

COMPLAINTS HANDLING SATISFACTION MEDIATES BETWEEN COMPLAINTS HANDLING TO CUSTOMER LOYALTY FOR THE INDONESIAN BANKING INDUSTRY

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ABSTRACT

This study aims to explain and investigate the effect of complaint handling on complaints handling satisfaction, consequently impacting customer loyalty. This study uses 110 respondents at Conventional Commercial Banks and Indonesian Shariah banking in the DKI Jakarta – Indonesia. Path analysis modeling and mediation test using PROCESS Macro and SAS 3 with SPSS 26. The research findings explain that complaints handled correctly and adequately can increase complaint handling satisfaction. Handling customer complaints can increase customer loyalty. Complaint handling satisfaction can also increase customer loyalty. Complaint handling satisfaction acts as a mediator between the relationship of complaint handling and customer loyalty. In terms of its positive effects, customer complaints are inputs and strategic assets that provide essential knowledge for the bank to improve its performance. For this reason, the bank can manage relationship management with customers to better respond to customer complaints. The research results can act as an input for the bank's management to develop efforts to handle complaints and expand service recovery strategies, creating satisfaction in handling complaints and customer loyalty.

INTRODUCTION

Globally, banks are important financial institutions in improving the nation's economy. The bank's progress is characterized by dynamic environmental changes, especially in providing a diverse, broad, and perfect range of services (Shams et al., 2020). The financial services sector is more likely to adopt technological advances to meet the dynamic expectations of customers. Providing exceptional service is a top priority in the financial service sector. The realization of the relationship between the bank and the customer can provide customer satisfaction towards the services offered by the bank. It is undeniable that there would always be customer complaints as a result of service failures. This undesirable event is very likely to occur, requiring all stakeholders to prioritize their attention towards the service process (Gruber et al., 2009).

Customer complaints are causing by customer dissatisfaction. Complaints can be handled, and necessary changes are made to satisfy customer needs. The process of handling customer complaints should be transparent according to the complaint process which is derived from complaint handling department. Customer dissatisfaction can be calculated from expectations and performance differences (Osarenkhoe & Komunda, 2011). The causes of disappointment are relatively permanent and unchanging; dissatisfaction may be due to poor product quality, slow handling of customer complaints, lack of staff competence, and unreliable internet services (Shams et al., 2020).

Cai & Chi (2018) say that customers dissatisfied with the service should directly express complaints to the bank rather than on other media platforms. With dissatisfaction, the bank needs to handle the complaint and make changes that can realize satisfaction. Customer satisfaction is an abstract concept and a manifestation of the actual level of satisfaction. It varies from person to person and about product or services provided, so customers would use and recommend that bank's services. Handling complaints can increase customer loyalty (Carvajal et al., 2011). Customers who receive the services exceed their expectations, indicates a level of customer satisfaction.

The banks that can expedite handling the customer complaints will not lose customers by migrating customers to other banks, benefiting the bank in increased profits and positive word-of-mouth marketing (Filip, 2013). Furthermore, Handling complaints can be considered an assessment indicator of the bank's performance. Previous studies have linked complaint handling to satisfaction (Orsingher et al., 2009; Neira, 2010). Complaint handling satisfaction with customer loyalty (Amin, 2016; Iqbal & Habibah, 2017). Complaints handling against customer loyalty (Carvajal et al., 2011) and complaint handling, complaint handling satisfaction, and customer loyalty (Ahmed et al., 2020; Salim et al., 2018). However, few studies use the complaint handling satisfaction variable that mediates the relationship between complaint handling and loyalty using PROCESS Macro and SAS 3.0. So this study aims to examine the effect of complaint handling on loyalty with complaint handling satisfaction as a mediating variable.

LITERATURE REVIEW

Complaint Handling

Complaint handling is defined as the bank's strategic step in correcting service failures that cause dissatisfaction. Complaints occur because the bank does not provide the expected services to the customer, hence a service failure. It can result in customer losses (Walter et al., 2015; Walter & Ezema, 2016). Generally, customer complaints are in the form of the bank's inability to fulfill commitments, technological failures, transaction failures, lack of information, and employee competence (Neira, 2010). Incorrect complaints handling can cause customers to switch to other banks, especially when they are not satisfied with the bank's speed and quality of formal responses. The cost of losing a customer usually exceeds retaining an existing customer (Salim et al., 2018).

Complaint Handling Satisfaction

Implementation of customer experience with banks is manifested in financial transactions such as mobile banking, SMS banking, and face-to-face services. Some customers may experience disappointment with the bank's services and eventually be satisfied once the complaint is handled. Negative experiences with the bank are followed by complaints, resulting in customer losses, leading to both financial and non-financial losses (Ogbeide et al., 2017; Zairi, 2000). From a non-financial perspective, it can be in the form of bank credibility and brand image (Susanti et al., 2021). Banks can restore their credibility by providing compensation such as transaction corrections, product replacements, and transaction refunds (Homburg & Furst, 2009).

Complaint handling satisfaction is defined as customer satisfaction with the bank's attention and response to their complaints – perceived satisfaction as an evaluation of consumption experiences and expectations (Carvajal et al., 2011). This satisfaction is distinguished in transaction satisfaction, relationship satisfaction, and transaction satisfaction with financial services or services experienced by

customers. Complaint handling satisfaction determines the bank's response to complaints about dissatisfied customers (Stauss, 2002).

Customer Loyalty

Customer loyalty is defined as a positive long-term relationship between the bank and the customer. Loyalty is derived from the services felt by the customer and customer satisfaction (Moura e Sá & Cunha, 2019; Chou et al., 2019; Parasuraman et al., 2005). Previous research has also argued that one of the steps banks can take towards their customers is to provide fairness in services (Iii & Netemeyer, 2002). Banks should effectively handle problems that arise and solve them correctly to retain customers (Yu et al., 2005; Susanti, 2018).

Loyalty acts as a commitment that customers firmly hold to use the bank's services, consistently use it in the future, and recommend their services to other customers (Cheng et al., 2019). Loyalty is perceived as the extent to which customer needs, goals, and desires have been fully met.

Complaint Handling and Complaint Handling Satisfaction

One of the barriers contributing to the slow response to customer complaints is the flow of information between appointed employees. Companies need to identify the root causes of complaints (Sitko-lutek, 2010). This condition needs special attention from stakeholders to focus on restoring customer satisfaction. Complaint handling requires an effective recovery process and can then improve services. As a result, it can turn dissatisfied customers into satisfied ones, improve customer relationships, and prevent customer transfers to other banks (Iii & Netemeyer, 2002).

Research by (Carvajal et al., 2011; Ahmed et al., 2020) found that when the bank handles complaints quickly and efficiently, it will positively impact customer satisfaction. However, Ahmed and Amir (2011) reported a negative relationship, stating that the best possible handling of complaints can lead to the same satisfaction level. Therefore, this research proposes the following hypothesis:

H₁: Handling complaints can increase customer satisfaction

Complaint Handling Satisfaction and Customer Loyalty

If complaints are handled and managed correctly, the bank can maintain goodwill and gradually develop long-term relationships (Salim et al., 2018). However, many companies perceive customer complaints as a waste of time and money (Gruber et al., 2009). Achieving customer satisfaction shows a good reputation and image and subsequently results in an increased market share. Hopefully, this handling can reduce the level of complaints, resolve conflicts, manage quality, build trust and achieve customer satisfaction, so that customer complaint is handled quickly, thus retaining customer loyalty (Salim et al., 2018; Cai & Chi, 2018; Ahmed et al., 2020).

Complaint handling efforts can directly affect reuse or indirectly affect reuse intentions through perceptions of customer satisfaction. Customer loyalty is shown by recommending the bank to other customers in using their service (Rothenberger et al., 2008). Previous research has conclusively shown that satisfied customers are more likely to recommend service providers to others. According to Fornell (1992) customer satisfaction and loyalty will gain new customers and lead to market expansion. Akroush and Mahadin (2019), and Lin and Zhang (2020) found a positive relationship between customer satisfaction and loyalty. For this reason, the proposed hypothesis is:

H₂: The complaints handling satisfaction can increase customer loyalty

Handling of Complaints and Customer Loyalty

Complaint handling is defined as a form of customer dissatisfaction with the services provided. Complaint handling is a systematic step in repairing service failures to retain their customers (Rothenberger et al., 2008). The bank consistently pays attention to customer complaints. Handling, in this case, starts from solving problems, improving services, and responding to complaints. Ways to respond to customer complaints through apologies, explanations, and compensation.

In a bank, it is necessary to have a complaint management system consisting of processing complaints, organization speed, officers' response, and dedicated officers who handle those complaints. Handling customer complaints that are carried out properly results in loyal customers using the bank's services again and recommending services to others (Cheng et al., 2019).

Research findings (Tolba & Seoudi, 2015; Metwally, 2013; Neira, 2010) are that handling negative customer complaints will reduce the bank's image and lose customers. At the same time, customers are often happy when their complaints are heard, handled on time. Management that focuses on handling complaints will increase customer loyalty (Shams et al., 2020). Hence, the following hypothesis is proposed for this study:

H₃: Handling complaints can increase customer loyalty

Complaint Handling, Complaint Handling Satisfaction, and Customer Loyalty

Customer loyalty is the customer's response to the services provided by the bank, where the customer can decide to continue transacting with the bank or recommend it. This loyalty exists because the bank can respond to customer complaints effectively. If the handling of complaints can provide solutions for customers, the customers will be satisfied. It means the extent to which their needs, goals, and desires have been met (Metwally, 2013). Several studies linking complaint handling and satisfaction to customer loyalty have been done in the past (Ahmed et al., 2020; Osarenkhoe & Komunda, 2011; Salim et al., 2018). This research proposes that handling complaints can increase customer loyalty with the satisfaction of handling complaints as a mediating variable.

H₄: Complaints can increase customer loyalty through customer satisfaction

METHOD

This study uses theoretical constructs to reveal the underlying dimensions of handling customer complaints, satisfaction, and loyalty. Users of financial services who have experienced service failures are included in the population in this study. Data was collected through a structured survey with questionnaires. The research was conducted in Jakarta-Indonesia, during April-July 2021. The sample uses the Hair formula, which is 5-10 indicators (Hair et al., 2012). The sample consists of 110 respondents who have filled out the questionnaire and have experienced banking service failures. Questionnaires were distributed to respondents using concepts from Varela-Neira (2010) for the complaint handling variable and Ahmed et al. (2020), and Iii and Netemeyer (2002) for the customer satisfaction variable and customer loyalty variable from Ahmed et al. (2020) with a total of 11 measuring instruments.

The questionnaire structure is an open rating scale from 1-5, which is from disagreeing to strongly agreeing. Data processing and analysis of mediating variables were achieved using PROCESS on SPSS 26. Table 1 shows the operational variables used for each variable:

Table 1: Operationalization of research variables

COMPLAINTS HANDLING		<i>Varela-Neira (2010)</i>
1	I have high hopes that the bank will fix the problem	
2	I hope the bank does whatever it takes to guarantee my satisfaction	
3	I am sure the bank will solve the problem quickly and efficiently	
SATISFACTION WITH COMPLAINTS HANDLING		<i>Ahmed et al. (2020); Iii & Netemeyer (2002)</i>
4	I am satisfied with the way the bank handled my complaint	
5	I have a positive experience when complaining to this bank.	
6	I am delighted with the handling of my complaint	
7	In my opinion, the bank has given me a satisfactory answer to my financial problem	
CUSTOMER LOYALTY		<i>Ahmed et al. (2020)</i>
8	I will prefer to use this Bank service in the future	
9	Compared to my friends, I don't replace this bank with a new one	
10	Bank service quality is good in my opinion	
11	All of the bank's services inspire me to remain a customer	

RESULT AND DISCUSSION

Questionnaires that have been distributed to respondents obtained the results of the respondent's profile consisting of six items (gender, age, education, income, bank customers, and length of time as customers) as shown in the table below:

Table 2: Respondent Characteristics

Variable	Percent	Variable	Percent
Gender		Income	
Man	31%	No Income	19.7%
Woman	69%	Rp. 1 – 3 million	14.1%
		Rp. 3.1-5 million	32.4%
Age		Rp. 5.1-10 million	22.5%
17-23 years	48.6%	> Rp. 10 million	11.3%
24-30 years	33.8%		
31-40 years	2,8%	Customer at the Bank:	
>40 years	14.8%	Conventional Banks (BCA, Bank Mandiri, BNI & BRI)	93.7%
		Bank Syariah Indonesia	6,3%
Educations		Length of time as a customer:	
Higher Education	59.3%	< 1 years	14.8%
Fresh Graduate	33%	1-3 years	24.6%
Master	6.3%	3-5 years	21.1%
Doctoral	1.4%	>5 years	39.4%

The data above shows that conventional bank customers still dominate compared to Islamic banks. This condition is attractive because, as the country with the largest Muslim population in the world, the level of concern for Islamic bank users is still in the minority category. It is a challenge for further research that will specifically examine Islamic banking regarding the services provided, customer complaints, and how banks can handle customer complaints, becoming loyal customers.

The design of the questionnaire is carried out by conducting a literature study from articles and previous research. The preliminary analysis was conducted on 30 randomly selected respondents. The validity of the questionnaire was measured using Pearson correlation and reliability measurement using

Cronbach's Alpha. The Pearson correlation value is above 0.361 for the Cronbach Alfa value of 0.60, which means that all research instruments are valid and reliable and can continue the research.

Table 3: Validity Test

Variable	Pearson Correlation		
	1	2	3
CH	0.87		
	0.74		
	0.88		
SCH		0.93	
		0.89	
		0.90	
		0.83	
CL			0.81
			0.78
			0.93
			1

Table 4: Reliability Test

Variable	Cronbach Alpha	N
CH	0.775	3
SCH	0.92	4
CL	0.851	4

The results of the direct relationship test use a simple linear regression test to examine whether the handling of complaints has a positive influence on complaints handling satisfaction and customer loyalty, using Process Macro for SPSS and SAS 3.0 by Andrew F.Hayes to test the hypothesis. (Hayes, 2013; Hayes & Rockwood, 2017).

Table 5: Regression Test Results Model 1 (H₁)

	β	S.E	t	Sig
Constant	2.46	1.92	1.28	0.20
Complaint Handling	1,02	0.14	7.10	**0,00
R ²	0.32			
R	0.56			
F-Value	50.36			
Note: **p<0.05 (5%)				

Table 6: Model Regression Test Results (H₂ & H₃)

	β	S.E	t	Sig
Constant	0.93	1.13	0.83	0.41
Complaint Handling (CH)	0.63	0.10	6.25	**0,00
Complaint Handling Satisfaction (CHS)	0.46	0.57	8.27	**0,00
R ²	0.69			
R	0.83			
F-Value	121,49			
Note: **p < 0.05 (5%)				

The regression tests in tables 5 and 6 show:

$$\text{Complaint Handling Satisfaction} = 2.46 + 1.02 \text{ CH}$$

$$\text{Customer Loyalty} = 0.93 + 0.63\text{CH}$$

$$\text{Customer Loyalty} = 0.93 + 0.46\text{SCHS}$$

The above equation means that the satisfaction of handling complaints increases by 1.02 units if complaint handling increases by one unit. Likewise, customer loyalty increases by 0.63 units if customer satisfaction increases by one unit. Meanwhile, customer loyalty increase by 0.46 units if the handling of complaints increases by one unit. The customer loyalty variable with R-Square (R^2) value of 0.69, explains 69% of customer loyalty is explained by complaint handling and complaints handling satisfaction. In contrast, the remaining 31% is explained by other variables not examined in this study. The R-Square (R^2) value coefficient of determination is 0.32, meaning that 32% of the complaint handling satisfaction is described by the complaint handling satisfaction; the variables outside the model explain other 68% variations.

The F test obtained an F count of 50.36 for handling complaints on complaint handling satisfaction and 121.49 for complaints handling and complaint handling satisfaction on loyalty. The significance level is 0.000 (<0.05), then this regression model is significant and can be used to predict complaint handling, satisfaction, and loyalty partially. The significance probability value is <0.005 , so that H_1 , H_2 , and H_3 are supported means that the complaint handling variable positively affects the complaint handling satisfaction variable (H_1). The complaint handling satisfaction variable positively affects loyalty (H_2), and the complaint handling variable positively impacts loyalty (H_3).

The analysis of the effect is described in table 7 below:

Table 7: Effect Overview

Effect	B	LLCI	ULCI	P	Comments
<i>Total Effect</i>	1.10	0.89	1.31	0.00	
Satisfaction Complaint Handling-Customer Loyalty					
<i>Direct Effect</i>	0.63	0.43	0.83	0.00	
Complaint Handling-Customer Loyalty					
<i>Indirect Effect</i>	0.47	0.29	0.67	0.00	<i>Partial Mediation</i>
Complaint Handling – Customer Loyalty through Satisfaction Complaint Handling					

The direct effect of complaint handling on customer loyalty ($B=0.63$, $p<0.05$) was lower than the total value of complaint handling on loyalty ($B=1.10$, $p<0.05$). Both had a significant effect at $p<0.05$. The mediating result of the impact of complaint handling satisfaction on loyalty 0.67 (ULCI) from this value shows that the range is not too far and does not pass zero, so the pure weight of the effect is not equal to zero. Thus, it can be said that the 95% confidence level of complaint handling satisfaction provides a significant mediating impact; however, because there was no significant increase after the mediator was controlled and the direct effect was still significant, handling satisfaction partially mediated the relationship between complaint handling and loyalty. It supports the proposed hypothesis (H_4 is accepted).

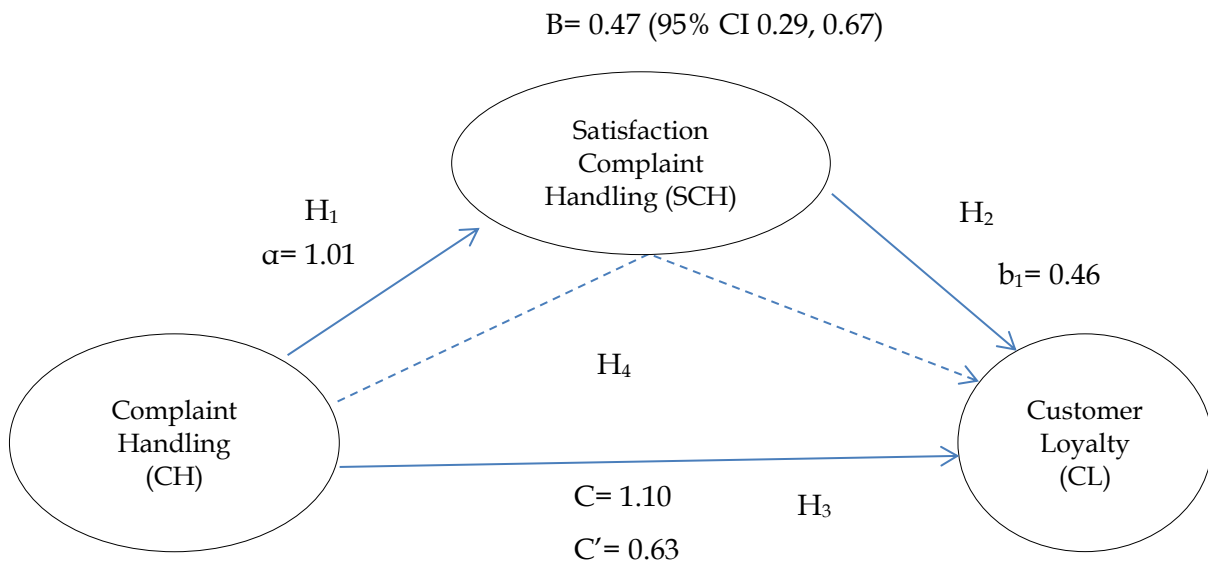


Figure 1: Research Model

The purpose of this study is to investigate the antecedents of complaint handling satisfaction and loyalty in the perspective of complaint handling in the banking service industry. Based on the results of this study, all hypotheses were accepted. These results are consistent with handling complaints in the banking service industry (Shams et al., 2020; Varela-Neira, 2010; Carvajal et al., 2011; Simon, 2013; Cai & Chi, 2018; Morgeson, 2020; Ogbeide et al., 2017). The research findings above explain that measuring the bank's quality and performance is measured by how good the product is or the high level of profitability of the bank, but what is sometimes overlooked is how to handle customer complaints arising from service dissatisfaction or service failures.

Banks have to do a lot to turn disappointed customers into loyal customers because sometimes complaints are not confirmed by the bank's management; eventually, the bank will lose customers as their assets. Sometimes complaints are considered troublesome, but customer complaints are inputs and strategic investments that provide essential knowledge for the bank to improve its performance if viewed positively. The significance of handling complaints on loyalty is very high for customers who are satisfied with handling these complaints.

Dissatisfaction with handling complaints is closely related to negative customer attitudes or electronic word of mouth (e-WOM), such as changing active customers to passive ones, reducing the intention to consume other bank products, and not recommend the bank to other relatives. Complaint handling is not just about apologizing to the customer. Instead, it requires more concrete actions to satisfy the customer.

CONCLUSION

Current research results explain that proper complaint handling and proper management of customer complaints will reduce adverse effects and post-recovery responses that are beneficial and satisfying. On the one hand, complaint handling has a crucial role in overall satisfaction, increasing loyalty and ultimately increasing the bank's credibility. The bank's seriousness in handling these complaints needs to be supported by technology, human resource competencies, commitments, and products offered.

Suggestions that the bank can improve in increasing loyalty include technology support that is easily accessible and informative. The bank's management listens attentively to understand specific complaints, and staff needs to be given training and development regularly to improve competence.

Bank performance can improve by considering loyalty as the main factor to increase customer transactions. Handling complaints quickly, accurately, effectively, and thoroughly can reduce dissatisfaction at the lowest level. We consider customer complaints as input and the highest opportunity for problem-solving to increase customer trust, market share, and corporate image.

This article presents research conducted in the DKI Jakarta-Indonesia area with respondents who have transaction experience with many banks, so they cannot provide input on one bank. The research scope is only in one location. Further research can specifically conduct conventional banking or sharia banking with a broader range of research.

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