partially affects the dependent variable (Ghozali, 2013:99).

f. F Statistic Test

The F statistical test is used to show whether all independent variables have a simultaneous effect on the dependent variable. The basis for decision making in this statistical test is as follows:

1. If the significance value  $< 0.05$  then the hypothesis is accepted (significant regression coefficient)
2. If the significance value  $> 0.05$  then the hypothesis is rejected (regression coefficient is not significant)

The other measurement is by comparing the value of the F statistic with the point based on the F table. If the statistical value (F count  $>$  F Table) it can be concluded that the alternative hypothesis (HA) is accepted in other words the independent variable simultaneously affects the dependent variable (Ghozali, 2013: 98).

g. Coefficient of Determination Test



Ghozali (2013: 97) explains that the coefficient of determination ( $R^2$ ) is used as a parameter of the regression model's ability to describe the dependent variable. The value of the coefficient of determination is between 0 and 1 ( $0 < R^2 < 1$ ). A small  $R^2$  value indicates the ability of the independent variable to explain the limited dependent variable. A value close to 1 means that the independent variable is able to explain the information needed to predict the dependent variable.

### 3. Results and Discussion

#### 3.1. Results

##### a. Descriptive Statistics

**Table 3.1**  
**Descriptive Statistical Test Results**

	N	Minimum	Maximum	Mean	Std. Deviation
Service Quality	100	44	75	59,61	6,507
Trust	100	11	20	15,73	1,979
Satisfaction	100	12	20	15,5	1,882
Customer Loyalty	100	7	25	17,5	3,099
Valid N (Listwise)	100				

**Source: Data processed by SPSS25, 2021**

Based on table 3.1, it is known the number of data samples or the value of N in each variable consisting of service quality, trust, customer satisfaction and loyalty. From these results can be explained as follows:

1. The service quality variable with a minimum value of 44, a maximum value of 75, the mean with a value of 59,61, the mean item 3,974 and the magnitude of the standard deviation value of 6,507. The value of the standard deviation and the mean indicates that the data distribution is good because the standard deviation does not exceed twice the mean value.
2. The confidence variable with a value of 11 has a minimum value, for a maximum value of 20. The mean value is 15,73; the item mean is 3,932 and the standard deviation value is 1,979. It is known that the standard deviation value does not exceed the mean value, and it is stated that the data distribution is good.
3. In the satisfaction variable, it is known that the minimum value is 12. While the maximum value is 20. The mean value is 15,5; the mean item is 3,875 and the standard deviation value is 1.979. The standard deviation value which does not exceed twice the mean value. It indicates that the data distribution is good.
4. The customer loyalty variable is known to have a minimum value of 7 with a maximum value of 25. The mean value is 17,5, the mean item is 3,5 and the standard deviation value is 3,099. The standard deviation value which does not exceed twice the mean value, then indicates that the data distribution is good.

##### b. Data Quality Test

##### 1) Validity Test

**Table 3.2**  
**Validity Test Results for Service Quality Variables**

Item variable	Value of r count	Value of r table $\alpha = 0,05$ = 0,1654	Description
1	0,477	r count > r table	Valid
2	0,589		Valid
3	0,810		Valid
4	0,768		Valid
5	0,809		Valid
6	0,781		Valid
7	0,699		Valid
8	0,737		Valid
9	0,739		Valid
10	0,761		Valid
11	0,754		Valid
12	0,778		Valid
13	0,727		Valid
14	0,742		Valid
15	0,715		Valid

**Source: Data processed by SPSS25, 2021**

The results of the validity test in table 3.2 show that the calculated r value of all service quality items is greater than r table. The value of r table of 0,1654 is obtained from  $(df) = n-2$ ,  $(df) = 100-2 = 98$  with a significance level of 0,05. So it means that the statement items used meet the validity requirements.

**Table 3.3**  
**Validity Test Results of Trust Variables**

Item variable	Value of r count	Value of r table $\alpha = 0,05$ = 0,1654	Description
1	0,786	r count > r table	Valid
2	0,773		Valid
3	0,834		Valid
4	0,858		Valid

**Source: Data processed by SPSS25, 2021**

The results of the validity test in table 3.3 show that the calculated r value of all confidence items is greater than the r table. The value of r table of 0,1654 is obtained from  $(df) = n-2$ ,  $(df) = 100-2 = 98$  with a significance level of 0,05. So it means that the statement items used meet the validity requirements.

**Table 3.4**  
**Validity Test Results of Satisfaction Variables**

Item variable	Value of r count	Value of r table $\alpha = 0,05$ = 0,1654	Description
1	0,815	r count > r table	Valid



2	0,807		Valid
3	0,833		Valid
4	0,725		Valid

**Source: Data processed by SPSS25, 2021**

The results of the validity test in table 3.4 show that the calculated r value of all satisfaction items is greater than r table. The value of r table of 0,1654 is obtained from  $(df) = n-2$ ,  $(df) = 100-2 = 98$  with a significance level of 0,05. So it means that the statement items used meet the validity requirements.

**Table 3.5**

**Validity Test Results for Customer Loyalty Variables**

Item variable	Value of r count	Value of r table $\alpha = 0,05$ $= 0,1654$	Description
1	0,860	r count > r table	Valid
2	0,866		Valid
3	0,829		Valid
4	0,829		Valid
5	0,865		Valid

**Source: Data processed by SPSS25, 2021**

The results of the validity test in table 3.5 show that the calculated r value of all customer loyalty items is greater than r table. The value of r table of 0,1654 is obtained from  $(df) = n-2$ ,  $(df) = 100-2 = 98$  with a significance level of 0,05. So it means that the statement items used meet the validity requirements.

## 2) Reliability Test

**Table 3.6**

**Reliability Test Results**

Variable	Cronbach's Alpha	Description
Service Quality	0,934	Reliable
Trust	0,824	Reliable
Satisfaction	0,801	Reliable
Customer Loyalty	0,902	Reliable

**Source: Data processed by SPSS25, 2021**

Table 3.6 presents the results of the reliability test with Cronbach's Alpha for each variable, namely direct compensation, indirect compensation and productivity more than 0,60, so it can be stated that the indicators of each variable are reliable.

## c. Classic Assumption Test

### 1) Normality Test

**Table 3.7**

**Normality Test Results**

		<i>Unstandardized Residual</i>
N		100

<i>Normal Parameters<sup>a,,b</sup></i>	<i>Mean</i>	0,0000000
	<i>Std. Deviation</i>	2,36398523
<i>Most Extreme Differences</i>	<i>Absolute</i>	0,074
	<i>Positive</i>	0,074
	<i>Negative</i>	-0,070
<i>Kolmogorov-Smirnov Z</i>		0,739
<i>Asymp. Sig. (2-tailed)</i>		0,645

**Source: Data processed by SPSS25, 2021**

The results of the Kolmogorov-Smirnov test Table 3.7 above shows that the K-S value is 0,739 with a significant probability of 0,645 and the value is  $> 0,05$ . So it can be concluded that the data is normally distributed.

## 2) Multicollinearity Test

**Table 3.8**  
**Multicollinearity Test Results**

Variabel	Collinearity statistics		Description
	Tolerance	VIF	
Service Quality	0,293	3,418	There is no multicollinearity
Trust	0,305	3,282	There is no multicollinearity
Satisfaction	0,267	3,744	There is no multicollinearity

**Source: Data processed by SPSS25, 2021**

Based on the results of the multicollinearity test in table 3.8, it shows that each variable has a tolerance of  $> 0,10$  and a VIF value of 10, then each of these variables indicates that there is no multicollinearity between independent variables in the regression model.

## 3) Heteroscedasticity Test

**Table 3.9**  
**Glejser Heteroscedasticity Test Results**

Variable	Sig ( $p > 0,05$ )	Description
Service Quality	0,626	There is no heteroscedasticity
Trust	0,165	There is no heteroscedasticity
Satisfaction	0,829	There is no heteroscedasticity

**Source: Data processed by SPSS25, 2021**

Based on table 3.9 shows that each variable, has a value of Sig > 0,05, then each of these variables indicates that there is no heteroscedasticity.

#### 4) Autocorrelation Test

**Table 3.10**  
**Autocorrelation Test Results**

Change Statistics					Durbin-Watson
R Square Change	F Change	df1	df2	Sig. F Change	
0,418	22,996	3	96	0,000	1,765

**Source: Data processed by SPSS25, 2021**

It is known that the number of independent variables is 3 variables with a total sample used of 100 data with a sig level of 0,05; then the table value  $dl = 1,6131$ ;  $du = 1,7364$ . Based on the results of the autocorrelation test of the regression equation in table 3.10, it can be seen that the Durbin-Watson (d) value is 1.765. Then it shows  $du < dw < 4-du$  ( $1,7364 < 1,765 < 4-1,7364 = 2,2636$ ). Thus, the autocorrelation test above shows that there is no positive or negative autocorrelation in the test.

#### d. Multiple Linear Regression Analysis

**Table 3.11**  
**Multiple Linear Regression Test Results**

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1,585	2,254	
	Service Quality	-0,012	0,069	-0,025
	Trust	-0,137	0,221	-0,088
	Satisfaction	1,209	0,248	0,735

**Source: Data processed by SPSS25, 2021**

Based on the results of table 3.11, the following regression equation is formed  $Y = 1,585 - 0,012X_1 - 0,137X_2 + 1,209X_3$ . The value of the multiple linear regression equation can be explained as follows:

The constant value is 1,585 by assuming the service quality ( $X_1$ ), trust ( $X_2$ ) and customer satisfaction ( $X_3$ ) variables are equal to zero, then the loyalty value ( $Y$ ) is 1,585. The coefficient value of the service quality variable ( $\beta_1$ ) is -0,012, meaning that if the service quality variable is increased by one unit by assuming the other independent variables are constant, it will reduce the level of the loyalty variable by 0,012 units. The coefficient value of the confidence variable ( $\beta_2$ ) is -0,137, meaning that if the confidence variable is increased by one unit by assuming the other independent variables are constant, it will reduce the level of loyalty variable by 0,137 units. The coefficient value of the customer satisfaction variable ( $\beta_3$ ) is 1,209, meaning that if the customer satisfaction variable is increased by one unit by assuming the other independent variables are constant, it will increase the loyalty variable by 1,209 units.

#### e. Hypothesis Testing Results

1) T Statistical Test

**Table 3.12**  
**T Statistical Test Results**

Model		t	Sig.
1	(Constant)	0,703	0,483
	Service Quality	-0,172	0,863
	Trust	-0,622	0,535
	Satisfaction	4,877	0,000

**Source: Data processed by SPSS25, 2021**

a) Quality of Service (X1)

Based on the test in table 3.12, the t count is -0,172 and a significant level for service quality (X1) is 0,863 ( $0,863 > 0,05$ ). So it can be concluded that the service quality variable has no effect on loyalty. These results are not in accordance with the first alternative hypothesis (H1) which states that service quality has an effect on customer loyalty. H1 is rejected.

b) Trust (X2)

Based on the test in table 3.12, the t count is -0,622 and the significant level for confidence (X2) is 0,535 ( $0,535 > 0,05$ ). So it can be concluded that trust has no significant effect on loyalty. These results are not in accordance with the second alternative hypothesis (H2) which states that trust has an effect on customer loyalty. H2 is rejected.

c) Customer Satisfaction (X3)

Based on the test in table 3,12 obtained t count of 4,877 and a significant level for satisfaction (X3) of 0,000 ( $0,000 < 0,05$ ) this means that the satisfaction variable has a significant positive effect on loyalty. The results of this study are in accordance with the third alternative hypothesis (H3) which states that customer satisfaction has an effect on customer loyalty. H3 is accepted.

2) F Statistical Test

**Table 3.13**  
**F Statistical Test Results**

Model		F	Sig.
1	<i>Regression</i>	22,996	0,000 <sup>a</sup>
	<i>Residual</i>		
	<i>Total</i>		

**Source: Data processed by SPSS25, 2021**

Based on table 3.13 above, the calculated F value is 22,996 and a significant value of 0,000 ( $0,000 < 0,05$ ). This means that service quality, trust and satisfaction simultaneously affect customer loyalty.

3) Coefficient of Determination( $R^2$ )

**Table 3.14**  
**Coefficient of Determination Test Results ( $R^2$ )**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,647 <sup>a</sup>	0,418	0,400	2,401

**Source: Primary Data processed 2021**

Based on the output above, it is found that the value of Adjusted R Square or the coefficient of determination is 0,400. So the influence of the variables of service quality, trust and customer satisfaction on customer loyalty is 40%.

### 3.2. Discussion

The following is an explanation of the results of hypothesis testing as follows:

1. The Influence of Service Quality on Customer Loyalty

This study shows that the service quality variable has no significant effect on loyalty, so it can be concluded that H1 is rejected. The rejection of the first hypothesis in this study is because most of the respondents in this study are students who do not have income and use savings facilities only to receive transfers, so they do not feel the quality of services provided by the bank. In addition, the second largest respondent segment is the self-employed profession with a fairly large income, the respondent with the self-employed profession who has credit facilities so that the account is used for installment payments. Therefore, it can be said that customers use Islamic Bank accounts only based on the benefits they get, so there is a lack of interest in using Bank Syariah Indonesia services. The results of this study are in accordance with the results of research obtained by (Oktavia, 2019; Sari, 2020) which states that service quality has no effect on customer loyalty.

2. The Effect of Trust on Customer Loyalty

This study shows that the trust variable has no significant effect on customer loyalty, so it can be concluded that H2 is rejected. The second hypothesis was rejected in this study because respondents in the study still did not feel the quality of services provided by the bank. This is because respondents only use the savings facility to receive transfers. This can be seen from the rejection of the first hypothesis of this study, causing a lack of trust in respondents in transacting or receiving services provided by the bank. The results of this study are in accordance with the results of research obtained by (Thakur and Singh, 2011) which states that trust has no effect on customer loyalty.

3. The Influence of Customer Satisfaction on Customer Loyalty

This study shows that the variable customer satisfaction has a significant positive effect on customer loyalty. This means that the customer satisfaction variable has a significant positive effect on loyalty, so it can be concluded that H3 is accepted. The results of this study that the satisfaction received by customers provides added value to a bank in terms of customer loyalty. This is because customers feel happy when doing these banking activities. The feeling of pleasure arises because the customer is served with a sincere, friendly, and polite manner that is upheld by the bank so that it makes customers feel

comfortable in conducting transactions or carrying out other activities. The satisfaction felt by customers will increase loyalty to the bank. The results of this study support the results of research obtained by (Rozak et. al., 2018; Khoi and Chuong, 2019; Sari,2020) which states that satisfaction affects customer loyalty. The discussion section describes the results of data processing, interpreting the findings logically, linking with relevant reference sources.

#### **4. Conclusion**

During the study, it was shown that the research data used were normally distributed. Based on the results of the classical assumption test, no deviating variables were found, it shows that the available data is ready to be tested for multiple linear regression analysis models.

Based on the results of the analysis and discussion regarding the Effect of Service Quality, Trust and Customer Satisfaction on Customer Loyalty in accordance with multiple linear regression analysis, it can be concluded that:

- a) Service Quality has no significant effect on Customer Loyalty. Based on the results of the questionnaires that have been distributed, most of the respondents are college students who do not have an income and only use savings facilities. The second largest respondent segment is the self-employed profession with a fairly big income. Many of the respondents with the self-employed profession who are the respondent segment have credit facilities so that the account is used for installment payments. It can be concluded that the hypothesis (H1) is rejected.
- b) Customer Trust has no significant effect on Customer Loyalty. The second hypothesis was rejected in this study because respondents in the study still did not feel the quality of services provided by the bank. So it can be concluded that the hypothesis (H2) is rejected.
- c) Customer Satisfaction has a significant effect on Customer Loyalty. Based on the results of the distribution of questionnaires that have been distributed to segments of respondents in answering the most satisfied answers, it is the statement that the employees of Bank Syariah Indonesia Branch of Madiun are very polite. It can be concluded that the hypothesis (H3) is accepted.

The limitation of this research is that the research customer data is only obtained from the Branch Madiun. For further research, it is expected to add data from other branches to see how far the object of research can be expanded and draw better conclusions. In addition, for the use of questionnaires in data collection, although the respondents gave answers that were in accordance with the actual conditions, it was still difficult to be used as a reference so that further research is expected to add other methods, such as interviews with Bank Syariah Indonesia customers.

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