
Focusing on Complaints Handling for Customer Satisfaction and Loyalty: The Case of Indonesian Public Banking

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Abstract:

The purpose of this study is to examine and explain the effect of customer complaints handling and the quality of bank services on customer loyalty to public sector banks owned by the government in Jakarta, Indonesia. These banks have been the subject of several complaints to the Indonesian Consumer Foundation and the Financial Services Authority.

The variables in this study are the quality of bank service (6 indicators), the handling of customer complaints (4 indicators), the customer loyalty (3 indicators) and the customer satisfaction (5 indicators). A total of 275 respondents from four state-owned commercial banks have been used.

The study presents a proposed conceptual model, which is a key determinant of customer loyalty. The results show that the quality of the service has a positive effect on satisfaction, but the quality of service does not affect customer loyalty.

Customer complaints have a positive effect on satisfaction, but the handling of customer complaints has no effect on customer loyalty. The customer satisfaction has a positive effect on customer loyalty. The result of mediation path hypothesis testing shows that the influence of service quality on customer loyalty can be mediated by customer satisfaction showing positive relationship. The influence of complaints on customer loyalty can be mediated by customer satisfaction showing a positive relationship also.

Complaint handling has the greatest coefficient value in creating customer satisfaction and impacting customer loyalty. The study develops a framework for further research with more variables and indicators.

Keywords: *Quality of bank service, handling customer complaints, customer satisfaction, customer loyalty, public sector banking.*

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1. Introduction

Data from the International Monetary Fund (IMF) Prediction in April 2017, shows that Indonesia's Domestic Product (GDP) is number 15 out of 191 countries in the world, and Indonesia is the only ASEAN country that has entered the G20. Total turnover of money in Jakarta, has reached 80% in Indonesia, and there are 166 commercial banks. There is intense competition between banks in Indonesia and thus, customer loyalty is very important in this rapidly changing banking industry. Government regulation, technology and sophistication of banking services force customers to evaluate their business practices in earnest (Salim *et al.*, 2017).

Financial institutions around the world are re-examining how they meet current customer needs and developing business plans to adapt strategically and remain competitive. Based on data from the Indonesian Consumers Foundation (YLKI), complaints against bank customer service standards have increased from 2012 to 2017. Banking service complaints dominate complaints to YLKI, accounting for approximately 17.09% of total complaints by 2015. The number of complaints has become a topic of interest amongst academics and researchers (Kompas, 2016).

The Financial Services Authority (OJK), which acted as banking supervisor from 2013-2016, has received 802,746 complaints (53% of total complaints received). A total of 76 cases have not been completed/settled (Kompas, 2016). The purpose of this study is to examine complaints against Bank Mandiri that received 22 complaints, BNI which received 16 complaints, BRI which received 13 complaints, to YLKI as a third party in 2015. For the bank, customer loyalty is very important.

In order to be competitive, many banks are investing in improving existing resources to maintain and enhance customer loyalty. They are also trying to get feedback on how to maintain and improve customer loyalty. For banks in Indonesia, customer loyalty will increase fund growth due to customer deposits, demand deposits, savings, time deposits, loans and other services. The concept of customer loyalty has gained the attention of researchers and practitioners over the last three decades (Roig *et al.*, 2009).

Therefore, the purpose of this study is to develop a customer loyalty model that continues to increase by improving the handling of customer complaints, the quality of bank services and the customer satisfaction as follows: (1) test and explain the influence of service quality on customer loyalty; (2) test and explain the effect of customer satisfaction in mediating the quality of service to customer loyalty; (3) testing and explaining the effect of customer complaints handling on customer loyalty; (4) testing and explaining the effect of customer satisfaction in mediating the handling of customer complaints against customer loyalty (Salim *et al.*, 2017).

2. Literature Review

Loyalty is used to indicate when a customer wants to continue using the product in the long run and provide recommendations to business partners and associations (Lovelock *et al.*, 2009). Rust and Zahornik (1993) found that there were more difficulties involved in attracting new customers than in retaining old customers. According to Matzler and Stahl (2000), customer retention is important in securing revenue, and usually results from reduced transaction costs by customers. Swastha and Handoko (2000) mention five factors that affect customer loyalty: product quality, service quality, emotions, prices, and their costs. Customer loyalty indicators include recurring purchases (loyalty in product purchases), retention (rejection of negative effects on companies), and referrals (referring to the total existence of the company). Therefore, banks must manage customer complaints to achieve customer satisfaction and increase retention (Salim *et al.*, 2017).

Dissatisfaction is one of the reasons why customers switch to other banks (Manrai and Manrai, 2007). When customers feel that the bank is not handling their complaints properly, they file a complaint to the bank supervisory agency. This is a complaint to a third party according to Singh's classification (1988). If the company's response satisfies the customer, the customer may be loyal. Conversely, ineffective responses disappoint customers and encourage them to leave the company (Hulten, 2012). Baker *et al.* (2015) found that customers who experience negative emotions with their services usually do not respond verbally and tend to lodge complaints with third parties. With increasingly saturated market conditions, target achievement depends heavily on a thorough analysis of motivation, satisfaction, and loyalty (Yoon and Uysal, 2005). Trust and customer satisfaction affect customer loyalty (Akbar and Parvez, 2009).

The marketing concept states that achieving organizational goals depends on understanding the needs and wants of the target market and delivering desired outcomes better than other competitors (Kotler and Armstrong, 2014). Customer satisfaction depends on perceived product performance relative to buyer expectations. Satisfaction is a function of perception and impression of performance and customer expectations. If performance is below expectations, customers will not be satisfied. If performance meets expectations, customers will be satisfied. If performance exceeds customer expectations, customers will be happy (Kotler and Armstrong, 2014). Measurement of customer satisfaction and customer's competitors can be done with several methods. Kotler *et al.* (2004) identified four methods for measuring customer satisfaction: (1) complaints and suggestions systems; (2) pretending to be customers; (3) cease to be customers; (4) customer satisfaction surveys.

Based on the concept of the zone of indifference adopted from Everelles and Leavitt (1992), Santos and Boote (2003) identified four types of emotions that occur after purchase: (1) fun; (2) satisfaction (indifferent positive); 3) acceptance (negative ignorance); (4) dissatisfaction.

Behavior that leads to a complaint can occur if the perceived performance of a good or service falls between the minimum tolerable expectations and the worst expectation imaginable. Grievance behavior can also occur if perceived performance is between an adequate level of expectation and a tolerable minimum expectation. With the increase in negative attitude complaints develop in intensity.

Quality of service can be determined by comparing consumer perceptions of the actual service they receive. If the service received is perceived as expected, then the perceived quality of service is high. If the service received exceeds expectations, the perceived service quality is very high (Parasuraman *et al.*, 1985). Conversely, if the received service is lower than expected, then the service is perceived as low quality. Bahoosh *et al.* (2004) identified key priorities affecting bank customer satisfaction in Tehran. Quality is a multi-dimensional concept, which includes five main dimensions: (1) reliability; (2) responsiveness; (3) assurance; (4) empathy; (5) tangibles (Parasuraman *et al.*, 1988). Special services for the banking industry are known as Bank Service Quality (BSQ). Bahia and Nantel (2000) developed BSQ (Effectiveness, Assurance, Access, Price, Tangible, Service Portfolio, Reliability) for the Servqual concept and the service quality measurement concept. The Servqual concept is heavily criticized for its shortcomings. In building quality services for banking services, Bahia and Nantel (2000) use the 7P marketing mix framework, as developed by Boom and Bitner (1981).

In other studies service quality level variables were seen as the basis for determining the level of customer satisfaction and its impact on customer loyalty. But the results of these researchers varied. The first research group found that service quality directly affected customer loyalty (Hyun, 2010; Carrillat *et al.*, 2009; Ravichandran, 2010; Pollack, 2009; Ziaul Hoq, 2009). However, two groups of researchers found that service quality had no effect on customer loyalty (Bastos and Gallego, 2008; Dalrymple, 2009). Another group of researchers found that service quality did not significantly affect customer satisfaction or customer loyalty (Sahadev and Keyoor 2008; Stum and Thierry, 1991; Reichheld, 1993). In connection with this, this study aims to prove that the quality of service affects customer satisfaction. Furthermore, customer satisfaction will mediate the influence of the quality of bank services on customer loyalty.

3. Research Hypothesis

3.1 The relationship between the quality of bank services and customer loyalty

The customer service structure is one dimension of service quality that has a significant positive effect on customer satisfaction, which in turn has a significant positive impact on customer loyalty (Santouridis and Trivellas, 2010). Ganguli and Roy (2011) found that customer service has a significant positive impact on customer satisfaction and customer loyalty. The first hypothesis is:

H1: Higher service quality will result in higher customer loyalty.

3.2 Customer satisfaction in mediating customer service quality and customer loyalty relationships

Service quality, price, and convenience of justice services have a positive impact on customer satisfaction and customer loyalty (Kaura *et al.*, 2015). Customer satisfaction turns out to act as a mediating variable and is an antecedent to customer loyalty. Santouridis and Trivellas (2010) show that customer service and pricing structures, including billing systems, have a significant positive effect on customer satisfaction, which in turn have a significant positive impact on customer loyalty. The role of customer satisfaction mediation on service quality and customer loyalty is also emphasized. Ganguli and Roy (2011) found that customer service has a positive and significant impact on customer satisfaction and customer loyalty. Furthermore, customer satisfaction has a significant positive impact on customer loyalty. Therefore, the second hypothesis is:

H2: Higher customer satisfaction in mediating the quality of bank services will result in higher customer loyalty.

3.3 Handling customer complaints and customer loyalty

Singh (1988) found that, the banking industry must manage customer complaints appropriately to achieve customer satisfaction and maximize retention. When customers feel that the bank has not properly responded to their complaints, they are likely to file a complaint with the regulatory body. Therefore, the next hypothesis is:

H3: Better customer complaint handling will result in higher customer loyalty.

3.4 Customer satisfaction in mediating customer complaints handling and customer loyalty

Customer complaints are "*expressions of dissatisfaction on behalf of consumers to responsible parties*" (Landon, 1977). Complaint management is critical to a successful business because it affects the company's relationship with all its customers. The results indicate the high level of customer company orientation (Chebat *et al.*, 2011; Estelami, 2003). If the company's response satisfies the customer, the customer remains loyal. Conversely, ineffective responses tend to upset customers and encourage them to leave the company (Hulten, 2012). Manrai and Manrai (2007) show that discontent is one of the reasons why customers switch to other banks. Therefore, the next hypothesis is:

H4: Higher customer satisfaction in mediating customer complaint handling will result in higher customer loyalty.

4. Results

In the first part the authors present the results that includes descriptive statistics of respondents' answers and analysis of research data which includes analysis of research instruments, structural model, test results and hypothesis testing. After that a discussion of research results that includes analysis of dimensional mediation and discussion of research results will be presented. Questionnaires collected during the study period were 275. The recapitulation of the number of questionnaires returned

from the research unit show that the majority of respondents (100) came from Bank Negara Indonesia, followed by the Bank Rakyat Indonesia (as many as 88 respondents), 76 respondents came from Bank Mandiri and 11 respondents from customers of State Savings Bank. The majority of respondents are female customers, as many as 154 respondents and men constituted 121 of the respondents. The respondents fell into the following age groups: the majority of respondents (161) are of a young age 15 - 26 years followed by customers whose age was between 27-38 (as many as 58 respondents). 24 of the customers were between 39-50 years of age and 32 respondents were aged between 51-64 years.

With reference to the education level, the majority of customers have Diploma 3 education level (as many as 168 people) followed by customers with a bachelor's education level (as many as 54 people) and those with a Master/Ph.D amounted to 45 people. There are only 2 customers with Primary school education level, 2 people have a Junior high school level of education and 4 respondents went to Senior high school. These results are expected to represent the object of research indicating that the higher the level of education, the decision level in using a bank product is more rational. Looking at the type of work the respondents have, the majority are customers who are in employment (as many as 172 respondents), followed by clients who are civil servants/military/police (as many as 33 respondents), 32 respondents were involved in mahassiswa work and there were 9 entrepreneurs.

4.1 Descriptive statistics

Descriptive statistics is an elaboration of the respondent's answers that aims to provide answers or descriptive data that is evaluated from the mean (average), standard deviation and minimum (min), and max (max). Mean is the average value of all respondents whereas standard deviation is a variation of respondents' answers. If the standard deviation value given is close to zero, then there isn't a lot of variation in the respondent's answer, but if the standard deviation given is far from zero, then the respondent's answers are more varied. Minimum value is the answer (scale) lowest selected by respondents and the maximum value is the answer (scale) highest answer selected by the respondent. In this study only the mean value of respondents of each variable will be presented.

In Table 1 the results of statistical test descriptive on Service Quality variables show an average value of 3.8095 which explains that the majority of respondents have an standard value on the quality of services provided by the Bank. The lowest average value is in the price dimension with an average value of 3.1691 which explains the customer's perception of administrative cost in the bank is relatively cheap, the loan interest rate is relatively cheap and interest rate is attractive.

Table 1. Descriptive Statistics of Service Quality Variables

<i>Dimension</i>	<i>Mean</i>
Effectiveness and Guarantee	3,9976
Access	3,7056
Price	3.1691
Physical evidence	4.0392
Portfolio of services	4.2664
Reliability	3.6788
Service Quality	3.8095

Source: Data Processed.

In Table 2 descriptive statistical test results on customer complaints handling variables show an average value of 3.6190 which explains that the majority of respondents have a value agreed on the handling of customer complaints provided by the Bank. The lowest value is in the negative sound dimension with an average value of 3.55. It can be explained that the customer's perception of the bank conveys a negative vote to a third party, on handling the complaints of the bank service and the negative voice of the customer if not resolved by the bank properly will cause dissatisfaction to be concerned by the Bank.

Table 2. Descriptive Statistics of Customer Complaints Handling Variables

<i>Dimension</i>	<i>Mean</i>
Fixed / Compensated	3.6840
Commitment	3.6494
Switch Bank	3.5839
Negative sound	3,5584
Handling of Customer Complaints	3.6190

Source: Data Processed.

Table 3 shows the results of statistical test descriptive on customer satisfaction variables which indicate an average value of 3.9052 which explains that the majority of respondents have a standard value agreed on satisfaction to Bank customers. The lowest average value is in the Reliability dimension of 3.7597. Although the lowest value, the dimension of reliability is still in the assessment of customer perceptions.

Table 3. Descriptive Statistics of Customer Satisfaction Variables

<i>Dimension</i>	<i>Mean</i>
Physical	4.0349
Reliability	3.7597
Responsiveness	3.8642
Warranty	4.0085
Empathy	3.8589
Satisfaction	3.9052

Source: Data Processed.

In Table 4 the results of statistical test descriptive on customer loyalty variables show an average value of 3.8230 which explains that the majority of respondents

have agreed on this value to loyalty becoming a customer. The lowest average value is in the emotional dimension of 3.722. Despite the lowest value, the emotional dimension is still in the perception of the customer's acceptance.

Table 4. Descriptive Statistics of Loyalty Variables

<i>Dimension</i>	<i>Mean</i>
Cognitive	3.7372
Emotional	3.7226
Behavior	4.0091
Loyalty	3.8230

Source: Data Processed.

4.2 Data Analysis of Research Results

Data analysis of research result and discussion consist of: (1) analysis of research instrument; (2) structural model test results and hypothesis testing; (3) dimensional mediation analysis; (4) discussion of research result.

4.2.1. Analysis of Research Instruments

Analysis of research instruments was conducted to test whether the research instrument used has met requirements as a good measuring tool (Emery *et al.*, 1995). The characteristic of a good measuring instrument is that it must be accurate, easy, and efficient to use. According to Emery *et al.* (1995) and Cooper *et al.* (2001) there are three main characteristics to evaluate the measuring instrument, namely validity, reliability and practicality. The results of the reliability test and the validity of the research samples carried out with the Smart PLS program are presented in Table 5.

Table 5. Pretest Validity and Reliability

<i>Cronbach's Alpha rho_A</i>	<i>Composite Reliability Average Variance Extracted (AVE)</i>			
Satisfaction	0.969	0.974	0.972	0.548
Service Quality	0.920	0.926	0.930	0.417
Customer Loyalty	0.920	0.925	0.939	0.724
Handling Complaints	0.944	0.963	0.951	0.43

Source: Data Processed.

Variables, service quality, and complaint handling still have an AVE value which is <0.5 so it is necessary to dispose of the indicator with the loading factor <0.7. The testing step is done by looking at the invalid indicators in the research model. The indicators are said to be reliable when the outer-loading value is between 0.4 to 0.7 and the composite reliability is greater than 0.7 (Kwong and Lee, 2011). While validity is measured with AVE, the value must be greater than 0.5. In the validity test, it is known that the AVE value for the service quality variable, and the complaint handling has not met the criteria due to the AVE value being <0.5. The research instrument of these variables is adjusted by looking at the indicator with the lowest outer loading value. In case of an invalid indicator, then the indicator is reanalyzed by running the program again and the results can be seen in Table 6.

From Table 6 it can be seen that the loading values of each indicator are between the minimum values of 0.4 to 0.7 and the value of composite reliability is greater than 0.7, so it can be said to be reliable. In testing the validity, one can see that the value of AVE for all variables already meet the criteria with the value of $AVE > 0.5$. After discharging the invalid indicator the following results are obtained:

Table 6. Validity and Reliability

<i>Cronbach's Alpha, rho_A</i>	<i>Composite</i>	<i>Reliability</i>	<i>Average Variance Extracted (AVE)</i>
Satisfaction	0.964	0.965	0.967
Service Quality	0.879	0.881	0.903
Customer Loyalty	0.901	0.907	0.924
Handling Complaints	0.962	0.963	0.965

Source: *Processed Data.*

4.2.2 Structural Model Test Results

To test the relationship hypothesis between variables, structural modeling using SmartPLS 3.0 is used. From the output calculation after the program run, the authors obtained R2 value as follows (Table 7):

Table 7. Adjusted R Square Value

<i>Original Sample (O)</i>	<i>T Statistics</i>	<i>(O /STDEV)</i>	<i>P Values</i>
Satisfaction	0.699	21.116	0,000
Customer Loyalty	0.623	16.584	0,000

- a. Percentage or R2 of customer satisfaction that can be explained by quality of service and complaint handling is 69.9%;
- b. Percentage of customer loyalty which can be explained by quality of service and complaint handling is 62.3%.

4.2.3 Hypothesis Test Results

Hypothesis testing is done by looking at the result of T value at 95% confidence level and at the path coefficient (Beta) from each relationship between hypothesized variables. Table 8 presents the relationship between the variables used for the hypothesis testing.

Table 8. Intervention Test Results Table Variables

	<i>T-Statistic</i>	<i>Coefficient</i>	<i>P Values</i>	<i>Decision</i>
Service Quality -> Satisfaction	0.281	5.275	0.000	Positive Influence
Quality of Service -> Customer Loyalty	-0.009	0.132	0.895	No effect
Handling Complaints -> Satisfaction	0.425	5.981	0.000	Positive Influence
Handling Complaints -> Customer Loyalty	0.108	1.282	0.200	No effect
Satisfaction -> Customer Loyalty	0,272	2.931	0.004	Positive Influence

Source: *Processed data.*

Hypothesis 1: The first test results indicate the effect of service quality on customer satisfaction with a T-statistic score of 5.275 (> 1.96). So it can be concluded that the quality of service positively influences customer satisfaction with the path

coefficient of 0.281 which explains that to increase the value of customer satisfaction one requires a quality service that supports customers.

Hypothesis 2: The second test result shows the effect of service quality on customer loyalty with a t-statistic value of 0.895 (< 1.96). It can be concluded that quality of service does not affect customer loyalty.

Hypothesis 3: The third test result shows the effect of complaint handling on customer satisfaction with t-statistic value of 5.981 (> 1.96). It can be concluded that the handling of complaints affect customer satisfaction with the path coefficient of 0.425 which explains that to increase the value of customer satisfaction one requires a good customer complaint handling system.

Hypothesis 4: The fourth test result show the effect of complaint handling on customer loyalty with a t-statistic value of 1.282 (< 1.96). It can be concluded that complaint handling does not affect customer loyalty.

5. Discussion

5.1 Quality of Service

In testing the hypothesis, the authors found that the variable quality of service does not affect the customer loyalty variable. However, the quality of service needs mediation from customer satisfaction variable to customer loyalty so it can be stated that hypothesis testing statement (H3) saying the higher service quality will be higher customer loyalty is not supported. However, for (H4) saying the higher the customer satisfaction in mediating the service quality of the bank is, the higher the customer loyalty is supported. A study by Kaura *et al.* (2015) reveals that the dimensions of quality service, price, fairness and convenience of perceived services have a positive impact on customer satisfaction and customer loyalty. In addition, customer satisfaction acts as a mediating and antecedent variable of customer loyalty. Santouridis and Trivellas' (2010) findings indicate that customer service, pricing structure and billing systems are qualified service dimensions that have a more significant positive effect on customer satisfaction, which in turn has a significant positive impact on customer loyalty. The role of customer satisfaction mediation on service quality and customer loyalty relationships has also been confirmed. Ganguli and Roy (2011) found that customer service and ease of use of technology and reliability have a positive and significant impact on customer satisfaction and customer loyalty. Furthermore, convenience of technology and customer satisfaction have a significant and positive impact on customer loyalty.

5.2 Handling Complaints

In testing the hypothesis the authors found that variables grievance complaints have the greatest coefficient value in creating customer satisfaction. Consumers who feel satisfied will certainly be a customer for a long period of time or be loyal to the company, otherwise, if consumers are not satisfied then the tendency of consumers

is to tell about their dissatisfaction either through print media or other media and of course this affects the credibility of the company. By providing customer satisfaction in line with expectations, this will have an impact on the customer's repurchase and the customer will disseminate information by word of mouth to other potential customers regarding the services provided by the company (Ghalandari et al., 2012).

5.3 Managerial Implications

Based on the results of this research suggestions can be made to the Bank's complaints section as follows:

- a. The Bank must try to find the root of the problem of any failure and error of a service, so then the company can formulate the best solution to any problems / complaints that arise. One of the advantages of learning from service mistakes from the past is that companies can anticipate service failures in the future.
- b. Improve service delivery performance by responding quickly. In order to respond quickly to any customer complaints, every customer should be treated equally.

Suggestions for further research, based on the limitations of previous researchers are the following:

- a. Subsequent research should considered not only conducting research on State-owned Banks, but also to conduct research in non-State banks and in other cities than Jakarta.
- b. Handling complaints can still be limited again dimension, therefore further research may consider to conduct testing of the complaint handling of other variables.
- c. To obtain factors that influence customer loyalty more comprehensively, then other variables need to be added, for example bank image and customer relations.

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