

The Effect of Service Quality and Complaint Handling on Customer Loyalty of Bank Syariah Indonesia Regional IV Jakarta 1

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Abstract

Bank Syariah Indonesia (BSI) is the result of the merger of three Islamic banks, namely BRI Syariah, Bank Mandiri Syariah, and BNI Syariah, which became a new entity. The availability of various Islamic bank products such as services and products, makes Islamic banks a credible financial system that can be enjoyed by all levels of society. However, problems in terms of service often occur in the implementation of financial activities. This problem can cause complaints from customers. Customer complaints usually develop when the customer's impression of the desired service is different from what is expected. The objectives of this study are 1) To determine the quality of service to customer loyalty of all Bank Syariah Indonesia Branches under the coordination of Region IV Jakarta 1. 2) To determine the handling of complaints against Bank Syariah Indonesia customer loyalty in all branches under the coordination of Region IV Jakarta 1. 3) To determine the quality of service and handling of complaints simultaneously on the loyalty of Bank Syariah Indonesia customers in all branches under the coordination of Region IV Jakarta 1. The research method used is the correlation method with quantitative research type. The research results are as follows: 1) Based on the results of regression analysis partially customer loyalty has a significant effect on service quality, this is indicated by the Sig value. customer loyalty variable is smaller than \square or $0.000 < 0.05$. 2) Based on the results of partial regression analysis, it is concluded that Complaint Handling has a significant effect on service quality, this is indicated by the Sig value. the Complaint Handling variable is smaller than \square or $0.000 < 0.05$. 3) Based on the results of the coefficient of determination test, it is concluded that customer loyalty and Complaint Handling jointly affect service quality by 97.5% while the remaining 2.5% is influenced by other factors outside this research model, then from the results of the F test it is concluded that customer loyalty and Complaint Handling jointly affect service quality because the Sig. value is smaller than \square or $0.000 < 0.05$.

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1. INTRODUCTION

In the current era of modernisation, Islamic financial institutions are quite rapidly inseparable from the expansion of Islamic banking. The implementation of a company's marketing strategy must be in line with the development of the financial industry, and continue to innovate in providing services to the community to maintain customer loyalty.

According to Wijayanto (2015) Quality service is one of the advantages of competitive energy for companies as a comparison of bank selection criteria. Therefore, banks are always required to improve service quality and create innovation continuously. The higher the quality in a bank's service, the higher customer satisfaction can be perceived. Because

it is very close to the influence of service quality on customer or customer satisfaction with a bank so that it allows the bank to master expectations and needs, which means it wants to get customer loyalty. Several dimensions of service quality that are often referred to are Reability, Assurance, Tangibel, Empathy and Responsiveness.

In addition, according to Griffin (2005), loyal customers are those who are very satisfied with a product or service so that they have the enthusiasm to introduce it to anyone they know. The dimensions of loyalty according to Kotler and Keller (2016: 57) are Repeat Purchase (repeated purchases), Referalls (recommending the company to the closest person) and Retention (having resilience, not easily influenced by competing products / services). Customer loyalty to a product and service is based on certain factors. In this study, these factors will be the research variables. There are several factors that affect customer loyalty, including service quality and complaint handling.

According to Kotler (2005) loyalty is a form of strong relationship between customers and companies. Customer loyalty is related to customer satisfaction, because customer loyalty will be created if the customer is satisfied with the services provided by the bank. The level of customer satisfaction is a comparison between the value of services received and what the customer is expected to receive (Kotler, 2016).

The success of Islamic banks is largely determined by the quality of their services. In order to realise the development and progress of Islamic banking in the present and future, it is very important to provide high quality services. Increasing the profitability of the company requires providing exceptional service with a sense of comfort to customers and convincing them that the bank offers high quality services and goods (Beerli, et. al 2004). The term service quality refers to the customer's assessment of the level of service received with the expected level of service (Suryani, 2015). If the service meets expectations, then the service quality is considered good and satisfying.

According to Pungky Oktaviani (2019) customer loyalty can be influenced by how complaints are handled. Handling complaints is a manifestation of the company's (bank's) strategy and tactics in the face of better competitors' plans and tactics. Customer complaints are currently one of the most important aspects of a bank's ability to grow and develop, because if customers do not receive adequate service when making complaints, they will quickly switch. According to Salay (2008) a good complaint management process can influence customer loyalty and prevent them from switching banks.

Handling complaints effectively allows turning dissatisfied customers into extensive product/service customers, and even committed customers. According to Tjiptono (2008) there are at least four important aspects of complaint handling, namely empathy, speed, fairness or justice, and convenience.

Islamic banking is a financial institution engaged in services that applies sharia principles in its operational system. In the scope of the business organisation being run, customer loyalty plays a very important role. In line with the development of Islamic banks, to achieve competitive advantage through long-term relationships between companies and customers, companies must build loyalty to their customers.

Bank Syariah Indonesia (BSI) is the result of the merger of three Islamic banks namely BRI Syariah, Bank Mandiri Syariah, and BNI Syariah into a new entity. The availability of various Islamic bank products such as services and products, makes Islamic banks a credible financial system that can be enjoyed by all levels of society. Bank Syariah Indonesia provides service facilities in every transaction, including complaint services, such as through the BSI Mobile application, Bank Syariah Indonesia website and Aisyah's live chat through www.bankbsi.co.id,

However, problems in terms of service often occur in the implementation of financial activities. This problem can cause complaints from customers. Customer complaints

usually develop when the customer's impression of the desired service is different from what is expected. However, the bank cannot avoid complaints, the bank must be able to respond to these problems in accordance with established procedures.

Until now, after almost 2 years of transition from the merger of 3 subsidiaries, namely BNI Syariah, BRI Syariah and Mandiri Syariah to BSI (Bank Syariah Indonesia) with the portion of BSI shares, currently owned by PT Bank Mandiri Tbk. or BMRI (50.83 percent), PT Bank Negara Indonesia Tbk. or BBNI (24.85 percent) PT Bank Rakyat Indonesia Tbk. or BBRI (17.25 percent) and other shareholders, including the public (7.08 percent). There are still several public complaints, including the quality of mobile banking services and unstable / down ATM machines, seeing this phenomenon, companies must analyse and understand the supporting aspects that can increase customer loyalty (idxchannel, 2021).

One of the offices of BSI Region IV Jakarta 1, which is located in the Wisma building. mandiri 1 2nd floor jl. m.h thamrin central jakarta which oversees 149 branches throughout Bekasi, Jakarta, Cilegon Serang, in building customer loyalty, namely.

By fostering good relationships with customers, BSI Region IV Jakarta 1 participates when there is a customer complaint problem by sending one of its employees or more precisely Regional Service Quality, to assist the Branch manager by directly visiting the customer's home who made a complaint and explaining the chronology and facts in the field with a little gift for the customer, Customer complaints are very concerned by BSI Region IV Jakarta 1 must be handled properly so that customers still have strong loyalty. Banks make various efforts to maintain customer loyalty. Handling complaints effectively is one form of service implementation. The complaint itself occurs due to dissatisfaction with bank services. If this is not followed up, complaining customers are likely to switch to another bank and tend to spread unpleasant news to others.

Based on previous research conducted by Cut, et al (2019), Anindhyta Budiarti (2011), and Mustofa (2016), it states that service quality and complaint handling have a significant effect on customer loyalty. This study suggests that the more service quality and complaint handling increase, the more customer loyalty increases.

Seeing the description above about the existing phenomenon, the authors are interested in conducting research entitled "The Effect of Service Quality and Complaint Handling on Customer Loyalty of Bank Syariah Indonesia Regional IV Jakarta 1".

2. METHODS

This research uses Quantitative research methods with a survey approach through data collection techniques with questionnaires. Quantitative data is data in the form of numbers or qualitative data raised, Sugiyono (2017). The survey method, is a structured questionnaire given to respondents, where the questionnaire is designed to obtain specific information based on the questions asked to the respondent. Quantitative data in this study are the results of the questionnaire distributed by researchers to customers.

Population and Sample

According to Sugiyono (2017: 80) population is a generalisation area consisting of: objects / subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions. The population in this study were all customers at Bank Syariah Indonesia, totalling 295 people.

The sample according to Sugiyono (2017: 81) is part of the number and characteristics of the population. If the population is large and the researcher is unlikely to study everything in the population, for example due to limited funds, energy, and time, then the researcher can use a sample taken from that population. The sample in this study refers to Suharsimi Arikunto's opinion of $25\% \times 295 = 73.75$ rounded up to 74 people. The sampling

technique used in this study was to use a simple random sampling technique (Simple Random Sampling).

3. RESULTS AND DISCUSSION

Partial Hypothesis Testing (t test)

**Hasil Uji T
Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.730	.578		6.448	.000
Kualitas Pelayanan(X1)	.652	.067	.696	9.659	.000
Penanganan Keluhan(X2)	.238	.058	.298	4.138	.000

a. Dependent Variable: Loyalitas nasabah(Y)

From the results of the SPSS output above, the following conclusions can be drawn:
Effect of Service Quality (X1), on Customer Loyalty (Y)

Based on the t test the effect of Service Quality on customer loyalty count > t table (9.659 > 1.980) with a significant value of 0.000 < 0.05, then Ho is rejected Ha is accepted, meaning that Service Quality partially has a significant positive effect on service quality.
The Effect of Complaint Handling (X2) on Customer Loyalty (Y)

Based on the t test the effect of Complaint Handling on customer loyalty t count > t table (4,138 > 1,980) with a significant value of 0.000 < 0.05, then Ho is rejected Ha is accepted, meaning that Complaint Handling partially has a significant positive effect on service quality.

Simultaneous hypothesis testing (F test)

According to Ghozali (2011: 98), to make a decision to reject or accept the null hypothesis (Ho) is as follows:

Quick look: if the F value is greater than 4 then Ho can be rejected at 5% confidence level. In other words, we accept the alternative hypothesis, which states that all independent variables simultaneously and significantly affect the dependent.

Comparing the calculated F value with the F value according to the table. If the calculated F value > the F table value, then Ho is rejected and Ha is accepted.

4. CONCLUSIONS

Based on the results of the analysis and discussion that has been carried out, the following conclusions can be drawn:

Based on the results of regression analysis partially customer loyalty has a significant effect on service quality, this is indicated by the Sig value. customer loyalty variable is smaller than(or 0.000 < 0.05.

Based on the results of partial regression analysis, it is concluded that Complaint Handling has a significant effect on service quality, this is indicated by the Sig value. the Complaint Handling variable is smaller than(or 0.000 < 0.05.

Based on the results of the coefficient of determination test, it is concluded that customer loyalty and complaint handling jointly affect service quality by 97.5% while the remaining 2.5% is influenced by other factors outside this research model, then from the results of the F test it is concluded that customer loyalty and complaint handling jointly affect service quality because the Sig. value is smaller than(or 0.000 < 0.05.

5. ADVICE

Based on the above conclusions, the following suggestions can be made:

For employees

Customer loyalty and complaint handling have a very strong influence on service quality. Therefore, employees must continue to maintain a conducive work atmosphere and continue to establish good communication.

For the company

It is hoped that for the company the results of this study can be used as input and evaluation material regarding the effect of customer loyalty and Complaint Handling on service quality.

For future researchers

For future researchers, they should conduct this research with other variables because there are still many factors that can affect service quality.

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