

Analyzing the Effect of Products and Human Resources Towards Customer Loyalty at Bank Aceh Syariah, Bireuen, Indonesia

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Abstract

Islamic bank is a business entity within the scope of Islamic Financial Institutions. The most notable difference between Conventional Banks and Islamic Banks lies in the principle of profit obtained by the bank and the customer. However, the facts on the ground, the authors find that some customers do not understand where the difference in principle lies; many customers feel that it is the same thing. Moreover, the transfer of customers from using conventional banks to Islamic banks is followed by the government, making people inevitably convert. Therefore, it is one of the problems faced by Islamic banks, where they must provide education and understanding to customers, that there is a difference between the two things. In conjunction with the present issues, this study is written to analyze the Effect of Products and Human Resources on Customer Loyalty in the Post-Conversion of Bank Aceh Syariah, Indonesia. This cross-sectional study used primary data and obtained from distributing questionnaires to 100 respondents using the convenience sampling method. The data analyzed using multiple linear regression by assisting the statistical software, namely SPSS-23. The results showed that the product positively and significantly influenced Customer Loyalty at the Post-Conversion of Bank Aceh Syariah. Also, human Resources positively and significantly influenced Customer Loyalty at the Post-Conversion of Bank Aceh Syariah. Simultaneously, Products and Human Resources positively and significantly influenced Customer Loyalty at the Post-Conversion of Bank Aceh Syariah. In conclusion, this study has successfully identified that product and human resources positively affect customer loyalty at post-conversion of Bank Aceh Syariah, Indonesia.

Keywords

Products, Human Resources, Customer Loyalty, Bank Aceh Syariah.

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