

## **The Effect of Service Quality on Customer Loyalty at BRI Syariah Bank Bone Office Branch: A Review of Law Number 8 of 1999 concerning Consumer Protection**

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### **Abstract**

This study was conducted to analyze and determine the effect of Service Quality Variables on customer loyalty in BRI Syariah Bank Bone Office Branch. This study juxtaposes the quality of customer service in banking institutions with the level of customer loyalty. In addition, the two variables are examined with the conception of consumer protection as regulated in Law number 8 of 1999. This study uses qualitative research methods and the analysis used is SPSS 20. The analysis test includes a normality test that analyzes parametric statistics, and a regression coefficient test is used to determine the effect of service quality on customer loyalty. The results obtained by the regression equation  $Y = 1,082 + 0,255 + \epsilon$ . Based on a simple linear regression test, it shows that service quality has a positive and significant effect on customer loyalty in BRI Syariah Bank Bone Office Branch. The positive influence shows a match between service quality and customer loyalty; hence the role of service can increase customer loyalty. The relation to consumer protection regulated in Law no. 8 of 1999 concerning Consumer Protection, maximum service in its various forms is the basic rights that consumers deserve, and this has been obtained by customers of BRI Syariah Bank Bone Office Branch, thus it is relevant to consumer protection and customer service.

Penelitian ini dilakukan untuk menganalisis dan mengetahui pengaruh Variabel Kualitas Pelayanan terhadap loyalitas nasabah bank BRI Syariah Cabang Bone. Kajian ini menyandingkan antara kualitas pelayanan nasabah di lembaga perbankan dengan melihat tingkat loyalitas nasabah. Di samping itu kedua variable ditelaah dengan konsepsi perlindungan konsumen yang diatur dalam Undang-undang nomor 8 tahun 1999. Metode penelitian kualitatif dan analisis yang digunakan adalah SPSS 20. Uji analisis meliputi uji normalitas yang menganalisis statistik parametrik, dan uji koefisien regresi digunakan untuk mengetahui pengaruh kualitas pelayanan terhadap loyalitas nasabah. Hasil yang diperoleh persamaan regresi  $Y = 1,082 + 0,255 + \epsilon$ . Berdasarkan uji regresi linier sederhana

menunjukkan bahwa kualitas pelayanan berpengaruh positif dan signifikan terhadap loyalitas nasabah bank BRI Syariah Cabang Bone. Pengaruh positif menunjukkan adanya kesesuaian antara kualitas pelayanan dengan loyalitas nasabah, sehingga peran pelayanan mampu meningkatkan loyalitas nasabah. Kaitannya dengan perlindungan konsumen yang diatur dalam UU No. 8 Tahun 1999 tentang Perlindungan Konsumen, pelayanan yang maksimal dalam berbagai bentuknya merupakan hak-hak dasar yang sudah sepatutnya diperoleh konsumen dan hal itu telah diperoleh nasabah bank BRI Syariah Cabang Bone, sehingga relevan dengan perlindungan konsumen dan pelayanan nasabah.

**Key words:** *Service quality; customer loyalty; consumer protection.*

## **Introduction**

The development of Islamic banks in Indonesia today is considered very fast. Competition in the banking world is also getting tighter. Under these conditions, banking market players are required to work hard in order to improve or maintain banking competitiveness. Starting from the development of the Islamic banking system in Indonesia, within two decades of the development of national Islamic finance, there has been a lot of progress, both in the aspects of supporting institutions and infrastructure, regulatory tools and supervision systems, as well as public awareness and literacy of Islamic financial services. Our Islamic financial system is one of the best and most comprehensive systems recognized internationally.<sup>1</sup> This is certainly a challenge in realizing this achievement as something that can be maintained and even increased in the future.

Islamic banking is a relatively new service industry because it implements Islamic law as the basis for its activities. The tighter competition in the service business world, the Islamic banking must be able to determine the right strategies to face business competition. Islamic banking not only has to pay attention to the products offered to customers, both existing and prospective customers, but also must pay attention to the quality of services provided to its customers, so as to increase the work effectiveness of banks. In the midst of the development of Islamic banking, there is increasingly sharp competition, this condition requires banks to think harder in order to face this competition by continuing to provide new breakthroughs, including in terms of providing services to customers.

Providing quality services to customers is absolutely necessary for business actors, in this case the banking sector. The success of the banking sector in

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<sup>1</sup>Otoritas Jasa Keuangan, *Sejarah Perbankan Syariah*, <https://www.ojk.go.id/id/kanal/syariah/tentang-syariah/Pages/Sejarah-Perbankan-Syariah.aspx>. (Accessed on 17 May 2020)

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providing quality services, the customer will show a sense of satisfaction. The higher the level of customer satisfaction, it means that the better management of services provided by banks to customers, it will have an impact on the level of customer loyalty.<sup>2</sup>

Loyalty is something money cannot buy. Loyalty can only be obtained but cannot be bought. Getting someone's loyalty is not easy to do, but on the other hand, losing one's loyalty is very easy to do. In a company engaged in the service sector, one way for a business to run smoothly and last a long time is to increase customer loyalty. Because directly or indirectly, if the company always maintains customer loyalty, the sustainability of the company will be maintained in the long term. In order for a company to succeed in winning the competition with conventional banking, every Islamic banking needs to pay attention to its internal and external environmental conditions, this is also the basis for making strategies that must be applied to face competition. The strategy applied by the company may be different under different conditions, then matched with the current needs so that it can answer the challenges of increasingly high competition and still pay attention to consumer needs. The strategy to retain customers aims to build customer loyalty by satisfying customers, who will then buy additional services provided by Islamic banking and are unlikely to switch to competitors.<sup>3</sup>

In fact, the expectations of the customers with the reality of the services provided to the customers are often the opposite. Not a few customers expressed criticism and complaints because the services provided were less or even unsatisfactory. Customer criticism and complaints will generate negative perceptions of customers. If this is allowed to continue to happen, it will have an impact on the level of customer trust in the company. This should be the focus of attention of every banking company. Because until now, the service aspect in the banking world is something that must be managed properly. As a juridical normative foothold in ensuring the assurance of consumer rights, Law Number 8 of 1999 concerning Consumer Protection provides a guarantee of the fulfillment of consumer rights which should be the concern of business actors, especially Islamic banking. Based on the descriptions above, the purpose of this study is to determine the effect of service quality on customer loyalty of BRI Syariah Bank in the perspective of Law Number 8 of 1999 concerning Consumer Protection.

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<sup>2</sup>Ahmad Riantoro, *Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah Bank BRI Cabang Sukoharjo*, <http://eprints.ums.ac.id>, (Accessed on 18 May 2020)

<sup>3</sup>I Made Adi Juneantara dan Tjoko Dge Raka Sukawati, *Pengaruh Persepsi Harga, Promosi dan Kualitas Pelayanan Terhadap Kepuasan dan Dampaknya terhadap Loyalitas Konsumen* (E-Jurnal Manajemen Unud, Vol. 7 No. 11, 2018) p. 5956

**Methodology**

As a quantitative research, this study uses data analysis techniques, namely:

## 1. Normality test

The use of the normality test is because in parametric statistical analysis, the assumption that must be had is that the data must be normally distributed, the meaning is that the data will follow the form of a normal distribution. The normality test aims to test whether in a regression model, the dependent variable and the independent variable or both have a normal distribution or not. If the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model fulfills the normality assumption.

## 2. Regression Coefficient Test

The regression coefficient test is used to determine the effect of service quality on customer loyalty at BRI Syariah Bank Bone Office Branch

The model used in this research is:

$$Y = \alpha + \beta X + e$$

Note:

Y = Customer Loyalty

X = Service Quality

$\alpha$  = Constant Value

$\beta$  = Value of the Coefficients X1 and X2

e = Error Term

**Discussion****Service Quality and Customer Loyalty**

Service quality is perceived as good and satisfying if the service received or felt is as expected.<sup>4</sup> According to Zeitzmal, service quality is defined as a customer assessment of the superiority or features of a product or service as a whole and the magnitude of the difference between customer expectations or desires and the level of customer perception.<sup>5</sup> Marketing success is very much determined by the good and bad services provided by a company.<sup>6</sup> A service will be formed because of the

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<sup>4</sup>Made Bagus Rangga Bhuwana dan ida Bagus Sudiksa, *Pengaruh Kualitas Layanan dan Kepuasan Pelanggan Terhadap Niat Pemakaian Ulang Jasa Service pada Bengkel Toyota Auto 2000 Denpasar*, (E-Jurnal Manajemen Universitas Udayana 2,(4): 2013) p. 2302-8912

<sup>5</sup>Fajar Laksana, *Manajemen Pemasaran*, (Yogyakarta : Graha Ilmu, 2008) p. 85

<sup>6</sup>Sofyan Assauri, *Manajemen Pemasaran*, (Jakarta: PT. Raja Grafindo Persada, 2007) p. 213

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process of providing certain services from the service provider to the party being served. If the services provided are in accordance with expectations, the quality of the services is perceived as good and vice versa if the services received are lower than expected, the quality of the services is perceived as bad. Thus, whether the quality of the service is good or not depends on the ability of the service provider to consistently meet customer expectations.<sup>7</sup>

Service is very important because good service will create sympathy, both from the public and from rival banks. If the public feels sympathy, it will generate trust so that bank marketing will run smoother, service is also an attraction for customers to be loyal. So that the definition of service quality is an effort to meet the needs and desires of consumers as well as the provisions of its delivery in balance with consumer expectations. Quality must start with customer needs and end with customer perception. This means that a good quality image is not based on the point of view or perception of the service provider but based on the customer's point of view or perception.<sup>8</sup>

If the customer perceived service quality is as expected, the service quality will be considered good and satisfactory.<sup>9</sup> Friendly service, clean facilities, conformity to services with sharia principles, and attractive physical appearance of Sharia Bank employees will increase customer satisfaction for Sharia Banks.

Customers who perceive good service quality will be satisfied. The dimensions of service quality, such as compliance, assurance, reliability, tangibles, empathy, and responsiveness, if paid close attention by Sharia banks will increase the satisfaction of these customers.<sup>10</sup>

Customer loyalty as a frame of mind for customers who have a liking for a company, is committed to buying the company's products/services and recommending the products/services.<sup>11</sup> Meanwhile, according to experts quoted in other studies, it is stated that loyalty is a measure of consumer loyalty to a brand,

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<sup>7</sup>Fandy Tjiptono, *Pemasaran Jasam*, (Malang: Bayu Media, 2014) p. 34

<sup>8</sup>Suherdi dan Robby Hadilsmanto, *Pengaruh Kualitas Pelayanan Terhadap Loyalitas Nasabah pada Bank Syariah Mandiri KCP Pariaman*, (Sumatra Barat :Menara Ilmu, Vol. XI 2<sup>nd</sup> Ed. No. 78 November 2017) p. 197

<sup>9</sup>A. Zeithaml Parasuraman V.A dan Berry LL. *A Conceptual Model of Service Quality and its implications for future research*. (Jurnal of Marketing, 49/4, . doi :10.2307/1251430, 1985) p. 41-50

<sup>10</sup>Muhammad Zakiy dan Evrita Putri Azzahroh, *Pengaruh Kualitas Layanan Terhadap Loyalitas Nasabah Bank Syariah dengan Kepuasan Nasabah sebagai Variabel Intervening* (Yogyakarta : Jurnal Ekonomi dan Bisnis Islam Universitas Muhammadiyah Yogyakarta, Vol. 3, No. 1 January - June 2017) p. 28

<sup>11</sup>Muhammad Muzahid Akbar dan Noorjahan Parvez, *Impact of service, quality, trust and customer satisfaction on customer loyalty*, (ABAC Vo. 29, No. 1 January -April), pp. 24 -38, 2009) p. 27

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the level of loyalty is divided into several levels, namely, nomadic, habitual buyers, buyers who are satisfied with switching costs, like brands and commit buyers.<sup>12</sup> The above are several levels of customer loyalty to a product/service offered by a bank.

A company that has loyal customers will get various benefits, such as consumers who do not care about prices, will spend more time on products/services from banking, consumers will have positive feelings about the products/services offered to them, then customers will carry out activities transactions to banks continuously and ultimately loyal customers will offer or inform a banking product/service to other parties so that the banking sector will save on promotional costs because the products/services have been promoted by customers who are loyal to the banking sector.

There are several characteristics of a customer who is loyal to a product or service, namely, 1) make regular repeat purchases, 2) purchases across a product and service line, 3) refer other, 4) demonstrates in immunity to the pull of the competition<sup>13</sup>

From several opinions regarding customer loyalty, a conclusion is drawn that customer loyalty is an attitude and action by customers to remain committed to buying or using products/services and recommending them to other parties.

### Consumer Protection Perspective of Law Number 8 of 1999

In describing Law Number 8 of 1999 concerning Consumer Protection, Supriyanta argued that consumer protection law can be understood as a legal instrument created to protect and fulfill consumer rights as stipulated in Law Number 8 of 1999 concerning Consumer Protection. As a practical explanation of Law Number 8 of 1999, it is emphasized that protection can be understood as all efforts to ensure legal certainty to provide protection to consumers (Article 1 point I of UUK). Meanwhile, consumers are any individual users of goods and/or services available in the community, whether for the benefit of themselves, their families, other people, or other living creatures and not for trading (Article 1 point 2 of UUK).<sup>14</sup> The spirit of consumer protection that is immanent in Law Number 8 of 1999 concerning Consumer Protection is a normative foothold for consumers in

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<sup>12</sup>Noohayati, *Pengaruh Kualitas Produk, Harga dan Promosi Terhadap Loyalitas Pelanggan kartu Prabayar Telkomsel (studi kasus pada Mahasiswa STIE Muara Teweh)*, (Jurnal Ekonomi dan Manajemen Universitas Muhammadiyah Kalimantan Timur Vol. 12 No. 1 January 2018) p. 44

<sup>13</sup>Nazwirman dan Efendy Zain, *Pengaruh Kualitas Pelayanan dan Harga Terhadap Loyalitas Konsumen di Alfamart Cayur Kresik Tangerang*, (Jurnal of Economics dan Business Aseanomics (JEBA), Vol. 2 No. 2 July - December 2017) p. 272-273

<sup>14</sup>Supriyanta, *Analisis Ketentuan Pidana dalam UUD No. 8 Tahun 1999 tentang Perlindungan Konsumen*, (Jurnal Eksplorasi Vol. XVIII No. 1, 2015), p. 13

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carrying out the process of muamalah interaction with its various forms. This spirit, in essence, has existed in the normative theo-juridical framework of Islamic law as contained in the Quran as its *magnum opus*. The same thing was stated by Mintarsih that consumer protection, as stipulated in Law Number 8 of 1999 concerning Consumer Protection emphasizes that consumer protection is any effort that ensures legal certainty to provide protection to consumers, including customer protection in determining standard clauses. on an agreement based on the principle of freedom of contract either by the bank or the customer.<sup>15</sup>

The objectives of consumer protection can be understood as follows, 1) increasing awareness, ability and independence of consumers to protect themselves, 2) uplifting the dignity of consumers by preventing them from negative access to the use of goods and/or services, 3) increasing consumer empowerment in choosing, determine, and claim their rights as consumers, 4) creating a consumer protection system that contains elements of legal certainty and disclosure of information as well as access to information, 5) raising awareness of business actors about the importance of consumer protection so that an honest and responsible attitude in doing business will grow, 6) as well as improving the quality of goods and/or services that guarantee the continuity of the business of producing goods and/or services, health, comfort, security and safety of consumers.<sup>16</sup>

Law Number 8 of 1999 concerning Consumer Protection has become a normative juridical foundation in guaranteeing consumer protection in obtaining their rights. Apart from the existence of muamalah practices in the banking world which may still not be maximal in terms of consumer protection, Law Number 8 of 1999 concerning Consumer Protection still needs to be synergized at the conceptual and practical level.

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### 1. Service Quality

Based on the results of research conducted by distributing questionnaires to BRI Syariah bank customers, the results are:

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<sup>15</sup>Mintarsih, *Perlindungan Konsumen Uang Elektronik (E-Money) Dihubungkan dengan UU Nomor 8 Tahun 1999 tentang Perlindungan Konsumen*, (Jurnal Wawasan Hukum Vol. 29 No. 2, 2013), p. 899

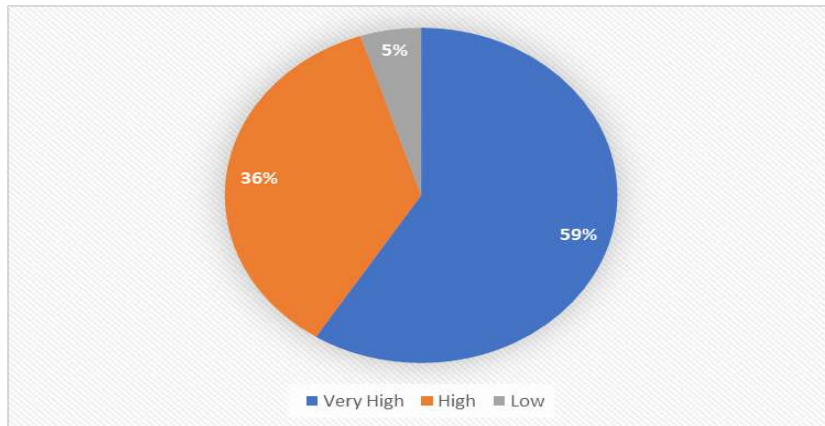
<sup>16</sup>Supriyanta, *Analisis Ketentuan Pidana dalam UUD No. 8 Tahun 1999 tentang Perlindungan Konsumen*, p. 14

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Figure 1: Category of Service Quality at BRI Syariah



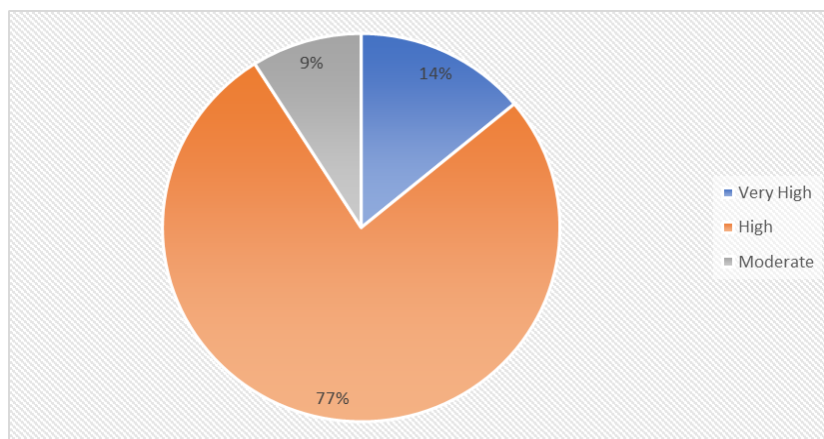
Source: Data from 2019 data processing

Based on Figure 1 above, the service quality is obtained at BRI Syariah Bank Bone Office Branch is very high, namely as many as 65 customers or 59.09% of the total respondents, customers who answered that the service quality at BRI Syariah was high as many as 40 customers or 36.36% of the total respondents, customers who answered medium were 5 customers or 4.54% of the total respondents and none of the customers answered that the quality of service at BRI Syariah has low and very low quality.

### 2. Customer Loyalty

Based on the results of research obtained from the level of customer loyalty to BRI Syariah, it is carried out by looking at the level of repeated customer transactions on a regular basis, using between product or service lines, referring to others and showing immunity to pull from competitors. Based on the research results, the following results were obtained:

Figure: 2 Category of Customer Loyalty to BRI Syariah



Source: Data from 2019 data processing

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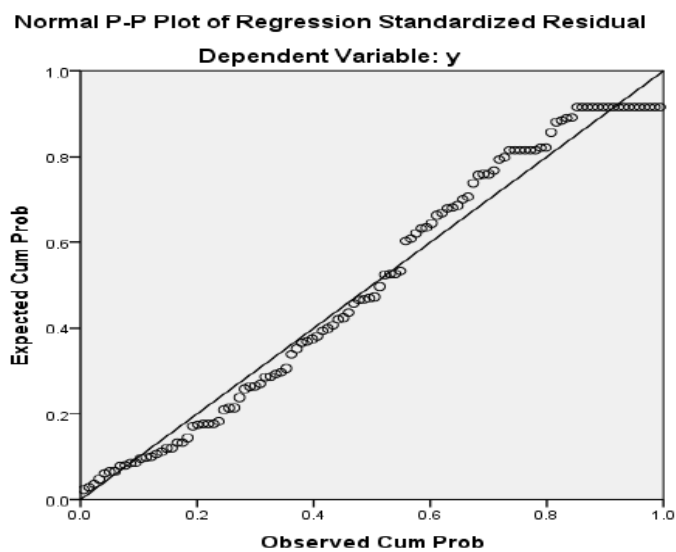
DOI: 10.35673/al-bayyinah.v4i2.826

Based on Figure 2 above, it is found that customer loyalty to BRI Syariah is very high, namely as many as 15 customers or 13.63% of the total respondents, customers with a high level of loyalty to BRI Syariah, namely as many as 85 customers or 72.27% of the total respondents, customers with Loyalty levels were 10 customers or 9.09% of the total respondents, and no customer had a low and very low level of loyalty.

### 3. Normality test

Based on the results of data processing, it can be seen that the points spread around the line and follow the diagonal line, so it can be concluded that the data used in this study is normally distributed so that it can be submitted to the regression analysis.

Figure 3: Scatter Plot of Data Normality Test



### 4. Simple linear regression test

Simple linear regression analysis is used to determine how much influence the independent variable has on the dependent variable. Simple regression analysis in this study uses the SPSS version 20 program which can be seen in the table as follows:

Table 1 Results of Simple Linear Regression Data Processing Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (constand)	1.082	.326		3.320	.000
Service	.255	.054	0.236	4.716	.000

Dependent Variable: Customer Loyalty

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Based on the results of the data processing, the equation in this study becomes:

$$Y = 1.082 + 0.255 + \varepsilon$$

- 1) The constant value is 1.082

If there is no change in the value of the service quality variable, the customer loyalty level is 1.082

- 2) The service regression coefficient value is 0.255

The service regression coefficient value is 0.255, indicating that if the service quality at BRI Syariah increases by 1, customer loyalty will increase by 0.255. Conversely, if the quality of service decreases by 1, customer loyalty will decrease by 0.255. So it can be concluded that service quality has a positive effect on customer loyalty of BRI Syariah bank.

- 3) The value of significance is 0.00

The significance value of 0.000 indicates that the variable service quality has a significant effect on customer loyalty in BRI Syariah Bank Bone Office Branch.

Referring to Law Number 8 of 1999 concerning Consumer Protection, the increase in customer loyalty of BRI Syariah Bank Bone Office Branch caused by good service quality can be understood as an indicator of ensuring the rights of customers as consumers of Islamic banking. In its position as a legal product in muamalah activities, Law Number 8 of 1999 concerning Consumer Protection has the spirit of fulfilling the rights brought by Islamic law which should be accommodated by Islamic banking such as BRI Syariah Bank Bone Office Branch. This is illustrated by Muhammad and Alimin who argued that there are six consumer rights that require serious attention from business actors in the perspective of Islamic law, which in this case are, 1) the right to obtain correct, honest, fair information and avoid fraud, 2) the right to get product safety and a healthy environment, 3) the right to get advocacy and dispute resolution, 4) the right to get protection from abuse of circumstances, 5) the right to get compensation for the negative consequences of a product, 6) and the right to choose and obtain a fair exchange rate.<sup>17</sup>

The above is understandable considering the main indicator of service quality is the fulfillment of consumer rights, in this case the customers of BRI Syariah Bank Bone Office Branch. This is an input for the BRI Syariah Bank Bone Office Branch to always strive to fulfill the rights of its customers.

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<sup>17</sup>Muhammad dan Alimin, *Etika dan Perlindungan Konsumen dalam Ekonomi Islam*, (Yogyakarta: BPFE, 2004), p. 195-234

**Conclusion**

Based on the research results, it can be concluded that the services provided by BRI Syariah bank employees will have a positive and significant effect on customer loyalty of BRI Syariah Bank Bone Office Branch. In the perspective of Law Number 8 of 1999 concerning Consumer Protection, maximum service in its various forms is the basic rights that consumers deserve, in this case the customers of BRI Syariah Bank Bone Office Branch. In addition to fulfilling obligations within its normative juridical framework, the quality of services provided is also an initiative of BRI Syariah Bone Branch in maintaining customer loyalty in the midst of increasingly massive competition in the banking world.

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