

## **IMAGE AND SERVICE ACCESSORIES: THE EFFECT ON CUSTOMER LOYALTY**

### **CITRA DAN AKSESORIS JASA: PENGARUHNYA TERHADAP LOYALITAS PELANGGAN**

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#### ***Abstract***

*Traditional use of the word "loyalty" refers to a customer's commitment to certain banking-related goods or brands. This research intends to assess the influence of image and service accessories on customer loyalty at the Singkil Branch of PT. Bank Aceh Syariah. All clients of the Bank Aceh Syariah Singkil Branch are the population for this associative quantitative study, and the sample approach is accidental sampling. A questionnaire with a Likert scale that was evaluated for validity and reliability was used to gather data. The findings of multiple linear regression analysis reveal that image and accessories have a considerable influence on consumer loyalty, either concurrently or separately. These findings emphasize the significance of a favorable image and appealing service accessories in fostering customer loyalty at the PT. Bank Aceh Syariah Singkil Branch. The implication is that businesses must continually monitor the image they convey to their clients and assure the provision of appealing service accessories.*

**Keywords:** *Image, Service Accessories, Customer Loyalty, Islamic bank*

#### ***Abstrak***

*Loyalitas merupakan istilah yang telah dikenal lama yang secara tradisional digunakan untuk mendeskripsikan kesetiaan nasabah terhadap produk atau merek tertentu yang berperan penting dalam kelangsungan bisnis suatu perusahaan. Penelitian ini bertujuan untuk mengetahui pengaruh citra dan aksesoris jasa terhadap loyalitas nasabah pada PT. Bank Aceh Syariah Cabang Singkil. Jenis penelitian yang digunakan adalah penelitian kuantitatif asosiatif dengan seluruh nasabah pada Bank Aceh Syariah Cabang Singkil sebagai populasi dan teknik pengambilan sampel menggunakan accidental sampling. Pengumpulan data dilakukan melalui kuesioner dengan skala likert yang diuji validitas dan reliabilitasnya. Berdasarkan hasil analisis regresi linear berganda, penelitian ini menunjukkan adanya pengaruh signifikan citra dan aksesoris jasa terhadap loyalitas nasabah, baik secara simultan maupun parsial.*

*Temuan ini menyoroti pentingnya citra yang positif dan aksesoris jasa yang menarik dalam membangun loyalitas nasabah di lingkungan PT. Bank Aceh Syariah Cabang Singkil. Implikasinya adalah bahwa perusahaan perlu secara terus-menerus memperhatikan citra yang diproyeksikan kepada nasabahnya serta memastikan penyediaan aksesoris jasa yang menggugah minat.*

**Kata Kunci:** *Citra, Aksesoris Jasa, Loyalitas Nasabah, Bank Syariah*

## **A. INTRODUCTION**

Businesses, particularly banks, must reinvent their goods and services in order to succeed in the current business environment. The marketing mix may be used to address the business problem of achieving competitive advantage for both goods and services in the business sector. Initially, Jerome McCharthy conceptualized the marketing mix as the 4Ps (product, price, promotion, and place). The 4Ps promotional mix does not include the advertising of personnel services at the moment of service consumption by clients.

From the perspective of the client, the 4Ps are referred to as the 4Cs (Customers' requirements and desires, cost, communication, and convenience). In the 2000s, the objective of world-class organizations shifted from a traditional strategy to a modern approach centered on customer loyalty, customer retention, zero defections, and lifetime customers. Long-term, consumers are more likely to be loyal to the company's product and service portfolio if it offers customer-centric goods and services that encourage customer loyalty and have the ability to turn customers into loyal.

The service delivery system planning process, also known as service design, is usually comprised of location, facility layout, task design, customer participation, equipment selection, and service capacity management (Tjiptono, 2014). If the service design has been executed correctly, adapting to market dynamics will be simple in theory. Good service design that is simple to comprehend will produce a favorable impression in the eyes of clients, so that it is anticipated that they will be pleased and loyal naturally.

Creating a competitive edge in this manner is undoubtedly a factor for financial institutions. Customers play an essential role for a business. As a result of the presence of clients with varying demands, the firm must be receptive to the customer's desires and provide items that will satisfy them. Additionally, image is a component that might influence client loyalty. Without a good image, it is difficult for banking firms to sustain

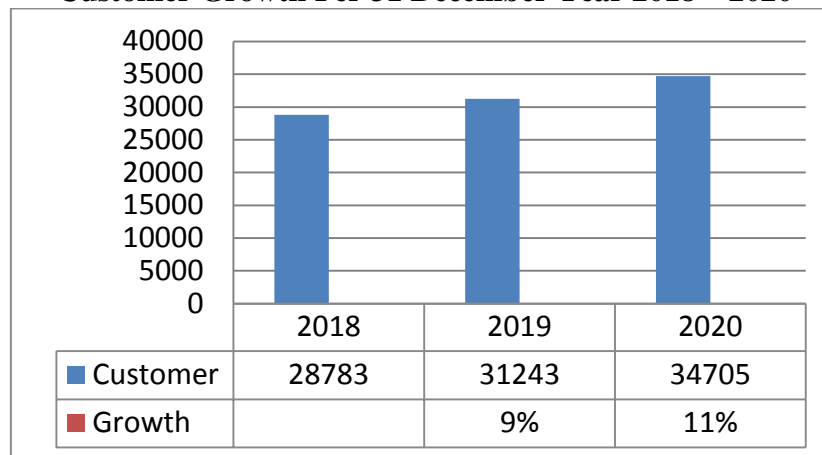
their market share in the face of increasing competition. This is because the brand image is vital to the company's existence, and it is the company's job to continue maintaining it.

Customer purchase choices are heavily influenced by a brand's credibility. Customers will always acquire things to suit their wants, but their purchasing choices will be heavily influenced by their perceptions of the image of the products on sale. According to Nguyen and Leblanc (2001), image is comprised of physical and business-related characteristics, such as the firm's name, building, and product/service, that impact the quality transmitted to everyone in order to attract them to the organization.

Moreover, image is defined as the view of a corporation that is represented in the customer's mental connections (Kotler and Keller, 2012). Service accessories are a further determinant of customer loyalty. According to Tjiptono (2014), service accessories are an integral component of service design. Service accessories pertain to personnel (uniforms), vehicles (colors and logos), and non-personal communications (letterheads, brochures, and so on). Service accessories are associated with tangible proof of services (servicescape). According to Yazid (2018), if clients have limited means to evaluate the true quality of a service, they would depend on physical indicators. In addition, the customer's evaluation of a service is dependent on the person's appearance and the service procedure.

A bank is a business or organisation that provides financial services. In Indonesia, the progress of the Islamic economy may be measured by the expansion of Islamic banks. Many conventional banks were dissolved as a result of the breakdown of the interest system during the 1998 financial crisis, but banks that applied the sharia system have survived to this day. The benefit of Islamic banking is that rising interest rates have no impact on it. Regarding client loyalty, it can be argued that Bank Aceh Syariah and Bank Aceh Syariah - Singkil Branch have already established a reputation for themselves. Despite the fact that several Islamic financial institutions have been founded, consumer loyalty to Bank Aceh Syariah has not diminished. The Bank Aceh Syariah - Singkil Branch has grown from one year to the next. This is evident from the number of individuals who become bank clients.

**Figure 1**  
**Customer Growth Per 31 December Year 2018 – 2020**



Source: PT. Bank Aceh Syariah – Singkil Branch (2021).

Figure 1 shows the total number of customers on December 31 of 2018, 2019, and 2020. Based on year-over-year statistics, the percentage growth of total customers has increased from one year to the next, reaching 9 percent in 2019 and 11 percent in 2020. This reflects a yearly increase in the number of customers at the Bank Aceh Syariah - Singkil Branch. Motivated by the acquisition of these customers, this study investigates the link between customer loyalty, image, and service accessories.

Previous articles have focused on the impact of several elements on customer loyalty in the context of Islamic banking or conventional banking, such as bank image, service quality, customer trust, satisfaction, and religious issues. They differ, however, in terms of study scope, techniques, and the banks or financial organizations being investigated. This study focuses on the influence of bank image and service accessories on customer loyalty at the PT. Bank Aceh Syariah Singkil Branch, perhaps adding new insights to the body of knowledge on customer loyalty in Islamic banking. Each study's techniques, demographics, and focus give a nuanced view on the elements impacting customer loyalty in various banking situations.

## **LITERATURE REVIEW**

Bank Aceh Syariah Singkil Branch is a sharia banking institution in Singkil, located on Jl. Bahari No. 1, Pulo Sarok Village. This bank focuses on Islamic economic concepts, such as the prohibition of interest and the conduct of business in accordance with Islamic law. This Singkil branch strives to provide sharia-compliant financial services to the local community and its surrounds. This branch aims to establish solid

customer connections and contribute to economic and financial prosperity in the Singkil region via the different goods and services it offers. Customer loyalty refers to consistent and recurring purchases as a consequence of a commitment to a brand and/or business. According to Lovelock and Writz (2011), the word "loyalty" is used in the business world to define a customer's inclination to use the company's goods solely and to suggest them to their closest relatives. Included in preferences, preferences, and future goodwill is loyalty coverage.

The customer's continued loyalty is shown when he receives greater value (in terms of quality and price) than he would if he moved to a different service provider. If rivals are able to present a superior value offer, clients will cease to be loyal, posing a danger for the previous business (Lovelock and Writz, 2011). Griffin (2013) also cited a number of benefits for businesses with loyal consumers, including: reduced marketing costs owing to the power of word-of-mouth, reduced transaction costs and turnover costs, higher market share due to cross-selling, and decreased failure costs.

According to Zeithaml and Bitner (2013), customer loyalty can be achieved and maintained if a business incorporates the following elements: top management commitment, internal benchmarks, identification of customer needs, measurement of competitive ability, evaluation of customer satisfaction and loyalty, analysis of feedback from all stakeholders, including competitors, and continuous improvement.

This study identifies the following factors that influence customer loyalty:

#### 1. Image

According to Kotler and Keller (2012), corporate image is the view of a firm that is mirrored in the consumer's mental associations. In addition, Nguyen and Leblanc (2001) claimed that image refers to physical and business-related characteristics, such as the firm's name, building, and product/service, that impact the quality expressed by those who are interested in the organization. Nova, Akbar & Nuriman (2020) divided images into five categories, namely:

- a. A shadow image (mirror image), which often does not show the true picture of a company because it is only the opinion of internal parties.
- b. The prevailing image (the current image), is the opinion of external parties based on their experience.
- c. The image of hope (wish image), is a better hope that a company wants but has not yet achieved.

- d. Corporate image is the overall image of a company as a whole person, starting from its track record to its products and services.
- e. Multiple images are additional images to enhance the company's image as a unique corporate identity such as logos and so on.

## 2. Service accessories

As a kind of product, a service is "any activity or deed that one party might sell to another that is fundamentally intangible and does not result in ownership of anything" (Kotler & Keller, 2012). Service items may or may not be associated with physical products. Thus, there are pure service products (such as management consulting and psychological counseling) and services whose primary necessity is physical goods (such as food in restaurants and ships for sea transportation).

At Bank Muamalat in Surabaya, Satriyanti (2012) discovered that service quality, customer happiness, and bank image had a substantial influence on customer loyalty. Research conducted by Pontoh et al. (2014) confirms that service quality, image, and trust all influence customer satisfaction at the Bank BRI Manado Branch simultaneously. Moreover, according to Nuraini (2014), the service accessories variable and product variety have a substantial favorable influence on BPD DIY Syariah Customer Loyalty. While the image, service, and customer value factors had no meaningful impact.

Several studies conducted in the years that followed demonstrated that service quality has a positive effect on customer satisfaction and loyalty (Sondakh, 2014), that trust has a positive and statistically significant effect on customer loyalty (Tambunan, 2018), that bank image, service quality, trust customer loyalty, complaint handling, and customer satisfaction influence customer loyalty (Batin, 2019), and that religiosity and image can improve customer loyalty in Islamic banks (Nurrachmi, et al, 2021).

Image has an influence on customer loyalty, but not necessarily a substantial effect, according to various prior research; consequently, the first hypothesis of this study is:

$H_1$  = Image has an effect on customer loyalty.

Furthermore, the researcher uses another independent variable, namely service accessories which have not been widely disclosed by previous studies but are considered to have an influence on customer loyalty, so the second hypothesis of this study is:

H<sub>2</sub> = Service accessories affect customer loyalty.

Lastly, the researcher will perform simultaneous tests of the two independent variables on the dependent variable, therefore the third hypothesis is as follows:

H<sub>3</sub>= Image and service accessories affect customer loyalty.

## **RESEARCH METHOD**

This study is quantitative in nature. According to Sugiyono (2017), quantitative data consists of numerical information that may be quantified. Based on the conceptualization of the issue, this study employs associative analysis. According to Sugiyono (2017), associative research is the investigation of the effect or link between two or more factors.

This study's population consists of 34,705 clients of the Bank Aceh Syariah Singkil Branch. The sampling strategy used in this research is simple random sampling, while the large number of respondents will employ the Slovin formula with a 10% acceptable error rate and a 90% significance level in order to generate a representative sample size of 100 individuals. This study's main data were collected via the distribution of questionnaires during May to July, 2022. The factors were measured using the scoring technique and a Likert scale. The Likert scale measures a person's or group's attitudes, perceptions, and views on social issues (Sugiyono, 2017). This study's independent variables are image (I) and service accessories (SA), and its dependent variable is client loyalty (Y). The following are the table definitions and operational variables used in this study:

**Table 1**  
**Variables**

No	Variab les	Definition	Indicators
1	Image (I)	According to Kotler and Keller (2012), an object's image is a collection of beliefs, ideas, and perceptions.	1. Physical identity 2. Non-physical identity 3. Result quality 4. Activity and relationship pattern (Syarifuddin dan Suryanto, 2016)
2	Service accesso ries (SA)	Any action or deed that one party may provide to another that is fundamentally intangible and does not result in the transfer of ownership of something (Kotler & Keller, 2012).	1. Physical evidence (tangible) 2. Reliability 3. Courtesy 4. Credibility 5. Access 6. Communication (Tjiptono, 2014)
3	Custom er Loyalty (Y)	Customer loyalty is the consistent repeat purchase of a brand by customers (Tjiptono, 2014).	1. Overall customer loyalty 2. Customer quality dimension 3. Willingness to recommend 4. Demonstrating one's resistance (Nuraini, 2014)

Prior to data processing, the questionnaire's validity and dependability will be evaluated. After ensuring the data's validity, the classical assumptions including normality, multicollinearity, and heteroscedasticity will be examined. After meeting the classical assumptions, hypothesis testing is conducted.

The technique of data analysis used in this research is multiple linear regression. The multiple linear regression analysis model may be mathematically expressed as follows:

$$CL = a + b_1I + b_2SA + e$$

Description:

CL : Dependent variable: customer loyalty

I : Independent variable: Image

SA : Independent variable: Service accessories

a : Constant

$b_1$  &  $b_2$  : Coefficients

e : error



The t-test statistical procedure is (Arikunto, 2013):

1. Create a hypothesis in the t-test:  
 $H_{01}$ : there is no significant effect of image on customer loyalty.  
 $H_{a1}$ : there is a significant effect of image on customer loyalty.  
 $H_{02}$ : there is no significant effect of service accessories on customer loyalty.  
 $H_{a2}$ : there is a significant effect of service accessories on customer loyalty.
2. The significant level ( $\alpha$ ) that the researcher uses is 5% (0.05).
3. The value of  $t_{table}$  has degrees of freedom (db):  $n-2$
4. Test criteria:  
 If  $t_{count} > t_{table}$  then accept  $H_a$  and reject  $H_0$ .  
 If  $t_{count} < t_{table}$  then accept  $H_0$  and reject  $H_a$ .

The procedures for the F test (simultaneous test) in this study are (Arikunto, 2013):

1. Create hypotheses in simultaneous tests:  
 $H_{03}$ : there is no significant effect of image and service accessories on customer loyalty.  
 $H_{a3}$ : there is a significant effect of image and service accessories on customer loyalty.
2. The significant level ( $\alpha$ ) that the researcher uses is 5% (0.05).
3. Test criteria  
 If  $F_{count} > F_{table}$  then accept  $H_a$  and reject  $H_0$ .  
 If  $F_{count} < F_{table}$  then accept  $H_0$  and reject  $H_a$ .

## RESULTS AND DISCUSSION

### Respondent Characteristics

Respondents in this study amounted to 100 respondents consisting of customers at Bank Aceh - Singkil Branch.

**Table 2**  
**Respondent Characteristics**

No.	Characteristics	Total	Percentage
1	<b>Gender</b>		
	Male	41	41%
	Female	59	59%
	<b>Total</b>	<b>100</b>	<b>100%</b>
2	<b>Age</b>		
	<20 years old	14	14%
	21-30 years old	10	10%
	31-40 years old	66	66%
	>41 years old	10	10%
	<b>Total</b>	<b>100</b>	<b>100%</b>
3	<b>Education</b>		
	Elementary	4	4%

	High School	41	41%
	Diploma	2	2%
	Undergraduate	49	49%
	Post-graduate	4	4%
	<b>Total</b>	<b>100</b>	<b>100%</b>
4	<b>Job</b>		
	Student	41	41%
	Civil Servant	17	17%
	Entrepreneur	16	16%
	Employee (Private sector)	14	14%
	Contract Employee	8	8%
	Others	4	4%
	<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Processed data (2022).

Based on Table 2, the most dominant respondents are female, as many as 59 people or 59%. While male respondents amounted to 41 people or 41%. Based on the varying age levels, the most respondents were aged 31 to 40 years old, amounting to 66 people or 66%. It can also be seen that based on the latest education, the most dominant are undergraduate, which are 49 people or 49%, while the least are diploma, which are 2 people or 2%. Based on the table above, it can also be seen that the work carried out by the respondents was varied. The number of respondents who work as civil servants as many as 17 people or 17%, 41 students or 41%, entrepreneurs as many as 16 people or 16%, private employees as many as 14 people or 14% and others as many as 4 people or 4%.

### Data Quality Test Results

#### Validity Test Results

Items of questions in a questionnaire are said to be valid if on a significant test the results of  $r_{\text{count}} > r_{\text{table}}$ . This study uses alpha ( $\alpha$ ) 0.05 and Degree of Freedom (df) =  $n - k = 100 - 2 = 98$ , so the  $r_{\text{table}}$  is 0.1946.

**Table 3**  
**Validity Test Results**

No	Variables	Items	$r_{table}$	$r_{count}$	Exp.
1	Image (I)	I.1	0.19 66	0.8 35	Valid
		I.2	0.19 66	0.8 64	Valid
		I.3	0.19 66	0.8 46	Valid
		I.4	0.19 66	0.8 46	Valid
2	Service accessories (SA)	SA.1	0.19 66	0.8 24	Valid
		SA.2	0.19 66	0.7 84	Valid
		SA.3	0.19 66	0.8 35	Valid
		SA.4	0.19 66	0.7 58	Valid
		SA.5	0.19 66	0.7 84	Valid
		SA.6	0.19 66	0.8 29	Valid
3	Customer loyalty (CL)	CL.1	0.19 66	0.8 25	Valid
		CL.2	0.19 66	0.8 07	Valid
		CL.3	0.19 66	0.8 66	Valid
		CL.4	0.19 66	0.8 01	Valid

Source: Processed data (2022).

Based on Table 3, it can be concluded that all statement items can be declared valid because each statement item has a value of  $r_{count} > r_{table}$ . Statements that are declared valid then need to be tested for reliability to see the consistency of answers and statement items obtained from respondents.

**Reliability Test Results**

Reliability testing aims to determine the extent to which the measurement results remain consistent which will be carried out statistically. Reliability testing in this study uses the Cronbach's alpha technique if  $\alpha > 0.60$ , then the questionnaire is reliable,

otherwise if  $\alpha < 0.60$ , the questionnaire is said to be unreliable (Ghozali, 2012). The following are the results of reliability testing as shown in the table below.

**Table 4**  
**Reliability Test Results**

Variables	Cronbach's Alpha	Exp.
Image (I)	0.869	Reliable
Service accessories (SA)	0.888	Reliable
Customer loyalty (CL)	0.843	Reliable

Source: Processed data (2022).

Based on Table 4, it can be concluded that all statements in this research questionnaire are reliable because each variable has a Cronbach alpha value  $> 0.60$ .

### Classic Assumption Test Results

#### Normality Test

The normality test is used to see whether in the regression model the dependent variable and the independent variable have a normal distribution or not. A good way of regression is to have the residual value which is normally distributed.

**Table 5**  
**Normality Test Results**

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.58261902
Most Extreme Differences	Absolute	.085
	Positive	.054
	Negative	-.085
Test Statistic		.085
Asymp. Sig. (2-tailed)		.069 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Processed data (2022).

Based on Table 5, it can be seen that the Asymp value. Sig. (2-tailed) is more than 0.05.

This shows that the data is normally distributed.

#### Multicollinearity Test

The multicollinearity test aims to see whether there is a strong correlation between the independent variables in a multiple linear regression model. If there is a high

correlation between the independent variables, then the relationship between the dependent variable is disturbed by the multicollinearity state can be seen from the VIF value, if the independent variable does not have multicollinearity if the VIF value is <10.

**Table 6**  
**Multicollinearity Test Results**  
**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Image (I)	.381	2.623
	Service accessories (SA)	.381	2.623

a. Dependent Variable: Customer Loyalty (CL)

Source: Processed data (2022).

The value of Variance Inflation Factor (VIF) is 2.623 for the image (I), 2.623 for the service accessories (SA). When viewed from the tolerance value of the two variables above, it shows  $VIF > 0.1$ . This shows that there is no multicollinearity between the independent variables.

**Heteroscedasticity Test**

Heteroscedasticity test aims to see whether there is a variance inequality from the residual observations with other observations. If there is an inequality, it is called a heteroscedasticity symptom. According to the basis of decision making in the Glejser test, the significant value must be less than 0.05.

**Table 7**  
**Heteroscedasticity Test Results**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.102	.562		1.960	.053
	Image (I)	-.020	.052	-.064	-.388	.699
	Service accessories (SA)	.022	.036	.100	.609	.544

a. Dependent Variable: Customer loyalty

Source: Processed data (2022).

Based on the table above, it is known that the significant value (sig). for the image (I) of 0.699, and the service accessories (SA) of 0.544. The significant value of the two variables above the image (I) and service accessories (SA) is that there is no heteroscedasticity symptom because the significant value is above 0.05.

### Multiple Linear Regression Analysis Results

The research model used in this study is multiple regression. Multiple regression is to analyze how much influence between several independent variables. This model is used to determine the effect of image (I) and service accessories (SA) on customer loyalty (CL). Based on the tests that have been carried out, the following results can be seen:

**Table 8**  
**Multiple Linear Regression Analysis Results**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	.183	.990		.184	.854		
	Image (I)	.452	.092	.431	4.936	.000	.381	2.623
	Service accessories (SA)	.335	.063	.466	5.341	.000	.381	2.623

a. Dependent Variable: Customer loyalty (CL)  
Source: Processed data (2022).

$$CL = a + b_1I + b_2SA + e$$

$$CL = 0.183 + 0.452I + 0.335SA + e$$

- a. It is known that the constant value is 0.183, meaning that if the image and service accessories are not included as independent variables, then the customer value is 0.183.
- b. The regression coefficient of image is 0.452, meaning that for every one unit increase in the image variable, customer satisfaction increases by 0.452 with the assumption that the other variables are constant.
- c. The regression coefficient of service accessories is 0.335, meaning that for every one unit increase in the service accessories variable, customer satisfaction increases by 0.335 with the assumption that other variables are constant.

**Hypothesis Test Results**

**Partial Test Results (t-test)**

The t-test aims to determine the magnitude of the effect of each independent variable on the dependent variable.

Based on Table 8, the results of the t-test show that:

- a. Results of Hypothesis Testing on the image variable (I), obtained the value of  $t_{count} = 4.936 > t_{table} = 1.98447$ , it can be concluded that  $H_{01}$  is rejected and  $H_{a1}$  is accepted. This means that the image partially has a significant influence on customer loyalty.
- b. The results of Hypothesis Testing on the service accessories variable (SA), obtained the value of  $t_{count} = 5.341 > t_{table} = 1.98447$ , it can be concluded that  $H_{02}$  is rejected and  $H_{a2}$  is accepted. This means that service accessories partially have a significant influence on customer loyalty.

**Simultaneous Test Results (F-Test)**

**Table 9**  
**Simultaneous Test Results (F-Test)**

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	632.786	2	316.393	123.769	.000 <sup>b</sup>
	Residual	247.964	97	2.556		
	Total	880.750	99			

- a. Dependent Variable: Customer Loyalty
  - b. Predictors: (Constant), Service accessories, image.
- Source: Processed data (2022).

Based on the data above, it is known that the  $F_{count}$  is 123.769 while the  $F_{table}$  is determined by looking at  $\alpha = 0.05$ . Based on the degrees of freedom and significance of 0.05,  $H_{03}$  is rejected,  $H_{a3}$  is accepted; there is a simultaneous significant effect between image and service accessories on customer loyalty.

**Coefficient of Determination ( $R^2$ )**

The coefficient of determination ( $R^2$ ) is used to regulate how far the model's ability to explain the variation of the dependent variable. The value of the coefficient of determination is between zero and one.

**Table 10**  
**Coefficient of Determination (R<sup>2</sup>)**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848 <sup>a</sup>	.718	.713	1.59885

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Service accessories, image.

Source: Processed data (2022).

The R Square coefficient is 0.718, as seen in the table above. This indicates that 71.8 percent of customer loyalty may be impacted by image and service accessories, whereas 28.2 percent of customer loyalty can be influenced by other factors not investigated in this research.

### **Image's Impact on Customer Loyalty**

According to the findings of statistical analyses using the t-test, image has a considerable impact on customer loyalty. This indicates that if the image of the Bank Aceh - Singkil Branch improves, the branch's client loyalty will grow. The image presented is the foundation for establishing consumer loyalty. The image presented will impact consumer loyalty if the physical identity and quality of outcomes are maintained. The higher the amount of client loyalty, the greater the support for the dependability of a bank type.

According to study done by Satriyanti (2012), image has a substantial impact on client loyalty. This study contradicts previous findings by Nuraini (2014), who concluded that image had no substantial influence on consumer loyalty. Studying a different region or bank might lead to distinct outcomes. Therefore, more research is required.

### **Service Accessories' Impact on Customer Loyalty**

According to the findings of statistical testing using the t-test, service accessories have a considerable impact on customer loyalty. This indicates that if the service accessories at Bank Aceh Singkil Branch grow, client loyalty will also rise. The service add-ons provided will influence client loyalty. Where there is preserving courtesy with incoming clients and talking with them. The more a bank's service



accessories, the greater the amount of client loyalty. According to study done by Nuraini (2014), service accessories have a substantial impact on client loyalty.

### **Service Image and Accessories' Impact on Customer Loyalty**

According to the findings of the F-test, image and service accessories have a substantial impact on client loyalty. With a coefficient of determination of 71.8%, this simultaneous impact is highly powerful. A bank must retain its image and service accessories while also preserving other features.

### **CONCLUSION**

On the basis of the findings of this study's data analysis and testing of hypotheses, the following conclusions may be drawn:

- a. Image variable has a significant effect on customer loyalty.
- b. Service accessories variable has a significant effect on customer loyalty.
- c. The variable image and service accessories together have a significant effect on customer loyalty.

In this study, the image that will increase customer loyalty consists of physical identity, non-physical identity, quality of results, and activity and relationship patterns, while the service accessories referred to in this study are physical evidence (tangible), reliability, courtesy, credibility, access, and communication. It is important for the banking industry to continue to maintain these indicators in order to obtain customers who are not only loyal, but will also recommend the company's products to their closest relatives.

This study uses two independent variables but has a fairly large coefficient of determination, for further researchers it is recommended to redevelop the independent variable indicators in this study and/or add other variables that are considered to have an effect on customer loyalty.

It is believed that this research will provide light on the elements that influence customer loyalty in the context of Islamic banking, hence expanding our understanding of consumer behavior and preferences in this sector. Furthermore, this localized knowledge may help the bank modify its strategy to better meet the demands and tastes of its target audience. The findings of this study can give practical insights for bank

management to make educated decisions about branding, image projection, and service offerings, eventually leading to higher customer satisfaction and loyalty.

Conducting longitudinal studies over an extended period could offer insights into the long-term effects of image and service accessories on customer loyalty, allowing for a more comprehensive understanding of customer behavior; applying a comparative analysis of the impact of image and service accessories across different branches or regions of Bank Aceh Syariah, or even across different Isla Qualitative research, for example, might give deeper insights into the underlying causes of the observed associations. Finally, it would be useful to investigate how technical improvements, such as digital banking services, affect consumer loyalty in the context of Islamic banking.

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