

RINGKASAN

Pengaruh Persepsi Religiusitas, Kualitas Layanan, dan Inovasi Produk Terhadap Kepercayaan dan Komitmen serta Loyalitas Nasabah Bank Umum Syariah di Jawa Timur

F a t m a h

Bank syariah pada awalnya dikembangkan sebagai suatu respon dari kelompok ekonom dan praktisi perbankan muslim yang berupaya mengakomodasi desakan dari berbagai pihak yang menginginkan agar tersedia jasa transaksi keuangan yang dilaksanakan sejalan dengan nilai moral dan prinsip-prinsip syariah Islam. Dari hasil-hasil penelitian sebelumnya diketahui bahwa faktor utama nasabah mempertahankan hubungannya (tetap loyal) pada bank syariah adalah ketaatan mereka terhadap prinsip-prinsip syariah. Namun pada perkembangannya terjadi perdebatan atas teori di atas, sekelompok peneliti berdasarkan hasil penelitian mereka menyatakan bahwa alasan utama yang menyebabkan nasabah tetap loyal pada bank syariah adalah didasari oleh faktor-faktor ekonomi.

Pada kenyataannya, dunia perbankan merupakan salah satu dunia bisnis yang tidak terlepas dari persaingan. Persaingan ketat yang dihadapi oleh masing-masing lembaga perbankan memaksa pihak manajemen bank untuk memikirkan bagaimana agar nasabah tetap loyal pada mereka. Sebagian besar pelanggan yang dihadapi saat ini adalah *smart customer*. Faktor agama pada awalnya memang sangat efektif untuk menarik nasabah memasuki “pintu gerbang” bank syariah. Namun apabila bank syariah tidak memiliki kemampuan memenuhi preferensi dan harapan nasabah, maka mereka akan mencari dan mendapatkannya dari pesaing.

Tujuan penelitian ini adalah untuk menguji pengaruh persepsi religiusitas, kualitas layanan, dan inovasi produk terhadap kepercayaan dan komitmen serta loyalitas nasabah bank umum syariah di Jawa Timur. Adapun indikator-indikator yang digunakan untuk mengukur keenam variabel laten di atas adalah : (1) Persepsi religiusitas diukur dengan empat indikator yakni simbol keagamaan, zakat, bisnis halal, dan pelarangan riba; (2) Persepsi kualitas layanan diukur dengan lima indikator yakni bukti fisik, keandalan, daya tanggap, jaminan, dan empati; (3) Persepsi inovasi produk diukur dengan tiga indikator yakni keunggulan relatif, kesesuaian, dan kemudahan penggunaan; (4) Kepercayaan diukur dengan dua indikator yakni kepercayaan terhadap penerapan nilai syariah dan kepercayaan terhadap reputasi bank; (5) Komitmen diukur dengan dua indikator yakni perasaan memiliki dan perhatian terhadap kesuksesan jangka panjang; (6) Loyalitas diukur dengan empat indikator yakni loyalitas kognitif, loyalitas afektif, loyalitas konatif, dan loyalitas tindakan.

Populasi dalam penelitian ini adalah nasabah yang menggunakan produk bank umum syariah baik berupa produk penyimpanan dana maupun produk pembiayaan pada kantor-kantor cabang bank umum syariah di Jawa Timur. Jumlah responden sebanyak 100 orang yang berasal dari 5 wilayah di Jawa Timur dimana terdapat kantor cabang bank umum syariah. Adapun tehnik analisis yang digunakan untuk menjawab hipotesis dalam penelitian ini adalah *Structural Equation Modeling* (SEM) dengan menggunakan paket program AMOS 4.01.

Hasil pengujian pengaruh persepsi religiusitas, kualitas layanan, dan inovasi produk terhadap kepercayaan dan komitmen serta loyalitas nasabah bank umum syariah di Jawa Timur, adalah sebagai berikut :

1. *Standardized regression weight* antara persepsi religiusitas dengan kepercayaan adalah 0,334 dengan nilai $t = 2,044$ dan $p = 0,041$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis pertama pada penelitian ini. Artinya persepsi nasabah pada religiusitas bank umum syariah mempengaruhi kepercayaan nasabah terhadap bank umum syariah di Jawa Timur.
2. *Standardized regression weight* antara persepsi kualitas layanan dengan kepercayaan adalah 0,308 dengan nilai $t = 2,202$ dan $p = 0,028$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis kedua pada penelitian ini. Artinya persepsi nasabah pada kualitas layanan bank umum syariah mempengaruhi kepercayaan nasabah terhadap bank umum syariah di Jawa Timur.
3. *Standardized regression weight* antara persepsi inovasi produk dengan kepercayaan adalah 0,350 dengan nilai $t = 2,178$ dan $p = 0,029$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis ketiga pada penelitian ini. Artinya persepsi nasabah pada inovasi produk bank umum syariah mempengaruhi kepercayaan nasabah terhadap bank umum syariah di Jawa Timur.
4. *Standardized regression weight* antara persepsi religiusitas dengan komitmen adalah 0,321 dengan nilai $t = 2,068$ dan $p = 0,039$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis keempat pada penelitian ini. Artinya persepsi nasabah pada religiusitas bank umum syariah mempengaruhi komitmen nasabah terhadap bank umum syariah di Jawa Timur.
5. *Standardized regression weight* antara persepsi kualitas layanan dengan komitmen adalah 0,327 dengan nilai $t = 2,419$ dan $p = 0,016$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis kelima pada penelitian ini. Artinya persepsi nasabah pada kualitas layanan bank umum syariah mempengaruhi komitmen nasabah terhadap bank umum syariah di Jawa Timur.
6. *Standardized regression weight* antara persepsi inovasi produk dengan komitmen adalah 0,317 dengan nilai $t = 2,102$ dan $p = 0,036$. Dengan

demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis keenam pada penelitian ini. Artinya persepsi nasabah pada inovasi produk bank umum syariah mempengaruhi komitmen nasabah terhadap bank umum syariah di Jawa Timur.

7. *Standardized regression weight* antara persepsi religiusitas dengan loyalitas adalah 0,470 dengan nilai $t = 2,202$ dan $p = 0,028$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis ketujuh pada penelitian ini. Artinya persepsi nasabah pada religiusitas bank umum syariah mempengaruhi loyalitas nasabah terhadap bank umum syariah di Jawa Timur.
8. *Standardized regression weight* antara persepsi kualitas layanan dengan loyalitas adalah 0,351 dengan nilai $t = 2,034$ dan $p = 0,042$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis kedelapan pada penelitian ini. Artinya persepsi nasabah pada kualitas layanan bank umum syariah mempengaruhi loyalitas nasabah terhadap bank umum syariah di Jawa Timur.
9. *Standardized regression weight* antara persepsi inovasi produk dengan loyalitas adalah 0,547 dengan nilai $t = 2,495$ dan $p = 0,013$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis kesembilan pada penelitian ini. Artinya persepsi nasabah pada inovasi produk bank umum syariah mempengaruhi loyalitas nasabah terhadap bank umum syariah di Jawa Timur.
10. *Standardized regression weight* antara kepercayaan dengan loyalitas adalah 0,837 dengan nilai $t = 2,697$ dan $p = 0,007$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis kesepuluh pada penelitian ini. Artinya kepercayaan nasabah pada bank umum syariah mempengaruhi loyalitas nasabah terhadap bank umum syariah di Jawa Timur.
11. *Standardized regression weight* antara komitmen dengan loyalitas adalah 0,398 dengan nilai $t = 2,231$ dan $p = 0,026$. Dengan demikian dapat dikatakan bahwa pengaruh tersebut signifikan. Hasil ini memberikan dukungan atas hipotesis kesebelas pada penelitian ini. Artinya komitmen nasabah pada bank umum syariah mempengaruhi loyalitas nasabah terhadap bank umum syariah di Jawa Timur.

SUMMARY

The Influence of Religiousness, Service Quality and Product Innovation Perceptions toward Trust and Commitment as well as Loyalty of Syariah Bank Customers in East Java

Syariah Bank was initially established as a response of a group of Moslem economists and banking practitioners to accommodate the requests from various parties to present financial transactional services that were consistent with the Islamic law and positive. The results of previous researches on this issue showed that the main factor affecting the loyalty of customers to Syariah Bank was the practically consistent obedience to Islamic banking principles. Unfortunately, thereafter there was controversies in regard with the aforementioned theory. A group of researchers, based on their research findings, they stated that the main factor affecting the customers' loyalty to Syariah Bank was economic motive.

In fact, banking is concluded to be one of businesses that is inevitably facing various forms of business competition. The absolutely tough business competitions among banking institutions have forced the bank managements to search for strategies how to make their customers remain loyal to their banks. It is clear that most of bank customers are smart enough. The religious factor was initially very effective to attract customers to enter the 'gate' of Syariah Bank. Currently, it is wondered that if the managements of Syariah Bank do not have enough qualification to anticipate and respond the customers preferences and expectations, it will definitely drive them to search for preferred and expected services from any other potential banking competitors

The objective of this research was to test the effects of religiousness, service quality and product innovation perceptions to the trust and commitment as well as loyalty of Syariah Bank customers in East Java. The indicators applied for testing and measuring the six latent variables were: (1) Religious Perception was measured by means of four indicators, namely religious symbol, tithing, rightful business and usury prohibition; (2) Quality Service Perception was measured by means of five indicators, namely physical evidence, reliability, responsiveness, security and empathy; (3) Product Innovation Perception was measured by means of three indicators, namely relative advantage, conformity and easy use; (4) Trust was measured by means of two indicators, namely trust to the application of Syariah principles and trust to Syariah Bank reputation; (5) Commitment was measured by means of two indicators, namely sense of belonging and attention to long-term business success; (6) Loyalty was measured by means of four indicators, namely cognitive loyalty, affective loyalty, conative loyalty and action loyalty.

The population of the research comprised saving and credit customers of Syariah Bank in various branch offices all over East Java. The respondents were

100 customers residing in 5 cities towns in East Java where branch offices of Syariah Bank are operated. The technical analysis applied to test the research hypothesis was Structural Equation Modelling (SEM) with the support of AMOS 4.01 Program.

The results of the testing on the religiousness, service quality and product innovation perceptions to the trust and commitment as well as loyalty of Syariah Bank customers in east Java were as follows:

1. Standardized Regression Weight between religiousness perception and trust was 0.334 with value of $t = 2.044$. It was concludable that the effect was significant. The first research hypothesis, i.e. : the customer perception to religiousness of Syariah Bank affected the trust of the customers to Syariah Bank in East Java, was accepted.
2. Standardized Regression Weight between service quality perception and trust was 0.308 with value of $t = 2.202$. It was concludable that the effect was significant. The second research hypothesis, i.e. : the customer perception to service quality of Syariah Bank affected the trust of the customers to Syariah Bank in East Java, was accepted.
3. Standardized Regression Weight between product innovation perception and trust was 0.350 with value of $t = 2.178$. It was concludable that the effect was significant. The third research hypothesis, i.e. : the customer perception to product innovation of Syariah Bank affected the trust of the customers to Syariah Bank in East Java, was accepted.
4. Standardized Regression Weight between religiousness perception and commitment was 0.321 with value of $t = 2.068$. It was concludable that the effect was significant. The fourth research hypothesis, i.e. : the customer perception to religiousness of Syariah Bank affected the commitment of the customers to Syariah Bank in East Java, was accepted.
5. Standardized Regression Weight between service quality perception and commitment was 0.327 with value of $t = 2.419$. It was concludable that the effect was significant. The fifth research hypothesis, i.e. : the customer perception to service quality of Syariah Bank affected the commitment of the customers to Syariah Bank in East Java, was accepted.
6. Standardized Regression Weight between product innovation perception and commitment was 0.317 with value of $t = 2.102$. It was concludable that the effect was significant. The sixth research hypothesis, i.e. : the customer perception to product innovation of Syariah Bank affected the commitment of the customers to Syariah Bank in East Java, was accepted.
7. Standardized Regression Weight between religiousness perception and loyalty was 0.470 with value of $t = 2.202$. It was concludable that the effect was significant. The seventh research hypothesis, i.e.: the customer perception to religiousness of Syariah Bank affected the loyalty of the customers to Syariah Bank in East Java, was accepted.
8. Standardized Regression Weight between service quality perception and loyalty was 0.351 with value of $t = 2.034$. It was concludable that the effect was significant. The eighth research hypothesis, i.e. : the customer

perception to service quality of Syariah Bank affected the loyalty of the customers to Syariah Bank in East Java, was accepted.

9. Standardized Regression Weight between product innovation perception and loyalty was 0.547 with value of $t = 2.495$. It was concludable that the effect was significant. The ninth research hypothesis, i.e. : the customer perception to product innovation of Syariah Bank affected the loyalty of the customers to Syariah Bank in East Java, was accepted.
10. Standardized Regression Weight between trust and loyalty was 0.837 with value of $t = 2.697$. It was concludable that the effect was significant. The tenth research hypothesis, i.e. : the customer trust to Syariah Bank affected the loyalty of the customers to Syariah Bank in East Java, was accepted.
11. Standardized Regression Weight between commitment and loyalty was 0.398 with value of $t = 2.231$. It was concludable that the effect was significant. The eleventh research hypothesis, i.e. : the customer commitment to Syariah Bank affected the loyalty of the customers to Syariah Bank in East Java, was accepted.



ABSTRACT

The Influence of Religiousness, Service Quality and Product Innovation Perceptions toward Trust and Commitment as well as Loyalty of Syariah Bank Customers in East Java

Background. The objective of this research was to test the effects of religiousness, service quality and product innovation perceptions to the trust and commitment as well as loyalty of Syariah Bank customers in East Java. The indicators applied for testing and measuring the six latent variables were: (1) Religious Perception was measured by means of four indicators, namely religious symbol, tithe, rightful business and usury prohibition; (2) Quality Service Perception was measured by means of five indicators, namely physical evidence, reliability, responsiveness, security and empathy; (3) Product Innovation Perception was measured by means of three indicators, namely relative advantage, conformity and easy use; (4) Trust was measured by means of two indicators, namely trust to the application of Syariah principles and trust to Syariah Bank reputation; (5) Commitment was measured by means of two indicators, namely sense of belonging and attention to long-term business success; (6) Loyalty was measured by means of four indicators, namely cognitive loyalty, affective loyalty, conative loyalty and action loyalty. **Methods.** The population of the research comprised saving and credit customers of Syariah Bank in various branch offices all over East Java. The respondents were 100 customers residing in 5 cities and towns in East Java where branch offices of Syariah Bank are operated. The technical analysis applied to test the research hypothesis was Structural Equation Modeling (SEM) with the support of AMOS 4.01 Program. **Results.** The results of the research showed that there were positive and significant relationships between religiousness perception and trust, service quality perception and trust, product innovation perception and trust, religiousness perception and commitment, service quality perception and commitment, product innovation perception and commitment, religiousness perception and loyalty, service quality perception and loyalty, product innovation perception and loyalty, trust and loyalty, and commitment and loyalty. **Conclusion.** From those findings, there was indication that the factor affecting the loyalty of customers to Syariah Bank were the practically consistent obedience to Islamic banking principles (religious motive), economic motive, trust, and commitment.

Keywords:

religiousness perception, service quality perception, product innovation perception, trust, commitment, loyalty