

EXPLORING THE DRIVERS OF CUSTOMER LOYALTY FROM AN ISLAMIC PERSPECTIVE: A CASE STUDY OF BANK ACEH SYARIAH

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ABSTRACT

This study explores customer loyalty at Bank Syariah Indonesia in Aceh, focusing on the role of Sharia implementation in shaping customer behavior. Using a quantitative research design, data were gathered through interviews, observations, and questionnaires distributed via a non-probability sampling method. The aim is to identify the factors that drive customer loyalty at Bank Syariah Indonesia in Banda Aceh. The results demonstrate that brand image plays a crucial role in influencing customer loyalty. Consequently, bank leadership should emphasize enhancing brand image as part of their strategy to retain loyal customers. Loyalty is reflected in customers' positive attitudes, such as sharing favorable experiences and recommending the bank to others, while negative attitudes include spreading unfavorable opinions and switching to competitors. From an Islamic viewpoint, customer loyalty goes beyond mere transactional commitment; it is grounded in Islamic principles and values. True loyalty involves not only knowledge and practice of worship but also sincere faith in Allah SWT, which collectively shapes a customer's ethical and spiritual dedication to the institution.

ABSTRAK

Penelitian ini mengeksplorasi loyalitas nasabah di Bank Syariah Indonesia di Aceh, dengan fokus pada peran penerapan Syariah dalam membentuk perilaku nasabah. Dengan menggunakan desain penelitian kuantitatif, data dikumpulkan melalui wawancara,

observasi, dan kuesioner yang disebarakan melalui metode pengambilan sampel non-probabilitas. Tujuannya adalah untuk mengidentifikasi faktor-faktor yang mendorong loyalitas nasabah di Bank Syariah Indonesia di Banda Aceh. Hasil penelitian menunjukkan bahwa citra merek memainkan peran penting dalam memengaruhi loyalitas nasabah. Akibatnya, pimpinan bank harus menekankan peningkatan citra merek sebagai bagian dari strategi mereka untuk mempertahankan nasabah setia. Loyalitas tercermin dalam sikap positif nasabah, seperti berbagi pengalaman yang baik dan merekomendasikan bank kepada orang lain, sedangkan sikap negatif termasuk menyebarkan opini yang tidak baik dan beralih ke pesaing. Dari sudut pandang Islam, loyalitas nasabah lebih dari sekadar komitmen transaksional; hal itu didasarkan pada prinsip dan nilai-nilai Islam. Loyalitas sejati tidak hanya melibatkan pengetahuan dan praktik ibadah tetapi juga keimanan yang tulus kepada Allah SWT, yang secara kolektif membentuk dedikasi etika dan spiritual nasabah terhadap lembaga tersebut.

INTRODUCTION

The Islamic banking industry has steadily gained international attention as a practical substitute for traditional finance systems. Rooted in Sharia laws, which stress ethical behavior, shared risks, and the ban on interest, it appeals to not only Muslim customers but also to non-Muslims who are in search of more straightforward and principle-driven financial options. This rising interest is also fueled by the belief that Islamic banking is more stable during times of economic distress, such as global financial downturns. Consequently, numerous governments have started to promote the growth of Islamic financial institutions to foster greater financial accessibility and economic security. Indonesia, the advancement of Islamic banking mirrors this worldwide movement. As the country with the largest Muslim population, Indonesia demonstrates a strong dedication to broadening Sharia-compliant financial offerings. Bank Indonesia reported in 2019 that there were 14 fully operational Islamic banks and 20 conventional banks with Sharia business units, highlighting the notable expansion of Islamic banking within the nation's financial framework.. From this information, it can be noted that by February 2022, the market share grew by 6.74% alongside an asset growth rate of 15.07%. In contrast, the rise in national banking assets was recorded at 15.34%, with contributions from Sharia Commercial Banks at 68.74% and Sharia Business Units (UUS) at 35.46%. This growth is attributed to Indonesia's policy, which maintains a dual-banking system. Under Law No. 21 of 2008 regarding Sharia banking, the dual-window banking system in Indonesia is set to conclude in 2023, whereby banks operating Sharia businesses through UUS will need to undertake conversion processes. The incorporation of Sharia principles in various sectors, including the banking industry operating in Aceh,

reflects a long-standing aspiration among the Acehnese to practice special autonomy through activities founded on Islamic principles, as detailed in regional regulations regarding Sharia or General Qanun. The Government has explicitly stated that financial institutions in Aceh must implement Sharia principles to ensure compliance with these guidelines. Consequently, some conventional banks have formed partnerships to establish a new Bank Syariah Indonesia, which is set to operate as a financial institution for banking services in Aceh, Indonesia. As a result, several financial services in Aceh have begun transitioning their assets to a subsidiary known as the Sharia Business Unit (UUS) or Sharia Commercial Bank (BUS). The consequences of this policy lead to a variety of challenges. This indicates that during the migration phase, customers must engage in spin-off activities, resulting in a loss of access to their respective networks. Conversely, there has been a rise in customer dissatisfaction due to restricted access, which hampers their ability to perform transactions like transferring funds between accounts and withdrawing savings, among other tasks. One noteworthy observation is that customers remain loyal to continue utilizing the Bank's services. Currently, residents of Aceh, particularly in Banda Aceh, continue to rely on banking services, including those offered by the Indonesian Islamic Bank. The significant interest among customers in these services presents an intriguing topic for theoretical exploration. Therefore, this study seeks to analyze customer loyalty toward Bank Syariah Indonesia. Previous research on consumer behavior has shown that companies with religious principles can foster a spiritual bond between their brands and customers.

An earlier concept has established a connection between the values associated with certain brands and the religious aspects of customer loyalty (Alif 2014). By choosing a brand, customers reflect their identity to those around them (Sarkar and Sarkar, 2017). When they opt for a religion-oriented brand, customers often feel they are adhering to religious obligations in hopes of pleasing Allah SWT. To incorporate the role of religiosity as a factor, this investigation connects it to Bank Syariah Indonesia, focusing on customers from Banda Aceh. Thus, the central question of this study is: How do the Islamic brand image and brand affection influence customer loyalty among Bank Syariah Indonesia clients in Banda Aceh.

METHODOLOGY

This research was carried out using quantitative methods. The approach for gathering data included both primary and secondary sources. Primary data were collected through interviews with members of the general public, students, and scholars in Aceh, who shared their views, experiences, and perceptions of the comprehensive execution of Islamic banking practices in Indonesia. The essential insights come from individuals who shed light on the context and conditions related to the research background (Ahmed, 2014). Furthermore, the selection of informants was performed through purposive sampling, a method that involves selecting individuals based on specific criteria to allow researchers to obtain detailed information about the phenomena

being studied (Attalik, 2009). In this investigation, the informants included customers who are academics, professionals, and the general public with accounts at Bank Syariah Indonesia.

Table 1.
Respondent's Profile

No	Content	Frequency	Percentage
1	<i>Gender</i>		
	Male	22	22.4%
	Female	78	78.1%
2	<i>Occupation</i>		
	Private employee	21	20.4%
	PNS/BUMN/BUMD	11	12.2%
	Entrepreneur	27	27.6%
	Professional (Staff/Lecturer/etc.)	28	28.6%
	Housewife	11	11.2%
3	<i>Domicile</i>		
	Banda Aceh	23	23.5%
	Outside of Banda Aceh	73	73.5%
4	<i>Age</i>		
	17-22 years old	63	64.3%
	23-27 years old	12	12.2%
	28-32 years old	10	10.2%
	>32 years old	13	13.3%
5	<i>Minimum Education</i>		
	SMA/SMK/MA/equivalent	57	58.2%
	Diploma	5	5.1%
	Bachelor	26	26.5%
	Master	10	10.2%
6	<i>Monthly Income</i>		
	≤ 5.000.000	82	83.7%
	5.000.000 - 10.000.000	12	12.2%
	>10.000.000	4	4.1%
7	<i>Religion</i>		
	Islam	98	100.0%

The description of respondents in this study mostly consists of women (78.6%), aged 17-22 years old (64.3%), all of whom are Muslim (100%), having minimum high school education or equivalent (58,2%).

RESULT AND DISCUSSION

Result

The reliability test is a measure the consistency of respondents in answering relating to constructs (Gultekin, 2015). An indicator or measuring instrument is declared to have high reliability or can be trusted, if the measuring instrument is stable so that it can be relied on (dependability) and can be used to predict (predictability).

Table 1. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability	Description
Customer Loyalty	0.879	0.892	Reliable
Brand Image	0.780	0.844	Reliable
Islamic Brand Love	0.884	0.922	Reliable

Table 1 above shows that the internal consistency value of every research variable has a Cronbach's alpha value of over 0,60, and the value of composite reliability was over 0,70. Therefore, each variable of customer loyalty, brand image, Islamic Brand love, fulfills the good reliability.

The validity test shows the ability of the questionnaire to reveal something to be measured. Validity test is a measure that shows the level of validity of an instrument/questionnaire (Tabanickh, 2001). Base on this statement, it can be explained that all the variables used in this study were declared valid, because they had a correlation coefficient above the critical correlation value of 0.197 so that all the questions contained in this research questionnaire were declared valid for further in-depth research.

Table 2. Convergent Validity Test Results

Factors	Measurement Items	AVE	Outer Loadings	Description
I Brand Image	HA.1	0.734	0.876	Valid
	HA.2		0.876	Valid
	HA.3		0.848	Valid
II Islamic Brand Love	I B.1	0.621	0.772	Valid
	I B.2		0.786	Valid
	I B.3		0.751	Valid
	I B.4		0.670	Valid
	I B.5		0.758	Valid
	CL.1		0.737	Valid

III Customer Loyalty	CL.2	0.703	0.843	Valid
	CL.3		0.855	Valid
	CL.4		0.961	Valid

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This analysis is used to determine the linear relationship between two or more independent variables (X1, X2,...Xn) and the dependent variable. In this study, need to explore the direction of the relationship between the independent variables and the dependent variable whether each independent variable is positively or negatively related to the dependent variable.

Table . 3 Regression Analysis

Model		Unstandardized Coefficients		Sig.
		B	Std.Error	
1	(Constant)	4.290	1.329	.002
	BI(X1)	.346	.088	.000
	IBI(X2)	.175	.075	.021
	CL(X3)	.289	.093	.002
a. Dependent Variable : LN(Y)				

The regression equation in this analysis or research is as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

$$Y = 4.290 + 0.346(X1) + 0.175(X2) + 0.289(X3)$$

Based on the multiple regression equation above, it can be interpreted that:

The regression coefficient X1, which is obtained from the value (CL), which is 0.346 or 34.6% is positive. Which means that if the brand image variable has increased by 1%, the level of customer loyalty has increased by 0.346.

The regression coefficient X2, which is obtained from the value (b2), which is 0.175 or 17.5% is positive. Which means that if the islamib brand love variable has increased by 1%, the loyalty level of BSI Banda Aceh customers will increase by 0.175.

The regression coefficient X3, which is obtained from the value (b3), which is 0.289 or 28.9% is positive. Which means that if the Islamic Brand Love variable has increased by 1%, the loyalty level of BSI Banda Aceh customers will increase by 0.289.

Discussion

The core of customer loyalty lies in a client's strong dedication to consistently reorder or buy a chosen product or service in the future, despite situations that might lead to changes in behavior. Additionally, human actions and outlooks are shaped by various influences, beliefs, and values that serve as guiding principles and life perspectives.

This aligns closely with Islamic teachings, which emphasize that the worth of an individual's actions is largely determined by their intentions behind those actions. Here, intention acts as the inner motivation pushing a person to engage in activities with a specific degree of sincerity. As stated in a hadith: "All actions are judged by intentions, and all matters rely on what is intended." (HR Bukhari).

Islamic banking operates under Law Number 21 of 2008 related to Sharia Banking (UUPS), which includes activities like accepting funds in the form of deposits, whether demand deposits, savings, or similar forms, all based on wadi'ah agreements or contracts that comply with Sharia principles. Savings under a wadi'ah agreement adhere to the wadi'ah yad adh-dhamanah principle, meaning these savings do not yield benefits as they are essentially deposits that can be accessed anytime through a savings book or other means like an ATM card. Savings governed by a mudharabah contract are subject to the principles laid out in that contract. The primary distinction lies in the nature of the agreements. In Sharia banks, all dealings must be grounded in contracts that are validated by Sharia law. Hence, all transactions should be conducted in accordance with the rules and principles established by Sharia muamalah to maintain legitimacy and ethical integrity. Islamic banks employ a profit-sharing model, which means that the money the bank collects is directed towards financing activities. The gains earned from these financial activities are split between the bank and the customer. It is commonly understood that the aim of credit or financing at traditional banks is often not transparent, as deposited money is circulated among all types of businesses, whether they are compliant with the law or not. In many cases, these funds are utilized to support projects related to the bank's own group of companies. Consequently, when a financial crisis arises and loans become problematic, banks face challenges in recovering their money. From this, we can infer that Islam strongly motivates individuals to engage in trade, transactions, and work for their sustenance. Therefore, Islam advocates for setting aside a portion of the income earned from trading for reinvestment. This practice aims to discourage wastefulness and to focus on consumer needs and habits. Wastefulness is greatly discouraged in all aspects, including financial management. Additionally, Islam forbids individuals from excessive spending.

CONCLUSION

The issues surrounding customer loyalty at Bank Syariah Indonesia necessitate strategic approaches from its leadership. To start, BSI Banda Aceh needs to work on strengthening and enhancing its brand reputation to boost customer loyalty, as the brand image factor is the most significant in this analysis. Furthermore, based on the findings from this research, BSI in Banda Aceh should strive to uphold its Islamic identity to enhance customer loyalty, since the religious aspect has shown the least impact on it. Additionally, BSI Banda Aceh should focus on fostering a sense of Islamic brand affection to further elevate customer loyalty, particularly in relation to sharia-compliant brand attachment. This study aims to provide insights for future researchers and suggests incorporating additional independent factors that could affect customer loyalty choices.

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