

ANTECEDENTS OF BANK MANDIRI SYARIAH CUSTOMERS LOYALTY IN NORTH SUMATERA

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ABSTRACT--The purpose of this research is to determine the variables of corporate communication and trust that affects the customers loyalty. In this research, the corporate communication and trust used to measure the loyalty of Bank Mandiri Syariah customers in North Sumatera and this research is a development research from the previous research. This research was conducted by spreading questionnaires to 100 customers of Bank Mandiri Syariah in North Sumatera. The method of analysis is used multiple linear regression analyze and the hypothesis testing is used t test and F test. The conclusion of this research is the corporate communication and trust have a positive and significant effect towards the customers loyalty of Bank Mandiri syariah in North Sumatera.

Keyword -- Customers loyalty, Corporate communication, Customers trust

I. INTRODUCTION

Rahardjo's research (2010) about the growth of syariah bank assets in Indonesia surpass the growth of conventional bank had achieved. The growth of conventional assets never reached 20% growth but with the amount of assets that is very large, the growth of conventional bank that relatively small has a large nominal number compared to syariah bank.

The recent decrease of customers in bank syariah indicates that there are shifting funds of customers from syariah bank to conventional bank because of the rising interest rate. The condition of the high interest rate have a negative impact on the effort of syariah bank to keep the customers loyalty (<http://www.bisnis.com>). The decrease of syariah bank customers amount in North Sumatera had an impact to Bank Syariah Mandiri. The following is third party's fund of Bank Syariah Mandiri in North Sumatera is:

Table 1: The amount of DPK (Dana PihakKetiga) Bank Syariah Mandiri in North Sumatera in the year of 2012-2016

No.	Year	The amount of DPK (Dana PihakKetiga)
1.	2012	2.304.184,367
2.	2013	2.256.755,904
3.	2014	2.206.063,988

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4.	2015	2.354.345,878
5.	2016	2.544.417,631

Based on the table above, it shows that the amount of DPK (Dana Pihak Ketiga) is fluctuate, This indicates that there are some of customers in Bank Syariah Mandiri who are not loyal. Customers loyalty is one factor that affect the level of sale in a company. Every company is compete to do every kind of strategy in order to make the loyalty in each customer even for the goods or the offered services. The factors that can affect customers loyalty is the corporate communication and trust. The purpose of this research is to know the significance effect of corporate communication and trust towards customers loyalty.

II. LITERATURE REVIEW

Customers loyalty is the main goal for all companies including service company like Syariah Bank. Seeing the competition of banking industry in Indonesia is more competitive, it is not easy to have a loyal customer in a bank (Alfansi, 2013). Seligman and Peterson said that the loyalty of customer is very difficult to be measure directly. The measurement need the attitudes and behaviours to measure and define the customers loyalty. Mano et al. (1999) Customers loyalty is define as a strong desire from the customers to buy again the products or services and will not move to another company.

The good process of communication to customers without noise or disruption will make a good acceptance too. In this case the intended communication is the communication between the bank and its customers. Bank should be able to build a good communication, so there is nor misunderstanding to its customers. Right now, there is a new point of view about communication that as an interactive dialog between company and customer, that go on during the pre-sale, sell, consumption and after the consumption stage (Ndubisi, 2007).

Morgan and Hunt (2004) said that trust in general is seen as a fundamental element to the success of relationship marketing. Without trust, a relationship will not last in a long term. Trust is a base of partnership strategy, when there are some parties have a desire to commit in a certain relationship. Trust significantly affect to commitment in a relationship. Trust is also a belief in a relationship with our partner related to honesty and helping each other. Trust can be created when one side feels comfortable doing exchanges with another people in full of honesty and trustworthy. To get the trust of customers then company must communicate effectively. Adopt the norms that customers belief and avoid the negative valuation. The biggest failure in relationship between the customers and the seller are the lack of trust. The relationship between customers and company need trust to have a long term relationship. Based on customers trust they will recommend the company to another customers. Trust is based on the past experience and it become our estimation to the future. Trust and commitment have an effect in creating a value for the customers. The review of literature in this research is :

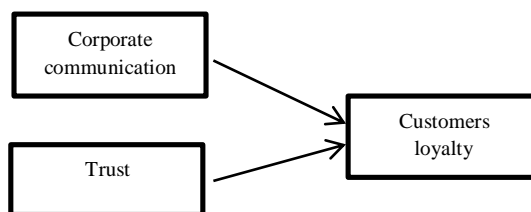


Figure 1: Review of Literature

The Hypothesis of this research is:

H1 : Corporate communication has a significant effect to Syariah Bank customer's loyalty in North Sumatera.

H2 : Trust has a significant effect to Syariah Bank customer's loyalty in North Sumatera.

III. RESEARCH METHODOLOGY

Type of the research that used in this research is quantitative research and the method in this research is associative. Sources of the research data are primary data and secondary data. This research had done on Bank Syariah Mandiri in North Sumatera. The amount of the sample in this study is 100 customers who save for 2 years or more. This research using the non-probability sampling with the judgement sampling technique, which is the respondent must fulfill the requirements that submitted by the researchers. This research using the multiple regression statistic analyze

IV. RESULTS

The results of the research based on the age showed that the respondent based on the age from 100 respondents are customers under 20 years old are 18 people (18%), 21-25 years old are 27 people (27,0%), 26-35 years old are 23 people (23,0%), over 36 years old are 32 people (32.0%). Bank Syariah Mandiri customers in North Sumatera based on age most of them are over 36 years old that means the customers are stable enough, so they have more funds that can be saved in Syariah Bank.

The results based on gender of the 100 respondent of customers showed that the male gender are 50 people (50,0%) and the female gender are 50 people (50,0%). The Syariah Bank customers in North Sumatera are equally among men and women can be interpreted that both of the gender have a lot of same activity in banking transactions.

The multiple linear regression analyze is used to know how big is the effect or the transformation of the value in dependent variable (Y) from transformation in the independent variable (X1, X2). Based on the calculation result we got the results that shown in Table 1

Table 2: Analysis Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1					
(Constant)	,924	,249			0,000
Corporate communication	,280	,083	,237	4,227	,027
Trust	,257	,078	,254	4,141	,035
R = 0,847 R Square = 0,773	F Calculate= 51,054 Sig = 0,000				

From the datas in the table, we know that the constanta is 0,924 it can be interpreted that without the corporate communication (X1), Trust (X2) then customers loyalty will show the value in the amount of 0.924. Then the value of regression coefficient X1, X2 marked positive, it means if the value of corporate communication (X1), Trust (X2), is raised then the value of customers loyalty will increase.

V. CORRELATION COEFFICIENT ANALYSIS

The results of the processing data for the analysis of the correlation coefficient listed on table 2 show that the value of coefficient correlation (R) is 0.847. This shows that the relationship between both of independent variables (X1 dan X2) to the dependent variable (Y) are strong and positive.

VI. COEFFICIENT OF DETERMINATION ANALYSIS

The Regression equation has the value of F calculate is 51,054 on the significance stage 5% it means that this regression equation is significance on the significance stage untill 5%. It shows the independent variable that used in this research is the real explanatory on the dependent variable. Based on the statement it can be said that the model of regression is worthy to use. Meanwhile the ability of this regression equation to explain the amount of variation that happened in dependent variable is 77,3%, while 22,7% is explained by the other variable that is not used in this regression equation.

VII. T TEST (PARTIAL)

To prove whether there is an effect between the corporate communication and trust towards the customer's loyalty, then we can do the t test, so that each variable can be obtained partially, that is:

Corporate communication (X1) has a significant effect to customer's loyalty (Y) this can be seen from the regression coefficient in the amount of 0,280 with the significance 0,027, beside that having the value of t calculate

(4,227) > from the t table 1,660, this means that the corporate communication has a positive and significant effect towards Bank Syariah Mandiri customers loyalty in North Sumatera.

Trust (X2) has a significant effect to customer's loyalty (Y) this can be seen from the regression coefficient in the amount of 0,257 with the significance 0,035, beside that having the value of t calculate (4,141) > from the t table 1,660, this means that Trust has a positive and significant effect towards Bank Syariah Mandiri customer's loyalty in North Sumatera.

The research findings show that partially corporate communication and trust partially have a significant effect to Bank Syariah Mandiri customer's loyalty in North Sumatera. The result of this research means accepting and proving the truth of this research hypothesis.

VIII. DISCUSSION

This hypothesis testing results give a support to the submitted hypothesis so that the higher corporate communication and trust, then the customers loyalty will be higher too. This research result in line with opinion from Ball et.al (2004) said that customer's loyalty can be explain to the substantive stage by the customer's loyalty, trust, and the corporate communication. Jesri et.al (2013) the research finding shows that there is a correlation between trust to the customer's loyalty and from the result of regression testing shows that trust has a significant and positive impact towards the customer's loyalty.

IX. CONCLUSION

Based on the analysis results and discussion then can be served some of conclusions, those are:

From the result of regression analysis corporate communication and trust affect the customer's loyalty, then the results of regression coefficient are positive and significant partially. This can be test partially, after the partial testing it can be said has a significant and positive effect and having a significant effect at the significant level 5%.

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