

Analysis Of Servicescape And Customer Loyalty In Bank Syariah Mandiri (BSM) Kcp Tebing Tinggi

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Abstract: *BSM is one of the Islamic banks in the City of T.Tinggi. The purpose of this study is to analyze Servicescape at Bsm KCP Tebing Tinggi and find out the form of loyalty given by customers to BSM. The location of this study is at BSM KCP Tebing Tinggi located in JL . Sudirman no 253-255 Badak Bejuang Tebing Tinggi city. This research is a qualitative descriptive study with the type of data used are primary and secondary data and data collection techniques in the form of observation, documentation and interviews. The research results show that overall Servicescape in BSM is quite good because BSM has a comfortable waiting room, service facilities that are good, employees who are amicable and nimble, office colors that are not conspicuous as well as attractive office room corner decorations and the presence of clear and easy-to-understand symbols as well as the chanting of the Koran that provides a good atmosphere of religiosity. While the loyalty that customers give to BSM is by using a variety of products offered as well as by recommending to various parties such as families, colleagues and others who are known to use BSM to save money.*

Keywords: *Servicescape, Customer Loyalty, BSM*

Introduction

Sharia banking based on Law No.21 of 2008 concerning everything related to Sharia Banks and Sharia Business Units, complements comfort, business activities, as well as ways and processes in handling business activities. One of the sharia banks that are needed in Indonesia, namely Bank Mandiri Mandiri is established since 1999. His presence is certainly an important part of the development of Islamic banking to date.

The development of the Islamic banking industry is inseparable from the competition of world banking both with conventional banks and other Islamic banks. In addition, environmental changes also support the competition. The importance of connecting with customers to provide improvements in services is an important factor that must be done by the Bank

One of the efforts that can be done in developing and maintaining customer commitment is to improve services. servicescape is a physical facility contained in services designed to meet guest needs and influence guest behavior and satisfy guests physical facilities designed to have a positive impact on guests and employees. (Fitzsimmons, 2011: 154),

Customer loyalty plays an important role in banking development, because loyal customers certainly can indirectly contribute to the marketing of banking products by spreading information both from the products and services they obtain so that they can recommend to other prospective customers. According to Nurhayati and Fatmasaris S in their research (2016) states that in the long run, improving loyalty will generally be more profitable, ie customers are willing to pay higher prices (to loyal buyers), provide cheaper services and are willing to recommend new customers (words of mouth marketing).

Sharia Commercial Banks that are in the category of the most loyal customers at the 2019 SLE Award are: Muamallat Syariah Bank, BNI Syariah, BRI Syariah and Bank Mandiri Syariah. In this case the position of Bank Syariah Mandiri is in the fourth position. This certainly needs attention from management in increasing customer loyalty.

Abd.Halim in his research (2019) states that building and maintaining customer loyalty as part of a company's long-term relationship program, has proven to be beneficial for customers and organizations.

Literature Review

Definition of Servicescape

Servicescape according to Martini in her study (2018) concluded that servicescape is the physical environment that exists when a service is delivered to customers and has certain elements that are still related to the service concept.

Dimensions of Servicescape according to Lovelock in Sahanggamu, Mananeka, & Sepang (2015), namely:

- a. Ambient Dimension , is the current awareness of consumers.
- b. Social Dimension ,which is the human component in the physical environment.
- c. Design Dimensions are defined as visual cues that make someone think verbally what is seen

Defenition of Loyalty

Loyalty according to Oliver in Veithzal Rivai et al (2018), is a commitment held by customers in depth to buy products or services or to support products or services that customers like in the future, even though there is potential for customers to shift due to the influence of the situation and marketing efforts.

Customer Loyalty according to Philip Kotler (2007) states that high loyalty is a customer who makes a purchase with an increasing percentage of certain companies rather than companies. There are several indicators in measuring customer loyalty, namely rebuy, retention and referral (Rusdarti, 2004).

Indicators of customer loyalty according to Griffin, (2013), namely:

1. Make regular repeat purchases
2. Purchases across product and service lines
3. Refers others:
4. Demonstrates an immunity to the full of the competition

Research methodology

This research is a field research using descriptive qualitative research methods. The type of data used in this study is primary data which is data obtained directly from original source data (Nur Indriantoro & Bambang Supomo 2013). In addition, this study also uses secondary

data. Secondary data is a source of research data obtained indirectly through intermediary media (obtained and recorded by other parties) (Nur Indriantoro & Bambang Supomo 2013).

The collection technique used is in the form of observation and interviews and documentation. While the data analysis technique used is analysis before the field, data reduction and data presentation and conclusion drawing (Sugiyono, 2016).

The location of this research is in Jalan Jend Sudirman no. 253-255 Tebing Tinggi City with a sample of BSM KCP Tebing Tinggi customers.

Result

1. Discussion on Serviscape at BSM KCP Tebing Tinggi

Based on the results of observer research on the object of research, Servicescape which is at Bank Syariah Mandiri, namely

a. Ambient Condition

Ambient Dimension includes background characteristics from the surrounding environment such as temperature, lighting, noise, air quality, music and color (Ruki, 2011). In accordance with this theory, in this case it can be explained that the BSM KCP Tebing Tinggi has a cool air temperature because in the office room has air conditioning which is in the waiting room and in the workspace of employees so that it keeps the atmosphere comfortable, besides that the lighting is also quite good because it has a door the transpar is made of glass so that during the daytime the lighting remains bright. Furthermore, for the color of the room at BSM is also very beautiful to look at because the color of paint in the room is also inconspicuous so that it adds the impression of staying cool and comfortable coupled with the strains of surahs - the Al-Qur 'an the fact that every workday is always rotated adds to an increasingly thick religious atmosphere.

b. Social Dimension (Social Dimension), which is the human component in the physical environment.

In this case BSM KCP Tebing Tinggi has very friendly, helpful and friendly employees, it can be seen from the form of service provided by polite and enthusiastic employees when customers experience problems or obstacles as well as good and fast transaction processes. it's from the security guard, office boy and customer service, tellers and other employees.

c. Design Dimensions

Design Dimensions are defined as visual cues that make a person think verbally what is seen. In this case the use of goods to support the enjoyment of consumers in using facilities at BSM is also very regular and the placement of each item is also very in accordance with customer needs for example in arranging customer waiting chairs that are neatly arranged with a large number so that customers do not need to stand in line when making transactions at BSM, besides arranging chairs in customer service is also very convenient by placing soft chairs so that they are comfortable to use, and structuring various goods for transaction purposes are also very in line with customer expectations because they are located near the entrance and also close to the existence of a security guard who is ready to assist customers in writing or taking various proofs of deposits or cash withdrawals. There is also a very attractive part of office space because ena is decorated with various decorations such as flowers arranged neatly on the shelves and attractive decorations in the corner of the office that add a comfortable and beautiful

atmosphere. Besides some positive points above, there is one thing that makes customers feel uncomfortable in parking their vehicles, especially if customers use car because there is no parking lot at the bank, so you have to park on the roadside.

2. Customer Loyalty

After an interview with the informant that is one of the BSM customers with the initials Mr. "S" with the first question, what is the reason that made Mr. Loyal to BSM? So he answered: That the reason is because BSM is an Islamic bank and its products have been able to meet my needs such as savings and charging E-Toll. As for the second question, what form of loyalty do you give to BSM? So to that question he answered that "I always invite people I know to join BSM and prioritize BSM to save. The atmosphere shows the islamic atmosphere begins with greetings from liner front, with a cool room, as well as a mural of qur'an and television displays for the mekah mekin madinah as a holy city of islam, as well as the color of the official room of the restriction and make a comfortable feel.

Another opinion was given by a customer with the initials Mrs. "E" she said that the reason for choosing BSM was that it was an Islamic bank that had good facilities and services such as easy internet banking facilities. used as well as a variety of products provided such as gold savings and savings using sharia principles, in addition to the form of loyalty that he gave to BSM, namely by promoting to colleagues and family buyua. In addition, he also said that the services provided regularly and signs or the sign is also clearly visible and has a good interior environment.

In addition, the third customer who is another informant, Mr. "A". Regarding the question about the reasons for choosing BSM, he answered that the bank is Sharia compliant by not using the interest system on its products and also that the bank has an easily accessible location and has a variety of products. and have quite good facilities such as mobile banking, ATM facilities, as well as a cool bank office interior space and the existence of chanting verses of the Koran. In addition, service facilities provided by BSM employees who are friendly, and deftly create value plus their own. the loyalty he gave was to recommend to his immediate family, such as when his parents wanted to open a hajj savings account, he recommended BSM as the savings

Based on the results of interviews with the three informants above, it can be seen that there is a common perception of servicescape at BSM which is already quite good and gives a sense of comfort to the customers. Besides, the factors that cause customers to remain loyal to BSM are because the products offered are in accordance with sharia principles. and can meet the needs of customers in transacting and using banking services. The form of loyalty of the three customers to BSM has in common, namely by inviting or recommending to others such as family, colleagues and other people they know to use products of BSM.

Conclusion

Servicescape which is a physical environment at the time the service is provided to customers in BSM is quite good because it suits the existing theories and also from observations that researchers have rooms and other facilities that are comfortable, easy to use, have a cool atmosphere and service provided by employees as well good enough because employees are friendly, nimble and in providing information services that are also clear and easy to understand.

Loyalty plays an important role in the development of sharia banking and BSM customer loyalty forms, namely by continuing to use BSM products such as savings, E-Toll and Fungunitas banking facilities using sharia principles so that they are loyal to BSM by inviting others to join and use BSM products.

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