



The Influence of Brand Loyalty and Service Quality on Product Purchase Decisions at Bank Syariah Indonesia

Indah Kartika Sari¹, Marlina Widiyanti², Aslamia Rosa³, Ahmad Maulana⁴

Sriwijaya University, Palembang, Indonesia

Email: 01012622226010@student.unsri.ac.id, marlinawidiyanti@fe.unsri.ac.id,
aslamiarosa@fe.unsri.ac.id, maulana25@fe.unsri.ac.id

Abstract This research was conducted with the aim of determining the influence of brand loyalty and service quality on product purchase decisions at Bank Syariah Indonesia. The population in this study is all customers who purchase products at Bank Syariah Indonesia in the city of Palembang in 2023-2024. The sample used in this study was 100 respondents with a determination method using purposive sampling. The results of the multiple linear regression analysis show that brand loyalty and service quality have a positive and significant effect on product purchase decisions. In the brand loyalty variable, it is necessary to innovate the types of services and products offered. Where at this time, there are many conventional banks in Indonesia that offer attractive facilities and offers. In terms of service quality variables, it is hoped that Bank Syariah Indonesia can adjust to the number of employees.

Keywords: Brand Loyalty, Quality of Service and Purchase Decision

Introduction

The rapid business growth in the industrial sector that occurs in the world and in Indonesia in particular, makes business people aware of the fierce competition in acquiring new customers and retaining existing customers. Facing stiff competition and limited resources, marketers have shifted their focus from acquiring new customers to retaining existing ones. The rapid development in the banking world today is marked by the number of banks that have sprung up. The number of existing banks requires conventional banks to be more sensitive to customer needs and behaviors so that customers will not move to other banks or banks. Customer behavior towards banks can be influenced by customer attitudes and perceptions towards the characteristics of the bank itself (Ulfa & Sulistyorini, 2019).

The Influence of Brand Loyalty and Service Quality on Product Purchase Decisions at Bank Syariah Indonesia

PT Bank Syariah Indonesia Tbk (BSI) which was officially born on February 1, 2021. BSI is a bank resulting from a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri and PT Bank BNI Syariah. The Financial Services Authority (OJK) officially issued a merger permit for the three Islamic bank businesses on January 27, 2021 through letter Number SR-3/PB.1/2021. Furthermore, on February 1, 2021, President Joko Widodo inaugurated the presence of BSI. The composition of BSI's shareholders is: PT Bank Mandiri (Persero) Tbk 50.83%, PT Bank Negara Indonesia (Persero) Tbk 24.85%, PT Bank Rakyat Indonesia (Persero) Tbk 17.25%. The rest are shareholders who are below 5% each. This merger unites the advantages of the three Islamic banks, so as to present more complete services, wider reach, and have better capital capacity. Supported by synergy with companies and the government's commitment through the Ministry of SOEs, BSI is encouraged to be able to compete at the global level (www.bankbsi.co.id, 2023).

Table 1 Products and Services Offered by PT Bank Syariah Indonesia, Tbk in 2023

| It | Category | Kind |
|----|-----------------|---|
| 1 | Individual | <ul style="list-style-type: none"> ● Storage ● Financing ● Investment ● Hajj and Umrah ● Business ● Service ● Gold ● Trade Finance ● Other |
| 2 | Company | <ul style="list-style-type: none"> ● Cash Management ● Corporate Financing ● Corporate Savings |
| 3 | Cards | Priority |
| 4 | Digital Banking | <ul style="list-style-type: none"> ● BSI Smart Savings ● BSI General Giro ● Retail SBSN |

Sumber Data: www.bankbsi.co.id, 2023

The main problem as a banking company is whether the services provided are in line with customer expectations or not because each customer has their own assessment in each service provided to their individual. Thus, customers will receive the good and bad service that has been received from Bank BSI Simpang Patal Palembang branch. Therefore, Bank BSI Simpang Patal Palembang branch is required to always maintain customer trust by improving the quality of service and facility providers in order to attract customers to purchase available banking products. Bank BSI Simpang Patal Palembang branch determines customer needs

as an effort to fulfill the desires of the services and facilities provided. Establishing good relationships with customers and prospective customers needs to be done so that the services provided are in accordance with expectations.

Based on the background of the problems described above, the formulation of the research problem is brand loyalty and service quality for product purchase decisions at Bank Syariah Indonesia. This is shown from the findings regarding the difference in the influence of brand loyalty and service quality on purchase decisions.

Methods

The population in this study is all customers who purchase products at Bank Syariah Indonesia in the city of Palembang in 2023-2024. This study uses a non-probability sampling technique because the population is not known as the number of members, and with purposive sampling as the sampling technique. Purposive sampling is a technique for determining samples with certain considerations in accordance with the desired criteria to be able to determine the number of samples to be studied. Purposive sampling is used because there are often many limitations that prevent researchers from taking random samples, so by using purposive sampling, it is hoped that the sample criteria obtained are really in accordance with the research to be conducted.

The criteria used in the sampling were Bank Syariah Indonesia customers in the city of Palembang and had purchased products at Bank Syariah Indonesia in 2023. Roscoe in (Sugiyono, 2019) gives suggestions on sample sizes for research:

1. The feasible sample size in the study was between 30 to 500.
2. Customers who purchase products at Bank Syariah Indonesia in the city of Palembang in 2023.
3. Customers who are 18 years old and above. According to (Hurlock, 2011) it is said that early adulthood begins at the age of 18 years.

Since the population of members is not known for certainty, the sample size is calculated with Cochran's formula (Sugiyono, 2017), which is as follows:

$$n = \frac{z^2 pq}{e^2}$$
$$n = \frac{(1,96)^2 (0,5)(0,5)}{(0,10)^2}$$
$$n = 96,04 = \text{dibulatkan menjadi } 100 \text{ Orang}$$

Information:

n = Sample

z = Price in normal curve for 5% deviation, with a value of 1.96

p = 50% chance of being correct = 0.5

q = Chance of error 50% = 0.5

e = Margin error 10%

From the results above 96.04 is a fraction and according to (Sugiyono, 2016) in the calculation that produces fractions (there are commas) should be rounded upwards. So that the number of samples in this study is 100 respondents.

Results and Discussion

Result

1. The brand loyalty variable (X1), has a beta value of 0.310 with a significant value of 0.010 which is less than 0.05. This shows that the brand loyalty variable has a positive and significant influence on product purchase decisions at Bank Syariah Indonesia. This proves that the first hypothesis on the brand loyalty variable has a positive and significant effect is acceptable.
2. The service quality variable (X2), has a beta value of 0.644 with a significant value of 0.000 which is smaller than 0.05. This shows that the service quality variable has a positive and significant influence on product purchase decisions at Bank Syariah Indonesia. This proves that the second hypothesis on the variable of service quality has a positive and significant effect is acceptable.

Discussion

The Influence of Brand Loyalty on Product Purchase Decisions at Bank Syariah Indonesia

Brand loyalty has a positive and significant effect on purchase decisions. These results are in line with the results of the study (Nugraha, 2023); (Susianto & Erdiansyah, 2023); (Wulandari, 2023); (Wibowo & Sudarwati, 2023); (Ahmad Darwisy, 2022); (Dewi, 2022); (Subiyakto & Nadiani, 2022); (Chen, 2016) ; (Alvarez & Rubiyanti, 2021); (Ali, 2020); (Junita, 2020); (Yuliastuti, 2020); (Is, 2019) shows that brand loyalty has a positive and significant effect on purchase decisions.

Based on the respondents' responses to the indicators, I will always make Bank BSI as the main choice, showing the lowest value. This shows that there is a possibility for Bank Syariah Indonesia customers to choose other banks. Based on direct interviews with several respondents who are customers of Bank Syariah Indonesia in the city of Palembang, it is said that customers have several accounts, both savings and deposits at other conventional banks. Customers said that choosing Bank Syariah Indonesia is not the main choice in choosing the type of products and services that customers want. The increasing number of conventional banks in Indonesia makes more options for People in Indonesia in choosing the types of services and products offered by banks. The customer also said that if the services and interest received from conventional banks such as Bank BCA and Bank Mandiri provide a fairly large interest offer in the type of deposit service and so on.

The respondents' responses to the indicator I am interested in the guarantee provided by Bank BSI show the highest score. Bank Syariah Indonesia which is a state-owned Islamic bank which is a merger of BRI Syariah, Mandiri Syariah and BNI Syariah. This makes the people in Indonesia, especially Bank BSI customers, able to give their trust to transact because it is trusted as a state-owned Islamic bank. Based on direct interviews with several respondents in the field conducted by the author, Bank BSI customers are interested in using services and buying products offered by Bank BSI because of Bank BSI's status as a state-owned bank, moreover, the average customer who becomes a Bank BSI customer is an old customer who is the result of mergers from large Islamic banks in Indonesia.

The Effect of Service Quality on Product Purchase Decisions at Bank Syariah Indonesia

Service quality has a positive and significant effect on purchase decisions. These results are in line with the results of research from (Caruana, 2002); (Manyu et al., 2022); (Jandri et al., 2022); (Lee, J.-H., & Kim, 2021); (Gottlieb, U. R., & Brown, 2021); (Diane, 2021); (Situngkir et al., 2021); (Juliany, 2021); (Laroche et al., 2005); (Mbete & Tanamal, 2020); (de Fatima Carvalho et al., 2020) ; (Haqiqi & Khuzaini, 2020); (Saputra & Ardani, 2020); (Utomo & Waloejo, 2018) ; (Demanda, 2018); (Rafi & Budiatmo, 2018); (Utomo & Waloejo, 2018); (Soebakir et al., 2018); (Hanifati & Waloejo, 2019) shows that service quality has a positive and significant effect on purchase decisions.

Based on respondents' responses to the service officer indicator at BSI bank in the city of Palembang, the speed in responding to customer complaints showed the lowest score. This is suspected to be the lack of responsiveness of service officers at Bank BSI in responding to customer complaints. Based on interviews with several respondents, customers complained about the response given by service officers to customers, especially during crashes, which led to an increase in the number of customers who needed assistance both through the call center and directly at the branch office. At the time of the crash that has occurred, especially in mobile banking services which has an impact on inhibited transactions for customers.

Respondents' responses to the BSI office atmosphere indicator in the city of Palembang showed the highest score. The atmosphere of Bank Syariah Indonesia offices, especially in branch offices in the city of Palembang, provides a comfortable, neat and clean atmosphere. In addition, Bank Syariah Indonesia branch offices provide seating facilities and service officers that have been adjusted to the needs of each branch office. This is done to minimize queues for customers who want to make transactions.

Conclusion

1. Brand loyalty has a positive and significant effect on product purchase decisions at Bank Syariah Indonesia.
2. The quality of service has a positive and significant effect on the decision to purchase products at Bank Syariah Indonesia.

References

- Alvarez, D. M., & Rubiyanti, R. N. (2021). Pengaruh Brand Awareness, Perceived Quality, Dan Brand Loyalty Terhadap Keputusan Pembelian Berulang (studi Di Lakukan Pada Konsumen Produk Eiger Di Kota Bandung). *EProceedings of Management*, 8(3).
- Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing*, 36(7/8), 811–828.
- Chen, Y.-S. (2016). The analyses of purchasing decisions and brand loyalty for smartphone consumers. *Open Journal of Social Sciences*, 4(07), 108.
- de Fatima Carvalho, H., de Sousa Saldanha, E., & Amaral, A. M. (2020). The Mediation Effects of Customer Satisfaction on the Relations Between Product Price, Service Quality and Purchasing Decision. *Timor Leste Journal of Business and Management*, 2, 14–26.
- Gottlieb, U. R., & Brown, M. R. (2021). The Influence of Service Quality on Purchase Decisions. *European Journal of Marketing*, 45, 1642–1659.
- Hanifati, F., & Waloejo, H. D. (2019). Pengaruh harga, brand image, dan kualitas pelayanan terhadap keputusan pembelian (Studi kasus gracia skin clinic Semarang). *Jurnal Ilmu Administrasi Bisnis*, 8(4), 60–66.
- Haqiqi, F., & Khuzaini, K. (2020). Pengaruh citra merek, kualitas pelayanan, atmosfer toko dan harga terhadap keputusan pembelian. *Jurnal Ilmu Dan Riset Manajemen (JIRM)*, 9(4).
- Hurlock, E. B. (2011). *Developmental Psychology* (Erlangga). An Approach a Long The Chain Of Live.
- Jandri, D., Ali, A., & Salis, M. (2022). Pengaruh Ketersediaan Produk, Harga Jual dan Pelayanan Terhadap Keputusan Pembelian Produk Semen Padang Pada Toko Reza Bangunan di Airtiris. *Jurnal Riset Manajemen*.
- Juliany, E. (2021). Analisis Pengaruh Ketersediaan Produk, Fasilitas, Kualitas Pelayanan Dan Lokasi Terhadap Keputusan Pembelian Konsumen Dalam Pembelian Bahan Bakar Minyak Jenis Pertalite Di Rantauprapat (Studi Kasus SPBU PT. Kusuma Jaya Makmur 14.214. 225). *Ekonomi Bisnis Manajemen Dan Akuntansi (EBMA)*, 2(1), 162–173.
- Junita, V. (2020). *Pengaruh Brand Experience, Brand Commitment dan Brand Loyalty terhadap Keputusan Pembelian Apple Iphone Di Mitra Anda Cell Tegal dan Erafone Megastore Pacific Mall Tegal*. UNIVERSITAS PANCASAKTI TEGAL.
- Laroche, M., Teng, L., Michon, R., & Chebat, J. (2005). Incorporating service quality into consumer mall shopping decision making: a comparison between English and French Canadian consumers. *Journal of Services Marketing*, 19(3), 157–163.

- Lee, J.-H., & Kim, H.-D. (2021). The Influence of Service Quality on Customer Decisions. *A Gender Segmentation Strategy*, 14, 54–63. Sport Management Review
- Mbete, G. S., & Tanamal, R. (2020). Effect of easiness, service quality, price, trust of quality of information, and brand image of consumer purchase decision on shopee online purchase. *Jurnal Informatika Universitas Pamulang*, 5(2), 100–110.
- Rafi, M., & Budiarmo, A. (2018). Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Harga Terhadap Keputusan Pembelian Pada Konsumen Kafe Mom Milk Semarang. *Jurnal Ilmu Administrasi Bisnis*, 7(4), 160–166.
- Saputra, G. W., & Ardani, I. G. A. K. S. (2020). *Pengaruh digital marketing, word of mouth, dan kualitas pelayanan terhadap keputusan pembelian*. Udayana University.
- Situngkir, M. B., Rahayu, Y. I., & Zulkifli, Z. (2021). Pengaruh Store Atmosphere, Ketersediaan Produk dan Kualitas Pelayanan Terhadap Keputusan Pembelian Konsumen. *The 2 Nd Widyagama National Conference on Economics and Business (WNCEB 2021) Universitas Widyagama Malang*, 2, 174–183.
- Soebakir, B. D., Lumanauw, B., & Roring, F. (2018). Pengaruh brand, harga dan kualitas pelayanan terhadap keputusan pelanggan membeli di kedai kopi gudang imaji Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 6(4).
- Subiyakto, G., & Nadiani, Z. P. (2022). Pengaruh brand ambassador, brand association dan brand loyalty terhadap keputusan pembelian Neo Coffee. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, 4(12), 5539–5551.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (PT Alfabet).
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*.
- Sugiyono, D. (2019). *Statistika untuk Penelitian (Cetakan ke-30)*. Bandung: Cv Alfabeta.
- Susianto, A. A., & Erdiansyah, R. (2023). Pengaruh Brand Loyalty terhadap Keputusan Pembelian Konsumen Crooz_id. *Kiwari*, 2(3), 381–386.
- Ulfa, D., & Sulistyorini, U. T. (2019). Analisis Pengaruh Kualitas Produk, Kualitas Layanan, Lokasi, dan Promosi terhadap Keputusan Nasabah Menabung Kembali (Studi Pada PT BPD Jawa Tengah Kantor Cabang Pembantu Syariah UNISSULA). *Jurnal Sains Ekonomi Dan Perbankan Syariah: Journal Science of Economic and Shariah Banking*, 8(1), 62–72.
- Utomo, P. B., & Waloejo, H. D. (2018). Pengaruh Brand Image, Promosi Dan Kualitas Pelayanan Terhadap Keputusan Penggunaan Jasa (Studi Kasus (Penumpang Ka Kaligung Pt Kai Daop Iv Semarang). *Jurnal Ilmu Administrasi Bisnis*, 7(4), 155–159.
- Yuliasuti, A. (2020). Pengaruh brand preference, perceived quality dan brand loyalty terhadap keputusan pembelian (studi kasus konsumen bloods store Purwokerto). *Jurnal Manajemen, Kewirausahaan Dan Pariwisata*.