

ANALYSIS OF THE EFFECT OF
SERVICE QUALITY, COMPLAINTS
HANDLING, AND TRUST ON
CUSTOMER LOYALTY WITH
CUSTOMER SATISFACTION AS
INTERVENING VARIABLE AT PT.
BANK MAYAPADA
INTERNASIONAL, TBK KAPAS

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KRAMPUNG

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Otto Wibisono¹, Abdul Halik², Sumiati³

¹²³Faculty of Economics and Business, University of 17 August 1945, Surabaya

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Abstract

The purpose of this study was to determine how the influence of service quality (X1), complaint handling (X2), and trust (X3) on customer loyalty (Y) with customer satisfaction (Z) as an intervening variable at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya Branch. The population used is the customers of Bank Mayapada Kapas Krampung Surabaya Branch who have at least two products in 2015-2020 with a sample of 210 customers. This research uses SEM-PLS with smartPLS software. Of the 7 hypotheses, 3 of them have a significant effect, they are accepted. The significant hypothesis is accepted, namely service quality on customer satisfaction, service quality on customer loyalty, handling complaints on customer satisfaction, handling complaints on customer loyalty, trust in customer satisfaction, trust in customer loyalty, and customer satisfaction on customer loyalty.

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Keywords: service quality, complaint handling, trust, customer satisfaction, customer loyalty.

Introduction

The number of financial service complaints through YLKI or the Indonesian Consumers Foundation increased throughout 2019 (Kompas, 2020). The increase was recorded at 46.9 percent of the 1,871 incoming consumer complaints (Kompas, 2020). YLKI detailed that there are five financial services that dominate the types of public complaints related to financial problems, which include banking, electronic money, insurance, leasing, and online loans (Kompas, 2020). YLKI also said that during the last 7 years there have been many complaints, even for financial service products that are ranked 1 to the top three for those that dominate the highest complaints (Kompas, 2020). YLKI data recorded that there were 10 major consumer complaints based on commodities, namely banking as many as 106 cases, online loans as many as 96 cases, housing 81 cases and online shopping 34 cases (Kompas, 2020). According to the OJK, as of September 2020, in total, the number of complaints submitted to the OJK reached 270,000. The most complaints that come in are from banks, finance companies and followed by fintech. (Kontan, 2020). Banks as financial institutions have the highest rank in the number of complaints. Good service quality, good handling of customer complaints, and customer trust are important factors for the Bank to be able to run the company well and win increasingly fierce competition.

In connection with the increasingly dominating banking services and the increasingly fierce competition between banks today, the direct impact of this is that customers are becoming more demanding. In such a tight competition, service quality is one of the key strategies that must be considered by banks to maintain and improve their business. Sabir et al. (2014) said that in a competitive bank competition, banks can increase profits through providing superior services to their customers. Ha and Jang (2009) argue that service failure occurs when the customer's perception of the service does not match the customer's expectations. Due to intense banking competition, service failure will damage the customer's relationship with the bank and the customer will switch to a competing bank. In several previous studies, service quality has been considered as a level where a service has met the needs or expectations of customers (Lewis and Mitchell, 1990). When the bank fulfills the needs and expectations of the customer, the customer will be satisfied. This customer satisfaction affects the repurchase decisions by customers and makes them loyal customers to the bank so that customer satisfaction is the key to retaining customers (Kotler and Armstrong, 2012).

At the time of implementation the customer will provide an assessment of the quality of the service received but when a

problem occurs or does not match their expectations, the customer will immediately demand a good complaint handling. Therefore, the handling of complaints is also a factor that affects the customer's assessment of a bank. Complaint handling is conceptually believed to be able to create customer loyalty. It has been more than 25 years since the concept of customer satisfaction was born and began to be practiced in the business world, both in services and goods, and complaint management is an important element behind the discovery of the concept and theory of customer satisfaction. Complaint handling becomes important when the product produced does not match the value expected by the customer. Because there is no single product, both goods and services that are perfect without weaknesses. On the other hand, customer tastes and demands are changing rapidly. Moreover, several research references show the relationship of complaint handling with sales performance and long-term company profits (Blodgett and Anderson 2000). According to Kotler and Keller (2016) customers whose complaints were satisfactorily resolved told an average of five people about the good treatment they received. However, the average dissatisfied customer complained to 11 people. If each of these were to tell others, the number receiving bad word of mouth could grow exponentially. This shows how big the influence of good complaint handling on the sustainability of a company.

In addition, as a service company, one of the most important factors to maintain customer satisfaction and loyalty is consumer trust. As a financial institution, a bank is certainly expected to uphold consumer trust so that it can provide a sense of security to consumers. This statement is reinforced by the opinion of experts who state that trust is an important element in consumer loyalty, trust as an important basis for building and maintaining long-term relationships (Akbar and Parvez, 2009). So it can be concluded that trust is an important capital in increasing consumer loyalty, especially building long-term relationships, so trust plays an important role in the sustainability of the company for the future. According to Kotler and Keller (2016) building customer trust is one of the prerequisites for enjoying a healthy long-term relationship with the company. It can be said that trust is an early sign of the creation of a commitment.

Therefore, to maintain the continuity of a bank's business, the bank must pay attention to and maintain consumer confidence.

Therefore, for banks to be able to win the competition in the midst of very competitive competition, banks need to have superior service quality, good complaint handling, and customer trust. If these three things are met, it is expected to increase customer satisfaction and loyalty. This customer dissatisfaction will affect customer satisfaction and loyalty. This condition is very relevant to the findings of previous research by Siddiqi (2011), Saiful et al. (2014), and Karim (2019) which states that the quality of customer service affects customer satisfaction and loyalty. Likewise with complaint handling, previous research by Salim (2019) and Shode (2017) showed that handling complaints also had an effect on customer satisfaction and loyalty. In addition, trust according to previous research by Akbar and Parvez (2009) has an effect on customer loyalty and according to Purus and Yustisia (2018) trust has an effect on customer satisfaction and loyalty.

The purpose of these three things is to get customer loyalty. For a bank, customer loyalty is very important. In order to be competitive, many banks are investing to increase existing resources to be able to maintain and increase customer loyalty. They also try to get feedback on how to maintain and increase customer loyalty. For banks in Indonesia, customer loyalty will increase fund growth through customer deposits, demand deposits, savings, time deposits, loans and other services. The concept of customer loyalty has and received attention from researchers and practitioners over the last three decades (Roig et al. 2009).

PT. Bank Mayapada Internasional, Tbk is one of the leading private banks in Indonesia which is well known by the public among the many banks in Surabaya City. Bank Mayapada is a transactional bank that offers a series of banking services that has branch offices and ATM services provided in various strategic locations throughout Indonesia to meet the needs of Indonesia. Bank Mayapada has received recognition, both at home and abroad, through the achievements of various achievements and reputations. In 2017 PT. Bank Mayapada Internasional, Tbk has

officially upgraded to the category of Commercial Bank Business Group (BUKU) 3, which has a core capital adequacy of IDR 5 trillion to less than IDR 30 trillion (Bisnis, 2017). This shows that Bank Mayapada continues to grow rapidly.

The problem faced by PT. Bank Mayapada Internasional, Tbk is an increasingly fierce competition between similar service companies. This is as a result of more and more banks existing with various products and services and services to meet their needs and satisfy their customers. To win the competition, PT. Bank Mayapada Internasional, Tbk is certainly very concerned about service quality, good complaint handling, and maintaining consumer trust in order to create satisfaction and loyalty of its customers. Several things have been done by PT. Bank Mayapada Internasional, Tbk to be able to remain competitive, namely since 2015, PT. Bank Mayapada Internasional, Tbk is aggressively promoting MyCall 1500029 which is a hotline provided by the bank and forming a marketing communications division where one of its duties is to organize official ⁸¹bank accounts on existing online social media to make it easier for customers to get banking information and services as well as in submit a complaint. Next PT. Bank Mayapada Internasional, Tbk also through its human resources division organizes regular and periodic employee trainings in all its departments with the aim of improving the competence of each bank employee. In addition, it also formed a service quality division whose task was to improve and evaluate the service quality of each branch office in order to have good and equitable service quality ²²in each branch. Based on this background, this study aims to analyze and prove the effect of service quality, complaint handling, and trust on customer loyalty with customer satisfaction as an intervening variable at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch.

Problem Statement

Based on the background described above, the the problem statement is as follows:

1. Does service quality affect customer satisfaction at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch?

2. Does the handling of complaints affect customer satisfaction at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch?

3. Does trust affect customer satisfaction at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch?

4. Does the quality of service affect customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch?

5. Does the handling of complaints affect customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch?

6. Does trust affect customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch?

7. Does customer satisfaction affect customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch?

Literature Review

Definition of Service Quality

According to Lewis and Booms in Tjiptono and Chandra (2020), service quality is a measure of how well the level of service provided can be realized according to customer expectations. Furthermore, according to Tjiptono and Chandra (2020), service quality ¹⁹be realized through fulfilling customer needs and desires and the accuracy of delivery to balance customer expectations. Thus, there are two main factors that affect service quality, namely the expected service quality and the perceived service. If the service received is appropriate and can meet ¹⁸that is expected then the service is said to be good or positive. If the perceived service exceeds the expected service, then the service quality is perceived as an ideal quality. On the other hand, if the perceived service is worse than the expected service, then the service ¹⁸quality is perceived to be negative or bad. Therefore, whether or not the quality of service depends on the ability of the company and its members to consistently meet customer expectations.

According to Parasuraman, Zeithaml, and ⁸⁷try in Tjiptono and Chandra (2020) there are five dimensions of service quality that are used as guidelines by customers in assessing service quality, namely: tangibles, reliability, responsiveness, assurance and empathy.

Definition of Complaint Handling

According to Rusadi (2004), customer complaints are expressions of dissatisfaction felt by consumers. Customer complaints are something that cannot be underestimated because ignoring it will make consumers feel unnoticed and in the end the company will be abandoned by consumers. Customer complaints require immediate response so that companies can quickly address what is the cause of customer dissatisfaction. It is hoped that in the end in the future there will be no more customers who complain about the same thing to the company. According to Ranguti (2003) complaints are divided into two types, namely:

1. Complaints that have been submitted verbally, by telephone or by direct communication.
2. Complaints made in writing through the guest complaint form.

According to Lovelock (2010) there are several guidelines in handling customer complaints, namely:

1. Act quickly, customers will feel appreciated if their complaints are responded to quickly and are more appreciated if their complaints are resolved quickly and accurately.
2. Understanding customer feelings, by understanding customers will feel satisfied.

According to Kotler and Keller (2016) some companies think they get customer satisfaction by counting the number 54 complaints, but research shows that out of 25 percent of customers who 11 dissatisfied with their purchases only about 5 percent complain. Another 95 percent feel complaining is not worth the effort or don't know how and to whom to complain. They just stopped buying right away. Of the customers who file a complaint, 54 percent to 70 percent will do business with the company or organization again if their complaint is resolved. That figure rises to a staggering 95 percent if customers feel their complaints are resolved quickly. Customers whose complaints were satisfactorily resolved told an average of five people about the good treatment they received. However, the average dissatisfied customer complained to 11 people. If each of these were to tell others, the number receiving bad word of mouth could grow exponentially.

According to Carvajal (2011), the complaint handling variable can be measured by four indicators.

1. The Bank resolves complaints within the appropriate timeframe.
2. The bank shows a desire to resolve complaints or problems.
3. 10 The Bank resolves complaints or problems to create customer satisfaction.
4. The Bank has a special mechanism to record complaints or problems.

So it can be concluded that the handling of complaints can be measured by four indicators.

1. The speed of the Bank in resolving customer complaints.
2. Strong desire on the part of the Bank to resolve customer complaints.
3. The Bank resolves customer complaints fairly and fairly so as to create customer satisfaction.
4. The Bank provides convenience for customers to submit complaints.

Definition of Trust

34 According to Mayer et al. in Organizational trust: Mayer, Davis and Schoorman model, a review (Ferreira, 2014) trust is defined as the willingness of another party to be vulnerable to the actions of another party based on the expectation that the other will perform certain actions that are important to the trust, regardless of the ability to monitor 46 control another party.

According to Kotler and Keller (2016), building trust is a prerequisite for enjoying a healthy long-term relationship. Through this it can be concluded that a well-built trust will result in a long-term relationship between the company and its customers, which means that customers become satisfied and loyal customers.

According to Kotler and Keller (2016), personal interactions with company employees, opinions about the company as a whole, and perceptions of trust will develop with experience. A company is more likely to be seen as a trustworthy company if it can do these things.

1. Provide complete and honest information.
2. Provide incentives to employees that are aligned with the fulfillment of customer needs by the employee.
3. Partner with customers to help them learn and they can help themselves.

4. Provide valid comparisons with competing products.

³⁴ According to Mayer et al. in Organizational trust: Mayer, Davis and Schoorman model, a review (Ferreira, 2014) trust has three characteristics that precede trust and together give rise to the perception of trust in others.

1. Ability (competence)
Capability refers to the competence and characteristics of the seller/organization in influencing or authorizing a specific area.
2. Kindness (benevolence)
Kindness is the seller's ability to provide mutually beneficial benefits between himself and the consumer. The profit obtained by the seller can be maximized, but customer satisfaction is also high. The seller is not only pursuing maximum profit, but also has great attention in realizing consumer desires.
3. Integrity (integrity)
Integrity relates to how the behavior or habits of the seller in running his business. The information provided to consumers is true in accordance with the facts or not. The quality of the products/services being sold can be trusted or not.

Through these three characteristics, it can be said that the ability is the technical ability, knowledge, and professionalism of the company in running its business. While kindness is the company's ability to provide mutually beneficial benefits between the company and consumers. The company's profits can be achieved but customer satisfaction is also fulfilled to the maximum, so that consumers perceive that the company is not only pursuing profit but also has a strong attention and desire to realize consumer desires. Furthermore, integrity is related to the behavior or habits of the company in running its business. The information provided to consumers is true in accordance with the facts or not. The quality of the products/services being sold can be trusted or not. Based on the above opinion, the three dimensions of trust, namely ability, kindness, and integrity are in accordance with what the company must do so that customers have confidence in the company. So that these three dimensions can be used as indicators of trust.

⁵ Definon of Customer Satisfaction

According to Kotler and Keller (2016) satisfaction is a feeling of pleasure or disappointment that arises from comparing the perceived performance of a product or service with their expectations. If performance fails to meet expectations, customers will be dissatisfied. If performance matches expectations, customers will be satisfied. If performance exceeds expectations, the customer will be very satisfied or happy.

⁸⁸ The Oxford Advanced Learner's Dictionary (Tjiptono and Chandra, 2020) describes satisfaction as "the good feeling that you have when you achieved something or when something that you wanted to happen does happen" and "the act of ²⁸filling a need or desire". pleasure that is had when getting something or when something desired happens ²⁸ the act of fulfilling needs and wants.

Based on the above definition, it can be concluded that consumer satisfaction is an attitude, assessment and emotional response shown by consumers after the purchase/consumption process that comes from a comparison between the perceived product/service performance and consumer expectations.

According to Kotler and Keller (2016) companies will act wisely by measuring customer satisfaction regularly because one of the keys to retaining customers is customer satisfaction. Retaining customers is more important than attracting customers. Therefore, there are five dimensions as indicators to measure customer satisfaction.

1. Buy again when the company offers new products and updates of ⁴⁴ products.
2. Talking good things about the company and its products to others.
3. Lack of attention to brands and advertisements of competitors' products.
4. Not too sensitive to price.
5. Offer a product or service idea to the company.

Definition of Customer Loyalty

¹⁷ According to Kotler and Keller (2016), loyalty has been defined as a deeply held commitment to repurchase or re-support a preferred product or service in the future, despite situational influences and marketing efforts that have the potential to cause

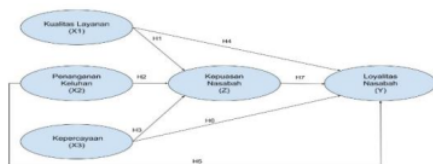
switching behavior. According to Griffin (2016), the concept of customer loyalty is more associated with behavior than with attitudes. If a person is a loyal customer, he or she exhibits buying behavior which is defined as a non-random purchase expressed from time to time by several decision-making units. The term nonrandom is the key. A loyal customer has specific prejudices about what to buy and from whom. His purchase was not a random event.

From some of the opinions above, it can be concluded that loyalty is a non-random repeat purchase behavior with a commitment because it has a specific prejudice against what is bought and from whom even though there is influence by the situation or marketing efforts that have the potential to cause switching behavior. According to Griffin (2016) loyalty is different from satisfaction which is an attitude, loyalty is defined based on buying behavior. Loyal customers are people who:

1. Make repeat purchases on a regular basis (repeat purchase).
Repeat purchase is where consumers make repeated purchases on an ongoing basis (continuous) on a particular product/service.
2. Buying between product and service lines.
Consumers not only buy one type of product and service, but they also buy product lines and services from the same company.
3. Referring to others (referral).
Referrals are where consumers not only own and use their products, consumers will also recommend the products they have to their colleagues.
4. Demonstrate immunity toward competitors (retention).
Retention or resilience is where consumers will refuse to use alternative products or services offered by competing companies.

Through the characteristics of loyal customer behavior described above, this can be used as an indicator that shows customer loyalty.

Conceptual Framework



Research Hypothesis

- H1: Service quality has an effect on customer satisfaction at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch.
- H2: Handling complaints affect customer satisfaction at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch.
- H3: Trust has an effect on customer satisfaction at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch.
- H4: Service quality has an effect on customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch
- H5: Handling complaints affect customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch.
- H6: Trust has an effect on customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch.
- H7: Customer satisfaction has an effect on customer loyalty at PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch.

73 Research Method

This study is intended to explain the positions of the variables to be studied and the influence between one variable and another or in other words to see the effect of the independent variable (service quality, complaint handling, trust) on the dependent variable, namely customer loyalty and satisfaction. According to dinand (2006), this type of research means causality research, namely research that wants to find an explanation in the form of cause-effect between several concepts or several variables being developed. Causality research is directed to describe the existence of a causal relationship between several situations described in the variables and on that basis general conclusions will then be drawn. This research uses SEM-PLS with smartPLS 3.0 software.

Population

The population in this study were customers of PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya

branch in 2015-2020 with a minimum of two products.

Sample

The sample is part of a number of populations and their various characteristics. A good sample requirement to be used in research must be a representative sample. Representative means that it really fits the characteristics of the population so that the research data produced is valid (Sugiyono, 2016). The sample in this study was determined by the non-probability sampling method. According to Sugiyono (2016) non-probability sampling is a sampling technique that does not provide equal opportunities/opportunities for each element or member of the population to be selected as a sample.

The total population of customers of Bank Mayapada Kapas Krampung Surabaya branch which has at least two products in 2015-2020 is 440 customers. So by using the Slovin formula, it was found that the ideal number of samples was 209.52. With the following calculation:

$$n = \frac{440}{1+(440 \times 0,05^2)} = 209.52 \text{ orang}$$

For this study, the sample taken was rounded up to 210 customers.

Method of Collecting Data

Data collection techniques in this study used a questionnaire. According to Sugiyono (2016), a questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer. Questionnaires are an efficient data collection technique when the researcher knows with certainty the variables to be measured and knows what to expect from the respondents. In this study the questionnaire used in the form of closed or open questions or statements, given to respondents directly or sent by post or internet.

The measurement scale used in this study is a Likert scale. According to Sugiyono (2016), the Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. In research, this social phenomenon has been specifically defined by the researcher, hereinafter referred to as the research variable.

Analysis and Research Results

Outer Model Test

Outer loading is a test of validity related to the principle that indicators of a variable must be correlated to reflect the measurement of the variable. An indicator is said to meet convergent validity if it has an outer loading value greater than 0.70.

Variable	Indicator	Outer Loading (>0.5)	Description
Service Quality	X1.1	0.767	Valid
	X1.2	0.837	Valid
	X1.3	0.775	Valid
	X1.4	0.721	Valid
	X1.5	0.786	Valid
Complaint Handling	X2.1	0.822	Valid
	X2.2	0.844	Valid
	X2.3	0.809	Valid
	X2.4	0.843	Valid
Trust	X3.1	0.956	Valid
	X3.2	0.908	Valid
	X3.3	0.912	Valid
Customer Satisfaction	Z1.1	0.864	Valid
	Z1.2	0.883	Valid
	Z1.3	0.861	Valid
	Z1.4	0.791	Valid
	Z1.5	0.804	Valid
Customer Loyalty	Y1.1	0.912	Valid
	Y1.2	0.906	Valid
	Y1.3	0.884	Valid
	Y1.4	0.712	Valid

Source: SmartPLS processed data

The table above shows the value of the outer loading of each indicator on the variable. The results of the table can be declared as convergent valid because each indicator meets the requirements for the outer loading value greater than 0.70.

Average Variance Extracted (AVE)

Variable	Nilai AVE
Service Quality	0.606

Complaint Handling	0.688
Trust Nasabah	0.856
Customer Satisfaction	0.708
Customer Loyalty	0.735

Source: SmartPLS processed data

As can be seen from the table above, all variables have an AVE value greater than 0.5. The overall AVE value above > 0.50 indicates the average indicator of the measurement items contained by each variable is above 50%. As a result, all variables in this study can be used to explain indicators.

Discriminant Validity

Discriminant Validity is a validity test related to the principle that a variable must have a higher correlation with that variable than with other variables. A variable is said to have discriminant validity if the Fornell-Larcker criterion value of the variable is higher for itself than for other variables.

Variable	Service Quality	Complaint Handling	Trust	Customer Satisfaction	Customer Loyalty
Service Quality	0.778				
Complaint Handling	0.324	0.830			
Trust	0.412	0.361	0.925		
Customer Satisfaction	0.630	0.489	0.609	0.841	
Customer Loyalty	0.494	0.430	0.462	0.673	0.857

Source: SmartPLS processed data

The output results in the table above show that the square root value of AVE is greater than the square root value of the other variables. This indicates that all constructs in the estimated research model meet the predetermined criteria for discriminant validity.

Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Service Quality	0.837	0.885
Complaint Handling	0.849	0.898
Trust Nasabah	0.916	0.947

Customer Satisfaction	0.896	0.924
Customer Loyalty	0.877	0.917

Source: SmartPLS processed data

As can be seen in the table above, the composite reliability value and Cronbach's alpha value for each variable are greater than 0.69. According to Mahfud (2021), if the composite reliability and Cronbach's alpha value are greater than 0.7, the data in the table above is considered reliable.

Inner Model Test R-Square

R-Square shows how much exogenous variables can explain the variation of changes in endogenous variables.

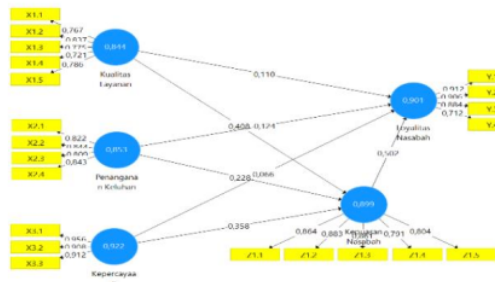
Variable	R-Square
Customer Satisfaction	0.587
Customer Loyalty	0.476

Source: SmartPLS processed data

As shown in the table above, the R-square value for the customer satisfaction variable (Z) is 0.587. This shows that Service Quality, Complaint Handling, and Trust accounted for 58.7 percent of the variables that affect customer satisfaction, with the rest being explained by other variables. Likewise with the variables that show customer loyalty (Y). As shown in the table above, the R-square value for the customer loyalty variable is 0.476. This shows that customer satisfaction accounts for up to 47.6 percent as a variable that affects customer loyalty, with the rest being explained by variables not included in this research model.

Hypothesis Testing

Hypothesis testing is done by looking at the t-statistics and p-values generated by the structural model (inner model) in PLS. The hypothesis can be accepted if the t-statistic is greater than 1.96 or the p-value is less than 0.05.



Source: SmartPLS processed data

Variable	Original sampel	Sample Mean	Standard Deviation	T Statistics	P Value
Service Quality -> Customer Satisfaction	0,408	0,411	0,047	8,629	0
Service Quality -> Customer Loyalty	0,110	0,111	0,069	2,596	0,002
Complaint Handling -> Customer Satisfaction	0,228	0,227	0,057	4,021	0
Complaint Handling -> Customer Loyalty	0,124	0,124	0,061	2,029	0,043
Trust -> Customer Satisfaction	0,358	0,359	0,048	7,54	0
Trust -> Customer Loyalty	0,066	0,071	0,065	2,021	0
Customer Satisfaction -> Customer Loyalty	0,502	0,501	0,084	5,962	0

Source: SmartPLS processed data

Based on the path coefficient table above, it can be seen:

- The relationship between service quality variables and customer satisfaction shows a coefficient value of 0.408 with a t value of 8.629. This value is greater than t table. This means that service quality has a positive and significant relationship to customer satisfaction. So, it can be concluded that the hypothesis (H1) is accepted.
- From the table above, it can be seen that the relationship between service quality variables and customer loyalty shows a coefficient value of 0.110 with a t value of 2.596. This value is greater than t table. This means that service quality has a positive and significant relationship to customer loyalty.

- So, it can be concluded that the hypothesis (H2) is accepted.
- From the table above, it can be seen that the relationship between the complaint handling variable and customer satisfaction shows a coefficient value of 0.228 with a t value of 4.021. This value is greater than t table. This means that the handling of complaints has a positive and significant relationship to customer satisfaction. So, it can be concluded that the hypothesis (H3) is accepted.
- From the table above, it can be seen that the relationship between complaint handling variables and customer loyalty shows a coefficient value of 0.124 with a t value of 2.029. This value is greater than t table. This means that the handling of complaints has a positive and significant relationship to customer loyalty. So, it can be concluded that the hypothesis (H4) is accepted.
- From the table above, it can be seen that the relationship between the trust variable and customer satisfaction shows a coefficient value of 0.358 with a t value of 7.540. This value is greater than t table. This means that trust has a positive and significant relationship to customer satisfaction. So, it can be concluded that the hypothesis (H5) is accepted.
- From the table above, it can be seen that the relationship between the trust variable and customer loyalty shows a coefficient value of 0.066 with a t value of 2.021. This value is greater than t table. This means that trust has a positive and significant relationship to customer loyalty. So, it can be concluded that the hypothesis (H6) is accepted.
- From the table above, it can be seen that the relationship between the variables of customer satisfaction and customer loyalty shows a coefficient value of 0.502 with a t value of 5.962. This value is greater than t table. This means that customer satisfaction has a positive and significant relationship to customer loyalty. So, it can be concluded that the hypothesis (H7) is accepted.

Variable	Original sampel	Sample Mean	Standard Deviation	T Statistics	P Value
Service Quality -> Customer Satisfaction	0,205	0,205	0,044	4,696	0

Customer Loyalty					
Complaint Handling -> Customer Satisfaction -> Customer Loyalty	0,114	0,112	0,031	3,748	0
Trust -> Customer Satisfaction -> Customer Loyalty	0,18	0,179	0,038	4,688	0

Source: SmartPLS processed data

Based on the indirect effect table above which is the output of the specific indirect effect test, this test is a test to determine the value of the relationship between latent variables indirectly. Where the data contains three hypotheses which are stated to have a positive and significant relationship, because they have P-Values <0.05, the hypothesis is that the quality of service through customer satisfaction on customer loyalty with a T value of 4.696 and a coefficient value of 0.205; handling complaints through customer satisfaction with customer loyalty with a T value of 3.748 and a coefficient value of 0.114; and finally customer trust through customer satisfaction with customer loyalty with a T value of 4.688 and a coefficient value of 0.180.

Discussion 37

The Effect of Service Quality on Customer Satisfaction

Based on the results of the research, the relationship between service quality variables and customer satisfaction shows a coefficient value of 0.408 with a t value of 3.629. This value is greater than t table. This means that service quality has a positive and significant effect on customer satisfaction. Service quality has five supporting indicators, namely physical evidence, reliability, responsiveness, empathy, and assurance. Based on the results of this study indicate that these five indicators have a role to improve service quality. Then based on the results of this study, it was shown that service quality had a positive and significant effect on customer satisfaction. So that the better the quality of service, the higher the customer satisfaction.

This study supports the research of Vithya Leninkumar (2017) who conducted a study entitled "An investigation on the relationship between Service Quality and Customer Loyalty: A mediating role of Customer Satisfaction". Through the results of this study and also the comparison with previous research, it can be concluded that service quality has an effect on customer satisfaction. If the bank wants to increase customer satisfaction, the bank needs to improve the quality of its services.

10 The Effect of Service Quality on Customer Loyalty 60

Based on the results of the research on the relationship between service quality variables and customer loyalty, the coefficient value is 0.110 with a t value of 2.396. This value is greater than t table. This means that service quality has a positive and significant influence on customer loyalty.

Service quality has five supporting indicators, namely physical evidence, reliability, responsiveness, empathy, and assurance. Based on the results of this study indicate that these five indicators have a role to improve service quality. Then based on the results of this study, it was shown that service quality had a positive and significant effect on customer loyalty. So that the better the quality of service, the higher the customer loyalty.

This study supports the research of Vithya Leninkumar (2017) who conducted a study entitled "An investigation on the relationship between Service Quality and Customer Loyalty: A mediating role of Customer Satisfaction". In this study it was found that there is a positive and significant relationship between service quality and customer loyalty. Through the results of this study and also its comparison with previous research, it can be concluded that service quality has an effect on customer loyalty. For a bank to be able to maintain its customers in such a fierce competition, banks need to improve and evaluate the quality of their services continuously.

71 The Effect of Complaint Handling on Customer Satisfaction

Based on the research results, the relationship¹⁶ between complaint handling variables and customer satisfaction shows a coefficient value of 0.228 with a t value of 4.021. This value is greater than t table³⁵ is means that the handling of complaints has a positive and significant impact on customer satisfaction. Complaint handling has several influencing indicators, namely speed, strong will, fairness and justice, and ease. Customers who submit complaints are of course customers who are dissatisfied. In such circumstances, customers need a quick response from the bank. Customers also really expect special attention from the bank in handling their complaints so that when submitting complaints the customer will assess whether the bank has a strong desire to handle their complaints. Customers also really expect fair and fair treatment, namely the same treatment as other customers and polite and friendly treatment from the bank when customers submit their complaints. In addition, customers also expect convenience in submitting their complaints, if submitting complaints is difficult, dissatisfied customers will feel ignored by the bank.

⁵⁹ Based on the results of the study, it shows that complaint handling has a positive and significant effect, this means that through good complaint handling, the bank has a way to change customer dissatisfaction to become satisfied. Therefore, the role of banks in handling complaints is very important. The better the handling of complaints, the higher the customer satisfaction. This study supports the research of Agus Salim et al. (2018) who conducted a study entitled "Focusing on Complaints Handling for Customer Satisfaction and Loyalty: The Case of Indonesian Public Banking". Through the results of this study and also the comparison with previous research, it can be concluded that complaint handling has an influence on customer satisfaction. Customer complaints are the result of customer dissatisfaction due to receiving experiences that are not in line with customer expectations. If not handled properly, it can cause huge losses to the bank. However, if complaints are handled properly, customer dissatisfaction can be turned into satisfied customers. Therefore, good complaint handling is needed by banks to maintain customer satisfaction.

The Effect of Complaint Handling on Customer Loyalty⁸³

Based on the research results, the relationship between complaint handling variables and customer loyalty shows a coefficient value of 0.124 with a t value of 2.029. This value is greater than t table. This means that the handling of complaints has a positive and significant impact on customer loyalty. Complaint handling has several influencing indicators, namely speed, strong will, fairness and justice, and ease. Customer complaints occur when customers experience discrepancies from what is received by customers with their expectations. If customer complaints are not handled properly, it can make customers decide not to use the bank's services anymore. Based on the rest⁴⁸ of this study, good complaint handling has a positive and significant impact on customer loyalty. This shows that when the handling of customer complaints is carried out properly, the customer will be more loyal to the bank.

This study is not in accordance with the research of Agus Salim et al. (2018) who conducted a research entitled "Focusing on Complaints Handling for Customer Satisfaction and Loyalty: The Case of Indonesian Public Banking". Through the results of this study and also the comparison with previous research, it can be concluded that handling complaints does not necessarily have an influence on customer loyalty. Because customer complaints are the result of customer dissatisfaction due to receiving experiences that are not in accordance with customer expectations. So that after the customer receives such an experience, even if the customer has received good complaint handling, it is not necessarily the customer is willing to continue the relationship with the bank. Therefore, the handling of complaints must still be prepared as well as possible by the bank so that it can provide fast and best handling. Currently, banks continue to take the initiative by continuing to provide convenience for customers to submit complaints and even provide 24-hour customer care services, with the aim that complaints that occur do not make customers turn to other banks.

The Effect of Trust on Customer Satisfaction⁶

Based on the results of this study, the relationship between the trust variable and

customer satisfaction shows a coefficient value of 0.358 with a t value of 7.540. This value is greater than t table. This means that trust has a positive and significant influence on customer satisfaction. Trust has several influencing indicators, namely ability, kindness, and integrity. In general, the bank's business is a trust business. The three indicators of trust are attitudes that must be shown by all elements of the bank when serving customers so that trust arises from customers. Based on the results of this study, trust has a positive and significant influence on customer satisfaction. This shows the attitude shown by the bank will increase customer confidence in the bank and make customers satisfied.

This research supports the research of Tigor Sitorus (2018) who conducted a research entitled "The Influence of Service Quality and Customer Trust Toward Customer Loyalty: The Role of Customer Satisfaction". Through the results of this study and also the comparison with previous research, it can be concluded that trust has an effect on customer satisfaction. The more the bank can grow customer trust, the more satisfied customers will be with the bank. This is because the bank is a trust business where customers entrust their money. That's why if the bank can show ability, kindness, and integrity so that the customer will believe, the customer will also be satisfied.

The Effect of Trust on Customer Loyalty

Based on the results of this study, the relationship between the trust variable and customer loyalty shows a coefficient value of 0.066 with a t value of 2.021. This value is greater than t table. This means that trust has a positive and significant influence on customer loyalty. Trust has several influencing indicators, namely ability, kindness, and integrity. Based on the results of this study, customer trust has a positive and significant effect on customer loyalty. This is because a sense of trust is something that must be nurtured and developed. If trust continues to grow, over time customers will become more attached to the bank and prioritize entrusting all their banking matters to the bank. If the bank can continue to maintain an attitude that continues to grow customer trust, of course customers will also become loyal.

This research supports the research of Tigor Sitorus (2018) who conducted a research entitled "The Influence of Service Quality and Customer Trust Toward Customer Loyalty: The Role of Customer Satisfaction". Through the results of this study and also the comparison with previous research, it can be concluded that trust has an effect on customer loyalty. If the bank can continue to foster a sense of trust in the customer, then of course the customer will be more loyal to the bank. Because the bank is a trust business, where customers entrust their money.

The Effect of Customer Satisfaction on Customer Loyalty

Based on the results of the research on the relationship between customer satisfaction and customer loyalty, the coefficient value is 0.502 with a t value of 5.962. This value is greater than t table. This means that customer satisfaction has a positive and significant influence on customer loyalty. Customer satisfaction is the conformity of customer expectations with what is experienced and accepted by customers. Satisfied customers can show several expressions that are indicators that support customer satisfaction. Satisfied customers will make repeat purchases, talk about good things about the bank, pay less attention to advertisements and products from competitors, are not price sensitive, and like to provide input and ideas to the bank so that the bank can continue to improve its services because they feel they have. Based on the results of research, such satisfaction has a positive and significant effect on customer loyalty. Satisfied customers tend to be loyal customers.

This research supports the research of Rashed Al Karim (2019) who conducted a study entitled "Influence of Service Quality on Customer Satisfaction and Customer Loyalty in the Private Banking Sector of Bangladesh: A PLS Approach", Vithya Leninkumar (2017) who conducted a research entitled "An investigation on the relationship between Service Quality and Customer Loyalty: A mediating role of Customer Satisfaction" and Agus Salim et al. (2018) who conducted a research entitled "Focusing on Complaints Handling for Customer Satisfaction and Loyalty: The Case of Indonesian Public

Banking". The results of these studies show that customer satisfaction has a direct significant effect on customer loyalty. Through the results of this study and also the comparison with previous research, it can be concluded that customer satisfaction has an influence on customer loyalty. Satisfied customers will become loyal customers. Therefore, banks need to continue to pay attention to the factors that affect customer satisfaction. Because by continuing to pay attention to customer satisfaction, the bank will automatically create loyal customers.

The Effect of Service Quality on Customer Loyalty through Customer Satisfaction

Based on the research results, service quality through customer satisfaction on customer loyalty has a T value of 4.696 and a coefficient value of 0.205, which means that service quality through customer satisfaction on customer loyalty has a positive and significant influence. Based on the results of this study, customer satisfaction has a positive and significant influence on the relationship between service quality and customer loyalty. This shows that there is a positive and significant indirect effect of service quality on customer loyalty. So that it can be said that good service quality will increase customer satisfaction and also increase customer loyalty.

This study supports the research of Vithya Leninkumar (2017) who conducted a study entitled "An investigation on the relationship between Service Quality and Customer Loyalty: A mediating role of Customer Satisfaction", Agus Salim et al. (2018) who conducted a study entitled "Focusing on Complaints Handling for Customer Satisfaction and Loyalty: The Case of Indonesian Public Banking", and Tigor Sitorus (2018) who conducted a research entitled "The Influence of Service Quality and Customer Trust Toward Customer Loyalty : The Role of Customer Satisfaction". The results of these studies indicate that the relationship between service quality and customer loyalty mediated by customer satisfaction has a positive and significant effect. Therefore, based on the results of research and comparison of previous studies, it can be concluded that improving the quality of bank services directly leads to increased customer satisfaction which in turn

will increase customer loyalty to the bank. Therefore, not only customer satisfaction but also service quality can be recognized as a critical factor that must be paid more attention to by banks.

The Effect of Complaint Handling on Customer Loyalty through Customer Satisfaction

Based on the results of the research, handling complaints through customer satisfaction on customer loyalty has a T value of 3.748 and a coefficient value of 0.114, which means that handling complaints through customer satisfaction on customer loyalty has a positive and significant influence. Based on the results of this study, customer satisfaction has a positive and significant influence on the relationship between complaint handling and customer loyalty. This shows that there is a positive and significant indirect effect of handling complaints on customer loyalty. So it can be said that good complaint handling will increase customer satisfaction and also increase customer loyalty.

This study supports the research of Agus Salim et al. (2018) who conducted a research entitled "Focusing on Complaints Handling for Customer Satisfaction and Loyalty: The Case of Indonesian Public Banking". Therefore, based on the results of research and comparison of previous studies, it can be concluded that the improvement of complaint handling directly leads to an increase in customer satisfaction which in turn will increase customer loyalty to the bank. Therefore, good complaint handling needs to be considered by the bank.

The Effect of Trust on Customer Loyalty through Customer Satisfaction

Based on the research results, trust through customer satisfaction on customer loyalty has a T value of 4.688 and a coefficient value of 0.180 which means that trust through customer satisfaction on customer loyalty has a positive and significant influence. Based on the results of this study, customer satisfaction has a positive and significant influence on the relationship between trust and customer loyalty. This shows that there is a positive and significant indirect effect of customer trust on customer loyalty. So it can be said that good customer

trust will increase customer satisfaction and also increase customer loyalty.

This research supports the research of Tigor Sitorus (2018) who conducted a research entitled "The Influence of Service Quality and Customer Trust Toward Customer Loyalty: The Role of Customer Satisfaction". Therefore, based on the results of research and comparison of previous studies, it can be concluded that customer trust that is formed directly leads to an increase in customer satisfaction which in turn will increase customer loyalty to the bank. Therefore, how the bank forms trust in its customers needs to be considered by the bank.

Conclusion

Based on the results of the analysis and discussion of the research results that have been described in the previous chapter, several conclusions can be drawn in the research "The Effect of Service Quality, Complaint Handling, and Trust on Customer Loyalty with Customer Satisfaction as an Intervening Variable at PT. Bank Mayapada Internasio, Tbk Kapas Krampung Surabaya branch" are as follows:

1. Service quality has a positive and significant relationship to customer satisfaction. The better the quality of service provided by Bank Mayapada Kapas Krampung Surabaya branch, the higher the customer satisfaction of Bank Mayapada Kapas Krampung Surabaya branch.
2. Service quality has a positive and significant relationship to customer loyalty. The better the quality of service provided by Bank Mayapada Kapas Krampung Surabaya branch, the higher the customer loyalty of Bank Mayapada Kapas Krampung Surabaya branch.
3. Complaint handling has a positive and significant relationship to customer satisfaction. The better the complaint handling provided by Bank Mayapada Kapas Krampung Surabaya branch, the higher the customer satisfaction of Bank Mayapada Kapas Krampung Surabaya branch.
4. Complaint handling has a positive and significant relationship to customer loyalty. The better the complaint handling provided by Bank Mayapada Kapas Krampung Surabaya branch, the higher the customer loyalty of Bank Mayapada Kapas Krampung Surabaya branch.

5. Trust has a positive and significant relationship to customer satisfaction. The better the customer trust in Bank Mayapada Kapas Krampung Surabaya branch, the higher the customer satisfaction of Bank Mayapada Kapas Krampung Surabaya branch.
6. Trust has a positive and significant relationship to customer loyalty. The better the customer trust in Bank Mayapada Kapas Krampung Surabaya branch, the higher the customer loyalty of Bank Mayapada Kapas Krampung Surabaya branch.
7. Customer satisfaction has a positive and significant relationship to customer loyalty. The better the customer satisfaction of Bank Mayapada Kapas Krampung Surabaya branch, the higher the customer loyalty of Bank Mayapada Kapas Krampung Surabaya branch.

Suggestion

1. For PT. Bank Mayapada Internasional, Tbk Kapas Krampung Surabaya branch. Bank Mayapada Kapas Krampung Surabaya branch needs to consistently improve and improve service quality in terms of tangibles such as the appearance of officers, office layout, use of technology in order to increase customer satisfaction and loyalty. As well as the need for Bank Mayapada Kapas Krampung Surabaya branch to continue to conduct training to improve service quality in terms of the ability of officers in reliability, responsiveness, empathy, and assurance when providing services to customers, as well as providing training in handling customer complaints quickly, precisely, and effectively. also improve the ability of employees in dealing with customers to continue to grow customer trust so that customer satisfaction and loyalty is further enhanced.
2. For further researchers. It is expected to use other variables that can affect customer satisfaction and customer loyalty so that complete information can be obtained about what variables affect customer satisfaction and customer loyalty. In addition, you can use the same variables but in more detail using indicators as the measured variables so that you can have more detailed information on which indicators are more influential.

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