



**INFLUENCE OF SERVICE QUALITY IN FRONT OF MEMBER LOYALTY TO
BMT BIF JERONI, BUGISAN, YOGYAKARTA**

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ABSTRACT

This reaserch aims to find out how much service quality is to the loyalty of BMT BIF Jeroni 62 Bugisan Yogyakarta members. This research is quantitative research, using questionnaire data collection methods, with simple regression analysis that tests the research hypothesis. Based on the results of the analysis of data in this study shows that the quality of service has a positive effect on member loyalty has a value of 0.605 and significantly has a value of 0.000 or <0.05 . Value $F_{counts} 14,927 > 2.32$, hypothesis test F quality of service has a positive effect and is accepted or there is an influence of service satisfaction on the loyalty of financing members at BMT BIF Jeroni 62 Bugisan Yogyakarta. The value of the coefficient of determination R which indicates the degree of relationship between free variables and bound variables is 0.558 means that there is a strong relationship. R2 determination shows a large contribution of 0.311 or 31.1% of the quality of service to member loyalty.

Keywords: loyalty of members; quality of service; satisfaction

INTRODUCTION

The presence of BMT locally can be the answer for micro and medium-sized entrepreneurs to develop businesses. Micro and medium-sized entrepreneurs often find problems in developing their businesses. This is due to limited capital and the difficulty of accessing financing institutions such as general banking to get business capital. Service is an inevitability of efforts that must be made by each company to meet customer satisfaction. In the service provided to customers will be a benchmark to the extent to which bank or non-bank institutions are able to provide the best to each customer. Services that can be done directly or indirectly in analyzing a thorough nature.

As a growing financial institution. Forming the ability to serve is not as easy as imagined, the formation of the ability to serve must begin immediately from this moment on, although it may be said to be too late. Because to get rice with good quality, it cannot be planted without sufficient preparation, sufficiently cultivated land and superior rice seeds. Everyone makes a purchase with a certain expectation of what is done, and satisfaction is the expected result. Satisfaction or dissatisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between his impression of real / actual product performance and the expected product performance. According to Zeithaml and Bitner in Etta Mamang Sangadji and Sopiah (2013), consumer satisfaction is "customer's evaluation of product of service in terms of whether that product or service has met their needs and expectation." Consumers who are satisfied with the products / services purchased are used will again use the services / products offered.

Providing the best service to its members by providing services from various parties, providing services not only in the office, but can be outside the missal office at the member's home or at work even in the Café just to pamper the members. Then this approach is referred to as the ball pick-up approach system. BMT BIF in the settlement of bad loans, then BMT BIF by using a family system or way not by force or coercion. Even on the contrary, BMT BIF can help and provide solutions or ways to problems faced by members related to the traffic jam in installments. With this system or approach, members feel comfortable and feel appreciated. Research on factors that include elements of quality affecting member loyalty needs to be carried out to assist BMT BIF in improving the quality of service, especially BMT BIF members.

There are five dimensions of service according to Parasuraman in Lupiyoadi (2006), are as follows: (1) Tangibles (direct evidence), namely the company's ability to show its existence to external parties. (2) What is meant that the appearance and ability of the company's physical facilities and infrastructure and the state of the surrounding environment is tangible evidence and services provided. Reliability (reliability), which is the ability of the company to provide services as promised accurately and reliably. (3) Responsiveness (capture power), which is a willingness to help and provide fast and appropriate service to customers, with the delivery of clear information. (4) Assurance (assurance and passivity), yaity knowledge, guidance, and the ability of company employees to foster the trust of customers to the company. Consists of several components including communication, credibility, security, competence and manners. (5) Emphaty (empathy), which is to give sincere and individual or personal attention given to customers by trying to understand customer desires, for example the company must know the specific customer's desires from the physical form of the product or service to the right distribution.

BMT cannot be separated from strict competition between other financial institutions. By increasing member loyalty to the business world now is a standard that as soon as possible must be done by BMT, therefore if member loyalty is maintained then the existence of BMT is maintained. Loyal BMT members are the best members owned by a particular BMT. Not only is it not difficult to serve, but loyal members are able to provide greater benefits according to Dwi and Febrina (2010). Meanwhile, according to Hurriyati (2005) loyalty is a member's commitment to survive seriously, buying back products or services that are consistently selected in the future even though they are affected by circumstances and the number of marketing efforts that may cause behavior changes.

BMT BIF Jeroni 62 Bugisan Yogyakarta is a Shari'ah Financial Services cooperative whose management is carried out independently. A business entity based on kinship and kinship that aims to improve the welfare of members and layers of society that rely on the principle of shari'ah. BMT BIF Jeroni 62 Bugisan Yogyakarta is a financial services institution that cannot be separated from the rampant competition between financial institutions providing business capital.. In response to the increasingly fierce competition situation, one of them is by cultivating the loyalty of each member to the BMT. BMT BIF has the advantage of running according to sharia principles and free from usury whose results can be felt by every member.

METHOD

This research is quantitative research, using questionnaire data collection methods, questionnaires are primary data collection methods that use oral and written questions. Based on this method requires contact of the relationship between the researcher and the subject (respondent) in order to obtain the necessary data according to (Etta and Sopiah, 2012) & Kuncoro & Sudarman (2018). This method is used to obtain proof, about how the effect of service quality on the loyalty of financing members at BMT BIF Jeroni 62 Bugisan Yogyakarta.

RESULTS

The results of this simple linear regression analysis aim to find out whether there is a significant influence between free variables (Independent) on bound variables (dependent) using SPSS, as follows :

Table 1.
Coefficients^a

Model		Unstandardized		Standardized	T	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	14.559	6.216		2.342	.025
	Service Quality	.605	.157	.558	3.864	.000

a. Dependent Variable: member loyalty

Table 1 data can be obtained simple linear regression equations as follows : $Y = 14,559 + 0,605X$. Where 14,559 is an independent variable, namely the quality of service that has a positive relationship with the loyalty of financing members. The value of the member loyalty constant of 14,559 indicates that the increasing service provided will affect the satisfaction and flexibility felt by members.. While 0.605 is a variable of Service Quality that positively affects member loyalty. Based on the description of the simple linear regression model above shows that the Service quality variable has a positive value which means that there is a level of loyalty of BMT BIF members..

Statistical value F

Statistical value F indicates whether the independent variable (Free) has a positive effect on the dependent variable (bound). The terms of acceptance of the hypothesis are, as follows :

H_0 is rejected if the $sig > 0.05$ or $F_{count} < F_{table}$

H_a is accepted if the $sig < 0.05$ or $F_{count} > F_{table}$

Table 2
ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	101.143	1	101.143	14.927	.000 ^a
	Residual	223.600	33	6.776		
	Total	324.743	34			

a. Predictors: (Constant), Service Loyalty
b. Dependent Variable: Member loyalty

Table 2 above obtained an F_{count} value of 14,927 and sig. 0.000. Then look for F_{table} and compare with F_{count} by using a significant limit of 0.05 and F_{table} 2,32. It can be seen that F_{count} is 14,927 > 2.32 which means H_a is accepted and H_0 is rejected. Thus, the hypothesis of test F quality of service has a positive effect and is accepted or there is an influence of service

satisfaction on the loyalty of financing members at BMT BIF Jeroni 62 Bugisan Yogyakarta.

Coefficient of Determination (R2)

Determination coefficient (R2) to measure the percentage of influence between independent variables in a simple linear regression model against its dependent variables. The magnitude of the determination coefficient value is a percentage that indicates the percentage variation in variable values that can be explained by the regression model. If the value of R2 is small, it means that the ability of independent variables to explain is very limited. Conversely, if R2 is increasingly 100% up, it means that independent variables in the model provide almost all the information needed to predict dependent variables or the greater the influence of independent variables on dependent variables. The R value obtained will be explained in the table below as follows:

Table 3.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558 ^a	.311	.291	2.603

a. Predictors: (Constant), Service loyalty

Table 3 above shows the results of a simple linear regression model Summary of the coefficient of determination R which shows the level of relationship between free variables to bound variables which is 0.558 means that there is a strong relationship. The R square value or Determination R2 indicates a contribution of 0.311 or 31.1% of the quality of service to member loyalty. This value means that the quality of service (X) affects Member Loyalty (Y) has a value of 31.1%. The remaining 68.9% of member loyalty is influenced by other variable factors that are not studied.

DISCUSSION

The results of this study showed that the variable quality of service provided by BMT BIF Jeroni 62 bugisan employees was well implemented and had a positive significant effect on the loyalty of BMT BIF Jeroni 62 Bugisan Yogyakarta members. Where service satisfaction has a great influence with a value of 0.605. For the t test of service quality of 0.000 or sig value. > of 0.05 or $t_{count} > t_{table}$. So the hypothesis which states that it has a significant effect on member loyalty is accepted.

Based on the results of the study, it is known that the influence of service quality on member loyalty has a value of 14,927, it is more clear that the variable that the quality of service has a relationship level of 0.558 to member loyalty. From the level of the relationship, it was obtained that the quality of service contributed to member loyalty of 0.311 or 31.1%, while the remaining 0.689 or 68.9% of member loyalty was influenced by other factors that were not studied. Because other factors also affect member loyalty. Thus it can be concluded that the influence of quality of service on member loyalty of 31.1% can be accepted at BMT BIF Jeroni 62 Bugisan Yogyakarta.

CONCLUSION

Based on the results of the data analysis in this study showed that the service quality variable had a positive effect on member loyalty because it had a value of 0.605 and significantly had a value of 0.000 < 0.05 thus H_0 received H_a rejected. It is interpreted that the quality of service has a significant influence on the loyalty of BMT BIF Jeroni 62 Bugisan Yogyakarta members. While the results of the test on the influence of service quality on the loyalty of BMT BIF Jeroni

62 Bugisan Yogyakarta financing members have a value of 14,927. That obtained an F_{count} value of 14,927 and a significant value of 0.000. Then the comparison between F_{table} and F_{count} uses a significant limit of 0.05 and F_{table} 2.32. It can be seen that $F_{\text{count}} > F_{\text{table}}$ which is $14,927 > 2.32$ thus H_a is accepted.

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