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The Influence of Service Quality on Customer Loyalty at BSI KCP Imam Bonjol, Aceh Barat Regency

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ABSTRACT

This study aims to determine the effect of service quality on customer loyalty at BSI KCP Imam Bonjol Kabupaten Aceh Barat. The dependent variable in this study is customer loyalty while the independent variable is service quality. The data analysis method used in this study uses the classic assumption test including the normality test, multicollinearity test, heteroscedestity test and autocorrelation test. Meanwhile, hypothesis testing includes multiple linear tests, partial t tests and simultaneous F. Based on the results of the study using the Anova test (F test) shows that the sig value <0.05, in other words H0 rejects, means that service quality affects customer loyalty of BSI KCP Imam Bonjol Kabupaten Aceh Barat.
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I. Introduction

The development of banking in Indonesia has increased rapidly from year to year. Banking services are very important in the economic development of a country. In Indonesia, banking services have increased significantly, this shows that the performance of Islamic banking is good enough to contribute positively to economic growth in Indonesia. Banking developments in Indonesia have increased rapidly from year to year. Banking services are very important in the economic development of a country. In Indonesia, bank services have experienced a significant increase, this indicates that the performance of Islamic banking is good enough to contribute positively to economic growth in Indonesia.

In general, the main key to win the competition is to provide satisfaction to customers. Customer satisfaction will be fulfilled if they get what they want, especially in terms of the quality of service they get. Satisfaction felt by customers with a service they use will have a positive effect on the continuity of the bank. Satisfied customers will stay, and not shift to other bank customers. It becomes part of an effective promotion. Customer satisfaction is closely related to service quality. Perceptions from customers encourage to establish a strong bond with the bank. Good service must be provided by all elements involved. All must be willing and able to provide the same service Each of them must support each other so that the services provided in order to provide the best to customers can be optimized, encouraging bankers to be more innovative, in making various changes to improve services that are more focused on customer satisfaction.

In a situation of banking competition, banks need to work hard to get prospective customers and maintain those they already have. The success of the business is largely determined by the company's ability to provide quality service. Service quality is reflected in customer satisfaction to re-use banking services. Customer satisfaction in using the services or products offered can be used as input for management to increase and improve the quality of services provided. For this reason, employees in the service department should always monitor the satisfaction felt by banking customers to achieve customer loyalty.

The issue of service quality is a very important factor in determining the success of the business. This is based on research carried out by [1] which states that the service quality of a service cannot be ruled out, because it can increase competitive advantage in obtaining customers and satisfaction from customers.

1.1 Service Quality

Service is an activity or a series of activities that are invisible (cannot be touched) that occur as a result of interactions between consumers and employees or other things provided by service-providing companies that are intended to solve consumer/customer problems. [2].

Service quality is how far the difference between reality and customer expectations for the service they receive. Tjiptono explained that if the service received or suggested is as expected, the quality of the service is perceived as good and satisfactory [3].

Good service quality is a very important factor in the success of a business, including in the service sector. There are four factors that affect the quality of service, namely [4].

1. Leadership
   Employees build leadership in themselves so that they have high work motivation so they can provide maximum service. Bosses or leaders are expected to have service leadership, namely having a vision to serve, high work standards, field leadership style, and having integrity.
2. Teamwork Spirit
   Without a teamwork spirit, it will be difficult to create a customer-oriented attitude. The spirit of teamwork can involve employee participation through information sharing and decision making so that it can strengthen the commitment to show the best.
3. Technology
   Technology is used to improve service quality. oft technology such as innovative work systems and methods as work flow efficiency to support successful service to customers.
4. Employee Job Satisfaction
   Service can be optimal if employees feel job satisfaction. When employees feel job satisfaction, actualization of employee work potential can be realized, one of which is in providing quality service to customers.

The factors that determine the quality of services can be divided into 5 dimensions of service quality, namely [5].

1. Direct Evidence (*Tangible*)
   Includes physical appearance, such as the building and front office space, availability of parking lots, cleanliness, tidiness and comfort of the room, completeness of communication equipment and employee appearance.
2. Reliability
   Namely the ability to provide the promised service immediately, accurately and satisfactorily.
3. Responsiveness
   The response or alertness of employees in helping customers and providing fast and responsive service, which includes the readiness of employees to help customers and provide responsive service. The speed of employees in handling transactions, and handling customer complaints.
4. Emphaty
   The individual attention the company provides to customers. Such as the ease of contacting the company, the ability of employees to communicate with customers and the company's efforts to understand the wants and needs of customers.
5. Assurance
   Includes knowledge, ability, courtesy and trustworthiness of staff, free from danger, risk and doubt.

To find out the quality of service that is perceived in real terms by consumers, there are indicators of service quality which lie in the five dimensions of service quality, namely [6]

1. Tangible*s*: service quality in the form of office physical facilities, administration computerization, waiting room, information area. The indicator are:
   a. Appearance of officers / apparatus in serving customers.
   b. Convenience of the place to perform the service.
   c. Ease of service process.
   d. Discipline of officers / apparatus in performing services.
   e. Ease of customer access in service requests.
   f. Use of assistive devices in service

2. Realibility: ability and reliability to provide trusted services. The indicators are:
   a. Accuracy of officers in serving.
   b. Have clear service standards.
   c. The ability of officers/apparatuses to use assistive devices in the service process

3. Responsivess: The ability to help and provide services quickly and precisely, as well as responsive to consumer desires. The indicators are:
   a. Responding to every customer/applicant who wants to get service.
   b. Officers/apparatus perform services quickly.
   c. Officers/apparatuses provide direction when transacting.
   d. Officers/apparatus carry out services in a clear, polite and friendly manner.
   e. All customer complaints are responded to by officers.

4. Assurance: the ability and friendliness and courtesy of employees in assuring consumer trust. The indicators are:
   a. Officers guarantee the confidentiality of customer transactions.
   b. Officers provide security guarantees in storing customer funds.
   c. Officers are able to convince customers to make deposits.
   d. Officers are able to build good relationships with customers.
   e. The officer guarantees the certainty of costs in the service.

5. Emphaty : firm but caring attitude of employees towards consumers. The indicators are:
   a. Prioritize the interests of customers/applicants
   b. Staff serve with a friendly attitude and courtesy.
   c. Officers serve non-discriminatory (discriminatory).
   d. Officers serve and appreciate every customer

1.2 Customer Loyalty

Loyalty is about the percentage of people who have purchased within a certain time frame and have repurchased since the first purchase. Lovelock and Wringht stated that "loyalty is a consumer decision to voluntarily continue to subscribe to a particular company for a long time. [7].

Consumer loyalty is a customer's commitment to a brand, store or supplier based on a very positive trait in long-term purchases. From this understanding it can be interpreted that brand loyalty is obtained because of a combination of satisfaction and complaints. Customer loyalty is very important for companies that maintain the continuity of their business and the continuity of their business activities. Loyal customers are those who are very satisfied with certain products and services, so they have the enthusiasm to introduce them to other people they know [8]. The factors that affect customer loyalty as follows [9].

1. Customer Satisfaction
   If the company can provide services that exceed customer expectations, the customer will be satisfied. Satisfied customers will definitely have high loyalty to the product compared to dissatisfied customers.

2. Customer Retension
   In this factor, the company focuses more on efforts to maintain the number of existing customers by minimizing the number of lost customers. In addition, it is known that the cost of attracting new customers is increasingly expensive compared to the costs incurred to retain existing customers.

3. Customer Migration
   This factor is that retaining existing customers is far more profitable than letting them disappear, then looking for new customers instead.

4. Customer Enthusiasm
   Customer turnover continues even though customers are satisfied with the products and services provided by the company and even with the loyalty program provided by the company.

5. Customer Spirituality
   Loyalty is not only in the mind, remembering and using the product, in the heart, referring and recommending use to others, but has also become part of the customer completely. Taste without using products that customers love cannot live.

Indicators that can be used to measure consumer loyalty:
1. Repurchase.
2. The habit of consuming the brand.
3. Always loved the brand.
4. Stick to the brand.
5. Believe that the brand is the best.
6. Recommend the brand to other [10].

II. Research Method

1. Research Location

This research will be conducted at BSI KCP Imam Bonjol Aceh Barat Regency, which is located at Meulaboh-Banda Aceh street, Drien rampak, Johan Pahlawan district, Aceh Barat Regency, Postal Code 23611. While the object of this study is the effect of service quality on customer loyalty at BSI KCP Imam Bonjol Aceh Barat Regency.

2. Population and Research Sample

The population used in this study were all customers of BSI KCP Imam Bonjol Aceh Barat Regency, While the samples in this study were as many as 100 customers, sampling was carried out using the Random Sampling method.

3. Research Instrument

The instrument in this research is a questionnaire. [11] states "Research instrument is a tool in viewing natural and social phenomena that are being observed". Processing the questionnaire (questionnaire) in this study is using a Likert scale, where variables are measured and translated into indicators. The type of a questionnaire in terms of indicators is in the form of positive and negative sentences. Each answer was given the option of strongly agree (SS), agree (S), normal (N), not agree (TS), dan strongly not agree (STS).

4. Data Analysis Method

a. Classic assumption test

1. Normality test

   Normality test is a test about the normality of data distribution. Normality testing is carried out to find out whether a data is normally distributed or not. The regression model is said to be normally distributed if the plotted data (dots) which describe the actual data follow the diagonal line [12].

2. Multicollinearity test

   The multicollinearity test is used to determine whether there are deviations from the classical multicollinearity assumption, namely the existence of a linear relationship between the independent variables of the regression model. There are no symptoms of multicollinearity, if the tolerance value is > 0.100 and the VIF value is < 10.00.

3. Heteroscedasticity Test

   According to Ghozali (2011) the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals for all observations in the regression model. This unequal pattern is indicated by a unequal value between one variance of the residual.

4. Autocorrelation Test

   The autocorrelation test aims to test whether in the linear regression model there is a correlation between confounding errors in the t-1 (previous) period. To detect the presence or absence of autocorrelation, you can use the Durbin Watson test. There are no symptoms of autocorrelation, if the Durbin Watson value lies between two to (4-du).

b. Hypothesis Test

1. Multiple Linear Regressiion Test

   In this study, researchers used a multiple linear regression model because this research was conducted to determine the effect of several independent variables with one dependent variable. The multiple regression model is as follows:

   $Y = a_0 + a_1X1 + a_2X2 + a_3 X2$

   Dimana : Y = Customer Loyalty

   X1 = Tangible

   X2 = Respinsiveness

   X3 = Assurance

   a_0 = Constant value

   a_1 = Tangible variable regression coefficien

   a_2 = Responsiveness variable regression coefficient

   a_3 = Assurance variable regression coefficient

2. Partial t test

   The partial test is to test how each independent variable influences its own dependent variable. If the sig. <0.05, it means that the independent variable (X) partially affects the dependent variable (Y)

3. F Test (Anova Test)

   To prove the hypothesis, the F test is used, namely to test whether the independent variables jointly influence or not the dependent variable. If the sig. <0.05, it means that the independent variable (X) simultaneously influences the dependent variable (Y).

III. Results and discussion

Bank Syariah Indonesia (BSI) is a combination of Bank Syariah Mandiri, BNI Syariah and BRI Syariah which was inaugurated on 1 February 2021 which coincides with the 19th jumadil end of 1442 Hijriah. This merger will unite the advantages of the three Islamic Banks so as to present a more complete service, a wider reach and have a better capital capacity. Bank BSI KCP Imam Bonjol Meulaboh, West Aceh district, is a Sharia Bank with its address at Meulaboh-Banda Aceh street, Drien rampak, Johan Pahlawan District, Aceh Barat Regency, Postal Code 23611.

The samples or respondents in this study were 100 customers of BSI KCP Imam Bonjol Meulaboh, Aceh Barat Regency. The sampling technique used was purposive sampling, namely determining the respondents who were sampled according to the criteria that the author wanted and were able to answer the problems in this study.

3.1. Instrument Test

1. Validity and realibility test for tangible variables (X1)

The following is the result of the validity test using SPSS 26

Table 2. Validity test for variable X1

Correlations

		P1	P2	P3	P4	P5	Total
P1	Pearson Correlation	1	-.024	.105	-.093	.119	.431**
	Sig. (2-tailed)		.811	.300	.357	.239	.000
	N	100	100	100	100	100	100
P2	Pearson Correlation	-.024	1	-.110	.223*	.129	.543**
	Sig. (2-tailed)	.811		.275	.026	.202	.000
	N	100	100	100	100	100	100
P3	Pearson Correlation	.105	-.110	1	.087	.088	.428**
	Sig. (2-tailed)	.300	.275		.390	.385	.000
	N	100	100	100	100	100	100
P4	Pearson Correlation	-.093	.223*	.087	1	-.002	.524**
	Sig. (2-tailed)	.357	.026	.390		.987	.000
	N	100	100	100	100	100	100
P5	Pearson Correlation	.119	.129	.088	-.002	1	.510**
	Sig. (2-tailed)	.239	.202	.385	.987		.000
	N	100	100	100	100	100	100
Total	Pearson Correlation	.431**	.543**	.428**	.524**	.510**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

The table above shows the total Pearson Correlation values for P1 = 0.431, P2 = 0.543, P3 = 0.428, P4 = 0.524, and P5 = 0.510. Meanwhile r table for N = 100 is 0.195. This shows that the value of r count > r table, meaning that the five variable questions for X3 above are valid.

The following is a reliability test using SPSS 26 for tangible variables (X1):

Table 3. Reliability test for variable X1

Reliability Statistics

Cronbach's Alpha	N of Items
.612	5

Based on the table above shows that Cronbach's Alpha value is 0.612. According to the opinion of experts, if the Cronbach's Alpha value is > 0.6, then the data is reliable.

2. Validity and reliability test for the Responsiveness variable (X2)

The following is a data validity test using SPSS 26.

Table 4. Validity test for variable X2

Correlations

		P1	P2	P3	P4	P5	Total
P1	Pearson Correlation	1	-.037	.078	.010	-.085	.373**
	Sig. (2-tailed)		.716	.439	.925	.398	.000
	N	100	100	100	100	100	100
P2	Pearson Correlation	-.037	1	-.171	.254*	.360**	.546**
	Sig. (2-tailed)	.716		.090	.011	.000	.000
	N	100	100	100	100	100	100
P3	Pearson Correlation	.078	-.171	1	.225*	.041	.473**
	Sig. (2-tailed)	.439	.090		.024	.684	.000
	N	100	100	100	100	100	100
P4	Pearson Correlation	.010	.254*	.225*	1	.107	.635**
	Sig. (2-tailed)	.925	.011	.024		.290	.000
	N	100	100	100	100	100	100
P5	Pearson Correlation	-.085	.360**	.041	.107	1	.533**
	Sig. (2-tailed)	.398	.000	.684	.290		.000
	N	100	100	100	100	100	100
Total	Pearson Correlation	.373**	.546**	.473**	.635**	.533**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100
	N	100	100	100	100	100	100

The table above shows the total Pearson Correlation values for P1 = 0.373, P2 = 0.546, P3 = 0.473, P4 = 0.635, and P5 = 0.533. Meanwhile r table for N = 100 is 0.195. This shows that the value of r count > r table, meaning that the five questions of variable X2 above are valid.

While the reliability test can be seen in the following table 5.

Table 5. Reliability test for variable X2

Reliability Statistics

Cronbach's Alpha	N of Items
.698	5

Based on the table above shows that Cronbach's Alpha value is 0.698. Based on the opinion of experts, if the Cronbach's Alpha value is > 0.6, then the data is reliable

3. Validity and realibility test for Guarantee variables (X3)

The following is a data validity test using SPSS 26 can be seen in Table 6.

Table 6. Validity test for variable X3

Correlations

		P1	P2	P3	P4	P5	Total
P1	Pearson Correlation	1	.126	-.146	-.211*	-.172	.211*
	Sig. (2-tailed)		.212	.148	.035	.088	.035
	N	100	100	100	100	100	100
P2	Pearson Correlation	.126	1	-.167	.163	.131	.579**
	Sig. (2-tailed)	.212		.096	.106	.196	.000
	N	100	100	100	100	100	100
P3	Pearson Correlation	-.146	-.167	1	.219*	.018	.370**
	Sig. (2-tailed)	.148	.096		.028	.856	.000
	N	100	100	100	100	100	100
P4	Pearson Correlation	-.211*	.163	.219*	1	.152	.599**
	Sig. (2-tailed)	.035	.106	.028		.132	.000
	N	100	100	100	100	100	100
P5	Pearson Correlation	-.172	.131	.018	.152	1	.499**
	Sig. (2-tailed)	.088	.196	.856	.132		.000
	N	100	100	100	100	100	100
Total	Pearson Correlation	.211*	.579**	.370**	.599**	.499**	1
	Sig. (2-tailed)	.035	.000	.000	.000	.000	

Correlations

	P1	P2	P3	P4	P5	Total
N	100	100	100	100	100	100

The table above shows the total Pearson Correlation values for P1 = 0.211, P2 = 0.579, P3 = 0.370, P4 = 0.599, and P5 = 0.499. Meanwhile r table for N = 100 is 0.195. This shows that the value of r count > r table, meaning that the five questions for variable X3 above are valid.

While the reliability test can be seen in the following table.

Table 7. Reliability test for variableX3

Reliability Statistics

Cronbach's Alpha	N of Items
.860	5

Based on the table above shows that Cronbach's Alpha value is 0.698. Based on the opinion of experts, if the Cronbach's Alpha value is > 0.6, then the data is reliable.

3.2. Classic Assumption Test

1. Normality Test

The normality test aims to assess the distribution of data on normally distributed variables or not. The following are the results obtained in SPSS 26 on customer instrument data for BSI KCP Imam Bonjol customers Aceh Barat Regency is shown in Figure 1.

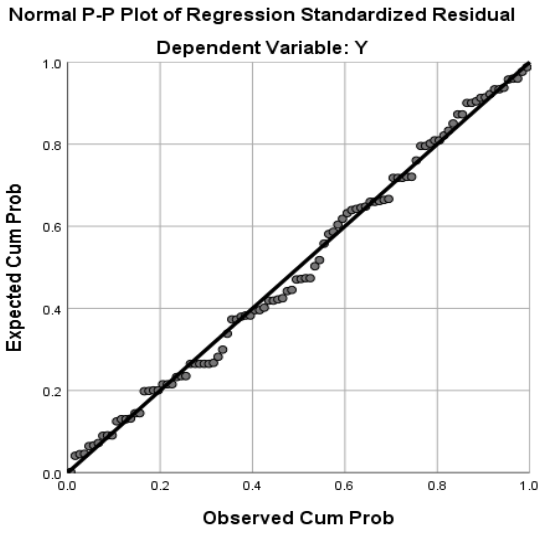

Fig. 1. Data Normality Test

The picture above shows that plotting data (dots) that describe the actual data follow a diagonal line. So based on the opinion of experts the data is normally distributed.

2. Multicollinearity Test

This test aims to determine whether the regression model found a correlation between independent variables. Following are the results obtained in SPSS 26 is shown in Tabel 8.

Table 8. Tolerance Multicollinearity Test and VIF

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	12.278	2.819		4.355	.000		
	X1	.213	.065	.304	3.274	.001	.991	1.009
	X2	.221	.079	.260	2.795	.006	.988	1.012
	X3	.060	.082	.067	.725	.470	.997	1.003

a. Dependent Variable: Y

According to experts, if the tolerance value is > 0.100 and the VIF value is < 10.00, then there are no signs of multicollinearity in the data. The table above shows that the tolerance value for X1 is 0.991 and the VIF value for X1 is 1.009, the tolerance value for X2 is 0.988 and the VIF value for X2 is 1.012 and the tolerance value for X3 is 0.997 and the VIF value for X3 is 1.003. This shows that the tolerance values for X1, X2, and X3 are greater than 0.100 and the VIF values for X1, X2, and X3 are less than 10.00 meaning that the data for X1, X2 and X3 have no signs of multicollinearity.

3. Heteroscedasticity Test

According to Ghozali (2011) the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals for all observations in the regression model. This unequal pattern is indicated by a unequal value between one variance of the residual. The following are the results obtained in SPSS 26 in Figure 2.

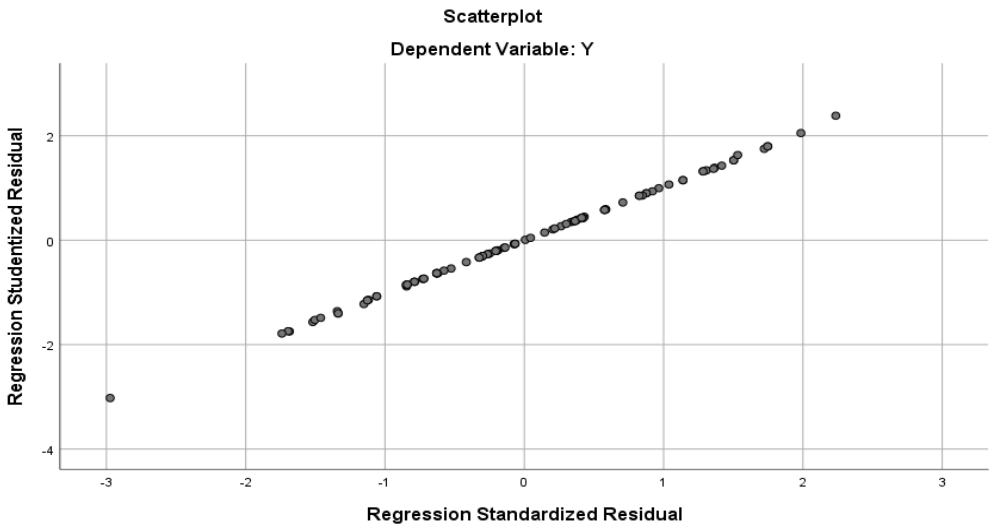

Fig. 2. Scatterplots Heteroscedasticity Test

Based on the picture above, the data does not show the same pattern, so based on the opinion of experts, the data does not have heteroscedasticity

4. Autocorrelation Test

The autocorrelation test aims to test whether in the linear regression model there is a correlation between confounding errors in the t-1 (previous) period. To detect the presence or absence of autocorrelation, you can use the Durbin Watson test. There are no symptoms of autocorrelation, if the Durbin Watson value lies between two to (4-du). The following is the du value obtained in SPSS 26.

Table 9. Value of two BSI KCP Imam Bonjol Regency customers Aceh Barat Regency

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.426[a]	.182	.156	1.007	.182	7.102	3	96	.000	1.766

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

If the Durbin Watson value lies between du to (4-du) then there is no autocorrelation. Based on the data in this study, the values of k = 3 and N = 100 with a significant value of 5%, so that the Durbin Watson table obtained a value of 1.736, du count 1.766 while the value (4-du) is 2.234. Thus, because the value of du table lies between du to (4-du), there are no autocorrelation symptoms in the data.

3.3. Hypothesis Test

1. Multiple Linear Regression Test

The objective is to determine the effect of several independent variables with one dependent variable. The results of multiple linear regression tests using SPSS 26 are as follows:

Table 10. Multiple linear regression test values for BSI KCP customers Imam Bonjol Aceh Barat Regency

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.278	2.819		4.355	.000
	X1	.213	.065	.304	3.274	.001
	X2	.221	.079	.260	2.795	.006
	X3	.060	.082	.067	.725	.470

a. Dependent Variable: Y

The multiple regression model obtained based on the results of the analysis above is as follows:

$$Y= 12,278 + 0,213X1 + 0,221X2 + 0,060X2$$

The regression equation can be interpreted as follows

a. Constant (a_0) = 12,278
   The value of these constants gives the understanding that constants have a positive effect on customer loyalty, meaning that if the value of the service quality variable does not exist (0), then customer loyalty at BSI KCP Imam Bonjol West Aceh Regency reaches 12.278.

b. Tangible variable regression coefficient (a_1) =0,213
   This means that if the level of tangible variables increases by one unit, it will increase customer loyalty by 0.213.

c. Responsiveness variable regression coefficient (a_2) = 0,221
   This means that if the responsiveness variable level increases by one unit, it will increase customer loyalty by 0.221.

d. Regression coefficient of the Assurance variable (a_3) = 0,060
   This means that if the variable level of guarantee increases by one unit, it will increase customer loyalty by 0.060.

2. Partial t Test

The partial test is to test how each independent variable influences its own dependent variable. If the sig. <0.05, it means that the independent variable (X) partially affects the dependent variable (Y). The following table is obtained with the help of SPSS 26.

Table 11. T test value for BSI KCP Imam Bonjol customers Aceh Barat Regency

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12.278	2.819		4.355	.000		
	X1	.213	.065	.304	3.274	.001	.991	1.009
	X2	.221	.079	.260	2.795	.006	.988	1.012
	X3	.060	.082	.067	.725	.470	.997	1.003

a. Dependent Variable: Y

Based on the table above shows the sig value of the variables X1 = 0.001, X2 = 0.006 and X3 = 0.470. If the sig value <0.05 then the independent variable (X) has a partial effect on the dependent variable (Y). The conclusion of these values is as follows:

1. tangible (X1) has an effect on customer loyalty of BSI KCP Imam Bonjol Meulaboh Aceh Barat Regency (Y)
2. Responsiveness (X2) affects customer loyalty of BSI KCP Imam Bonjol Meulaboh Aceh Barat Regency (Y)
3. Assuranve (X3) has no effect on customer loyalty of BSI KCP Imam Bonjol Meulaboh West Aceh District (Y)

2.4. F Test (Anova Test)

To prove the hypothesis, the F test is used, namely to test whether the independent variables jointly influence or not the dependent variable. If the sig. <0.05, it means that the independent variable (X) simultaneously influences the dependent variable (Y). The following table is obtained with the help of SPSS 26

Table 12. F test value of BSI KCP Imam Bonjol customers Aceh Barat Regency

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.596	3	7.199	7.102	.000[b]
	Residual	97.314	96	1.014		
	Total	118.910	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Based on the table above shows the sig value <0.05, the independent variable (X) has a simultaneous effect on the dependent variable (Y). The conclusion in this study is to reject H0, meaning that service quality (tangible, responsiveness and assurance) influences customer loyalty at BSI KCP Imam Bonjol Meulaboh, Aceh Barat Regency.

VI. Conclusion

The conclusions of this study are as follows

1. Based on the partial t test, it is found that the sig value for the tangible variable (X1) is 0.001. This shows that the sig value for variable X1 is <0.05, meaning that the tangible variable (X1) has an effect on customer loyalty for BSI KCP Imam Bonjol Meulaboh, Aceh Barat Regency (Y)
2. The sig value for the responsiveness variable (X2) is 0.006, because the sig value for the X2 variable is <0.05, meaning that the responsiveness variable (X2) has an effect on customer loyalty for BSI KCP Imam Bonjol Meulaboh, Aceh Barat Regency (Y)
3. The sig value for the insurance variable (X3) is 0.470, this shows the sig value for the variable X3 > of 0.05. means that the guarantee variable (X3) has no effect on customer loyalty of BSI KCP Imam Bonjol Meulaboh Aceh Barat Regency (Y)
4. Based on the simultaneous F test, it was found that the sig value was 0.000b. This means that overall service quality affects customer loyalty at BSI KCP Imam Bonjol, Aceh Barat Regency.

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