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### Analysis of Customer Loyalty of Indonesia Sharia Bank

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**Abstract:** This study aims to determine the effect of the application of Islamic values on customer loyalty at Indonesian Islamic banks in Medan. This study's analytical methods are the Instrument and Data Quality Test, Classical Assumption Test, Research Hypothesis Testing, and Multiple Linear Regression Analysis. The results of the analysis on the application of Islamic values at PT Bank Syariah Indonesia in Medan show that the application of Islamic values has a significant effect on customer loyalty at PT Bank Syariah Indonesia in Medan, this can be seen from the application of Islamic values.

**Keywords:** *customer loyalty; islamic values; islamic banking*

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#### A. INTRODUCTION

The economic activity of the community is influenced by various factors, one of which is banking. Banking itself can be classified into two, namely Commercial Banks and People's Credit Banks, in this classification Commercial Banks are divided into two categories based on their business activities, namely conventional banks and Islamic banks, various Islamic banking products are expected to encourage and accelerate the economic progress of the community in accordance with Islamic principles.

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is banking. Banking itself can be classified into two, namely Commercial Banks and People's Credit Banks, in this classification Commercial Banks are divided again into two categories based on their business activities, namely conventional banks and Islamic banks, various Islamic banking products are expected to encourage and accelerate the economic progress of the community in accordance with Islamic principles.

Every banking activity carried out by Islamic banks in Indonesia must always be on the path of sharia principles. The principles (principles) of sharia are based on the sources of Islamic law.



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According to Faturrahman (2001), Islamic banking must be able to apply Islamic values in its working procedures and mechanisms. Islamic values derived from the principles of sharia are certainly not just a symbol but must be applied in reality in every Islamic banking activity, both at the lowest employee level to the top managerial level and even to the Islamic bank customers themselves.

Talking about the loyalty of Islamic bank customers is certainly inseparable from the level of customer satisfaction with the products and services provided by Islamic banks to their customers. Customers who are satisfied with the products and services provided by Islamic banks will certainly repurchase the product.

When compared to other major cities in Indonesia such as Jakarta, Surabaya and Bandung with total financing and third-party funds that are above the range of Rp. 20 trillion, the statistics on total financing and third party funds for Islamic banking for the Medan area are still below. From some of the descriptions above, the author feels the need to raise these issues in a study entitled "Application of Islamic Values in Islamic Banks and its Effect on Customer Loyalty (Case Study at Bank Syariah Indonesia Medan)".

## **B. MATERIALS AND METHODS**

The scope of this research focuses on the Islamic values of al-hurriyah (freedom), al-musawah (equality), and al-'adalah (justice), in Islamic banks and their influence on customer loyalty in Medan. This research was conducted in Medan. The object of this research is Bank Syariah

Indonesia in Medan, while the research subject is the people of Medan who are customers of Bank Syariah Indonesia and are still actively conducting financial transactions. This research was conducted for two months from June 2021 to July 2021.

The population in this study are the people of Medan who are customers of Bank Syariah Indonesia Medan Branch (Kesawan) and actively conduct financial transactions. The sampling technique/method used in this study is convenience sampling. As a sample for this study, 100 customers of Bank Syariah Indonesia were taken in Medan.

The type of data used in this study is Primary Data which is collected by the researcher himself directly from the first source or where the object of research is carried out. The primary data collection method in this study was to use a questionnaire given to the research sample (respondents).

This study uses quantitative data methods, namely where the data used in the study are in the form of numbers. The model used is multiple regression analysis.

The instrument and data quality test uses a validity test to show the extent to which the measuring instrument used in measuring what is measured, and a reliability test to obtain information that is used can be trusted as a data collection tool and is able to reveal actual information in the field. The classic assumption test consists of normality, multicollinearity, and heteroscedasticity. The hypothetical research test was carried out using the coefficient of

determination test (Adjusted R<sup>2</sup>), F statistical test, and t statistical test.

**C. RESULT AND DISCUSSION**

1. Research Data

Data collection in this study used a questionnaire that was directly delivered to respondents. Data on the characteristics of respondents used in this study in terms of gender, age, length of service, and educational background of respondents are listed in table 1.

Table 1. The Respondent Characteristics

No	Information	Number (people)	(%)
1	Gender		
	1. Male	38	38
	2. Female	62	62
	Total	100	100
2	Current age		
	1. 31-40 years old	69	<b>69</b>
	2. 41-50 years old	31	<b>31</b>
	3. >50 years old	-	-
	Total	100	100
	Total	100	100

Source: Data Processed, 2022

Based on Table 1 above, the characteristics of respondents in this study based on their gender are dominated by female customers, namely 62 respondents (62%), and the rest are male as many as 38 respondents (38%). Judging from the characteristics of age, respondents in this study were dominated by customers aged 31-40 years, namely 69 respondents (69%), followed by respondents aged 41-50 years as many as 31 respondents (31%).

2. Instrument and Data Quality Test

**Validity Test Results**

This validity test is carried out statistically using the Pearson Product-Moment Coefficient of Correlation test. The significance test is carried out by comparing the value of rcount with rtable for the degree of freedom (df) = n-2, in this case, n is the number of samples. The results of these sub-sections are a brief explanation of the results of the analysis with detailed data. The validity test results show that all question items meet the rcount requirement of more than 0.1654. It can be concluded that all question items are valid and can be used for further analysis.

Table 2. Result of Validity Test

Variable	Question Item	Correlation Coefficient	r-Table (n=98)	Information
Customer Loyalty of Islamic Bank	Q1	0,766	0.1654	Valid
	Q2	0,707	0.1654	Valid
	Q3	0,699	0.1654	Valid
	Q4	0,604	0.1654	Valid
Medan (Y)	Q5	0,784	0.1654	Valid
	Q6	0,751	0.1654	Valid
	Q7	0,709	0.1654	Valid
	Q8	0,640	0.1654	Valid
Freedom (X1)	Q9	0,451	0.1654	Valid
	Q10	0,343	0.1654	Valid
	Q11	0,316	0.1654	Valid
	Q12	0,581	0.1654	Valid
	Q13	0,749	0.1654	Valid
Equality (X2)	Q14	0,343	0.1654	Valid
	Q15	0,316	0.1654	Valid
	Q16	0,606	0.1654	Valid
Al-Adalah / Justice (X3)	Q17	0,437	0.1654	Valid

Source: SPSS processed data, 2022

### Reliability Test Results

Table 3. Results of Reliability Test

Variable	Cronbach's Alpha	Number of Statements	Information
Customer Loyalty of Islamic Bank Customers in Medan (Y)	0,636	4	Reliable
Al-Hurriyah/ Freedom (X1)	0,718	4	Reliable
Al-Musawah/ Equality (X2)	0,741	7	Reliable
Al-'Adalah /Justice (X3)	0,733	2	Reliable

Source: SPSS processed data, 2022

Based on the results of the reliability test above, it can be concluded that all question instruments used to measure the variables analyzed in this research are declared reliable. This can be seen from the Cronbach's alpha value of each research variable greater than 0.60.

### Descriptive Statistical Analysis

Table 4. Result of Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
LN	100	2.00	5.00	4.1556	.56146
AH	100	2.00	5.00	4.1113	.39590
AM	100	3.00	5.00	3,0566	.67152
AA	100	2.00	5.00	3.1875	.61854
Valid N (listwise)	100				

Source: SPSS processed data, 2022

Based on the data presented in Table 4 above, it can be explained the

description of the data used in this study as follows:

1. The Sharia Bank customer loyalty variable in Medan has a total sample size of 100, with a minimum value of 2, a maximum value of 5, and a mean (average value) of 4.15. Standard Deviation or standard deviation of 0.561.
2. The Al-Hurriyah / Freedom variable has a sample size of 100 with a minimum value of 2, a maximum value of 5, and a mean of 4.11. Standard Deviation or standard deviation of 0.395.
3. Al-Musawah / Equality variable has a total sample size of 60, with a minimum value of 3, a maximum value of 5, and a mean (average value) of 3.05. Standard Deviation or standard deviation of 0.671.
4. Al-'Adalah / Justice has a total sample size of 60, with a minimum value of 2, a maximum value of 5, and a mean (average value) of 3.18. Standard Deviation or standard deviation of 0.618.

### Classical Assumption Test

- Normality Test Results  
The normality test results displayed in 5 show that the symp. Sig. (2-tailed) from the Kolmogorov-Smirnov Test is 0.200. This value is greater than the significant value of 0.05, so, it can be concluded that the data is normally distributed and passes the data normality test.

Table 5. Result of Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Predicted Value
N		100
Normal Mean	Parameters <sup>b</sup>	57.2000000
		2.78940609
Std. Deviation		
Most Extreme Absolute Differences		.122
	Positive	.090

Negative	-.122
Test Statistic	.122
Asymp. Sig. (2-tailed)	.200

a. Test distribution is Normal.  
 b. Calculated from data.  
 c. Lilliefors Significance Correction.  
 Source: SPSS processed data, 2022

- **Multicollinearity Test Results**  
 The following are the results of the multicollinearity test in Table 6.

Table 6. Result of Multicollinearity Test

Model	Coefficients <sup>a</sup>				Collinearity Statistics		
	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Tolerance	VIF	
1 (Constant)	1.481	.34	4.411	.000			
AH	.147	.212	2.033	.042	.471	2.003	
M	.299	.284	2.057	.044	.435	2.305	
AA	.176	.237	2.238	.030	.401	2.377	

a. Dependent Variable: LN  
**Source:** SPSS processed data, 2022

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,351	2,781		1,253	,255
AH	-,031	,078	-,085	-,381	,723
AM	-,037	,101	-,079	-,355	,744
AA	,070	,176	,081	,421	,615

Based on the table above, we can see that the Tolerance value for each independent variable is not less than 0.1 and for the VIF value is not more than 10. According to Ghozali (2006), a regression model that is free from multicollinearity has a Tolerance value of not less than 0.10 and a VIF not more than 10. Thus, it can be concluded that this regression model does not contain symptoms of multicollinearity between each variable.

- **Heteroscedasticity Test Results**  
 The heteroscedasticity test can be done by looking at the Glesjer test by looking at the absolute value of the residuals against the value of the dependent variable, if the significant probability level is above the 5% confidence level, it can be concluded that there is no heteroscedasticity as shown in table 7 below.

Table 7. Result of Heteroscedasticity Test

Coefficients <sup>a</sup>			
a. Dependent Variable: Res2			
Source: SPSS processed data, 2022			

**Research Hypothesis Test**

- Test Results of the Coefficient of Determination (Adjusted R<sup>2</sup>)

Table 8. Result of Adjusted R<sup>2</sup> Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862 <sup>a</sup>	.718	.731	.24951

a. Predictors: (Constant), AH,AM,AA  
 b. Dependent Variable: LN  
 Source: SPSS processed data, 2022

From Table 8 above, we can note the Adjusted R<sup>2</sup> value of 0.731 or 73%.

This means that 73% of the variation in the independent variables in this study, namely Al-Hurriyah / Freedom, Al-Musawah / Equality, and Al-'Adalah / Justice can explain the variation in the dependent variable, namely the loyalty of Islamic Bank customers in Medan, while the remaining 27% is influenced by other factors not examined in this study.

- Simultaneous Test Results (F Statistical Test)

Based on Table 9 Simultaneous Test (F Statistical Test), the Fcount value is 31.678 with a significance level of 0.000 and at the Ftable 0.05 significant level is 2.70. This means that  $F_{count} = 31.682 > F_{table} = 2.70$  with a significance level  $< 0.05 = 0.000$ , it can be concluded that the variables Al-Hurriyah / Freedom, Al-Musawah / Equality and Al-'Adalah / Justice simultaneously or jointly affect the loyalty of Islamic Bank customers in Medan.

Table 9. Result of Simultan F Test

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
F	5.701	3	1.475	31.678	.000 <sup>b</sup>
Residual	2.211	96	.045		
Total	8.132	99			

a. Dependent Variable: LN

b. Predictors: (Constant), AH,AM,AA

Source: SPSS processed data, 2022

- Partial Test Results (Statistical Test t)

The partial test results can be seen in Table 10 below.

Table 10. Result of Partial t Test Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.371	.321		4.441	.000
AH	.133	.061	.220	2.066	.041
AM	.229	.111	.233	2.031	.043
AA	.161	.074	.261	2.219	.028

a. Dependent Variable: AH,AM,AA

Source: SPSS processed data, 2022

The regression model formed based on Table 4.12 is as follows:

$$Y = 1,371 + 0,133X_1 + 0,229X_2 + 0,016X_3$$

Where:

Y : Customer Loyalty of Islamic Banks in Medan

X1 : Al-Hurriyah / Freedom

X2 : Al-Musawah / Equality

X3 : Al-'Adalah / Justice

In this study for a significance level of 0.05 with the number of independent variables 3 and the amount of data 100 and df or free degree 99, the ttable is 1.660. From table 10 above, it can be explained the effect of each independent variable on the dependent variable, namely:

1. Al-Hurriyah / Freedom has a tcount value of 2.066 with a significant  $< 0.05$ , namely 0.041. The tcount value shows greater than the ttable value of  $2.066 > 1.660$ . So it can be concluded that the Al-Hurriyah / Freedom variable has a partially significant effect on Sharia Bank Customer Loyalty in Medan.
2. Al-Musawah / Equality has a tcount value of 2.031 with a significant  $< 0.05$ , namely 0.043. The tcount value shows greater than the ttable value  $2.031 > 1.660$ . So it can be concluded that the Al-Musawah / Equality variable has a

partially significant effect on Sharia Bank Customer Loyalty in Medan.

3. Al-'Adalah / Justice has a tcount value of 2.219 with a significant  $<0.05$ , namely 0.028. The tcount value shows greater than the ttable value of  $2.219 > 1.660$ . So it can be concluded that the Al-'Adalah / Justice variable partially affects the Loyalty of Islamic Bank Customers in Medan.

#### **D. CONCLUSION**

Based on the results of the research and discussion that has been carried out, it can be concluded that:

1. Partially, the variables Al-Hurriyah / Freedom, Al-Musawah / Equality, and Al-'Adalah / Justice affect the Loyalty of Islamic Bank Customers in Medan. This is indicated by the results of the regression test value.
2. Among the three variables, the justice variable (X3) has the highest significant effect on customer loyalty. Tcount (X3) Al-'Adalah / Justice variable obtained a tcount value of 2.219 with a significant  $<0.05$ , namely 0.028.
3. Based on the results of multiple linear regression analysis, it shows that simultaneously the variables of Freedom, Equality and Justice. Written has an effect on Sharia Bank Customer Loyalty which is seen from the 95% confidence level. This can be seen  $F_{count} = 31.682 > F_{tabel} = 2.70$  which means that the independent variables in this study simultaneously have a significant effect on Sharia Bank Customer Loyalty in Medan.

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