Original Research Article

The Impact of Complaint Handling and Service Quality on Customer Satisfaction and Customer Loyalty in Customers of Pontianak Branch of Bank Kalbar Syariah

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Abstract: Islamic (Sharia) banks are financial institutions that follow Islamic principles and moral values. The Indonesian people, mostly Muslims, have increased the potential for Islamic banking in Indonesia. Complaint handling and good service quality, as well as meeting customer expectations, will undoubtedly have an impact on customer satisfaction, including those who save or use other bank products. Long-term customer loyalty is automatically affected by satisfied customers. Hence, it has encouraged many banks, particularly Islamic banks, to be more effective and efficient in their business operations, including maintaining customer satisfaction and loyalty, because their survival is heavily dependent on customer satisfaction and loyalty. This study aimed to analyze the impact of Complaint Handling and Service Quality on Customer Satisfaction and Customer Loyalty at the Pontianak Branch of Bank Kalbar Syariah. Respondents included 201 people selected using a purposive sampling technique. Research data were collected by administering questionnaires. Data analysis was conducted employing Structural Equation Modeling (SEM) via *AMOS 26* software. The findings revealed that: 1) Complaint Handling and Service Quality had a positive and significant impact on Customer Satisfaction, 2) Complaint Handling and Service Quality had a positive and significant impact on Customer Loyalty, 3) Customer Satisfaction had a positive and significant impact on Customer Loyalty, and 4) Customer Satisfaction mediated the impact of Complaint Handling and Service Quality on Customer Loyalty.
Keywords: Complaint Handling, Service Quality, Customer Satisfaction, Customer Loyalty, Islamic (Sharia) Banks, Pontianak Branch of Bank Kalbar Syariah.

1. INTRODUCTION

Indonesia currently adheres to the Dual Banking System based on Law No. 10 of 1998, allowing a bank to carry out its business activities conventionally and based on sharia principles (Ismail, 2013; Roski, 2019). This Banking Law also enables conventional banks to operate based on sharia principles by opening Islamic Windows or Sharia Business Units (*UUS*) (Anshori, 2008). Law No. 10 of 1998 became more precise and more solid after the enactment of Law No. 21 of 2008 on Islamic (Sharia) Banking, in which conventional banks are permitted to convert their business activities based on sharia principles as long as they are approved by the Financial Services Authority (*OJK*).

In this digital era, the development and practice of Islamic economics in Indonesia are expanding. According to the Directorate General of Population and Civil Registration (*Dukcapil*) of the Ministry of Home Affairs, the total population of Indonesia on 31 December 2021 was 273.87 million

people, with Muslims constituting 86.93% or 238.09 million of them. It is one of the most substantial reasons for Indonesia to establish Islamic (Sharia) banking (Roski, 2019). Hence, it is regarded as a promising prospect for Islamic banking to continue to grow and develop in the future (Nofinawati, 2015). It can also be seen in the large number of business actors involved, not only in Islamic Commercial Banks and Sharia People's Financing Banks (*BPRS*) but also in the Sharia Business Unit (*UUS*) (Iman Hilman *et al.*, 2003).

The main competitors for Islamic banking are other Islamic banks and conventional ones. With Indonesia's rapid development of Islamic banking, competition is becoming more challenging. There were 198 Islamic banking businesses in Indonesia as of April 2022, including 12 Islamic Commercial Banks (*BUS*), 21 Islamic Business Units (*UUS*), and 165 Islamic People's Financing Banks (*BPRS*) (Financial Services Authority, 2022; SyariahPedia). According to a press release from the National Islamic Finance Committee, Indonesia achieved a score of 81.93 on the 2019 Islamic Finance Country Index (IFCI) in the 2019 Global

Islamic Finance Report (GIFR). As a result, Indonesia was ranked first in the Global Islamic Finance Market, moving up five places from the previous year.

A bank relies on customer loyalty. According to Parmujianto (2020), customer loyalty refers to those who use products or services, either for their own needs or as intermediaries for other parties, and who continue to subscribe to and make repeated purchases of goods or services for an extended period, as well as those who voluntarily recommend products or services offered to others. According to Zeithaml, Bitner, and Dwayne (2009) and Griffin (1995), customer loyalty can be measured using four indicators: saying positive things, referring friends, continuing to purchase, and demonstrating immunity to the pull of the competition. Customer loyalty is influenced by five factors, according to Swastha and Handoko (2000): product quality, service quality, emotion, price, and cost. Bloemer *et al.*, (2008) emphasize the importance of establishing loyalty for businesses to survive and compete. According to them, several factors can increase customer loyalty, such as a positive image, service quality, and customer satisfaction. Referring to Budiarti (2011), three factors influence customer loyalty: service quality, complaint handling, and satisfaction. Ellena (2011) also identifies four factors that can affect customer loyalty in a bank: trust, commitment, communication, and complaint handling.

Kotler (2014) and Djaslim (2003) say that satisfaction is a customer's sense of pleasure or disappointment resulting from a comparison of perceived product performance (results) and expected performance. The main things that can benefit banks and customers are loyalty and customer satisfaction (Warsito, 2018). Thus, satisfaction is a necessary component of loyalty (Munari *et al.*, 2013). Khan and Rizwan (2014) explain that customer satisfaction accounts for 93% of customer loyalty in the banking industry. According to Irawan (2008) and Kotler (2014), customer satisfaction can be measured based on overall service satisfaction and a comparison between reality and expectations and feelings. Customer satisfaction is widely considered the primary long-term goal of retail banks worldwide (Odindo & Devlin, 2018; Olsen *et al.*, 2014). Therefore, maintaining and considering customer satisfaction is one way to keep customers loyal. Previous research (Pahlevi & Nurzami, 2021; Susanto & Subagja, 2019; Kristiana *et al.*, 2022; Amir, 2018; Leninkumar, 2017) revealed customer satisfaction had an impact on customer loyalty. However, it contradicted the findings of Arianto and Nirwana (2021) and Mutmainnah (2018), who discovered no impact of customer satisfaction on customer loyalty.

Customers switch to other banks for various reasons, one of which is their dissatisfaction with problem-solving (Sasono, 2007). Complaint handling is the key to maintaining customer loyalty and attracting new clients (Samadi, 2014). It is conducted by managing customer complaints quickly, precisely, and satisfactorily (Ikatan Bankir Indonesia, 2014). Tjiptono and Chandra (2011) state that there are at least four critical aspects of complaint handling: empathy for angry customers, speed in handling complaints, fairness in solving problems or complaints, and convenience for customers to contact the company. A bank that responds well to customer complaints obtains a second chance to satisfy its customers (Wahjono, 2010) and can turn a dissatisfied customer into a satisfied and loyal one (Tjiptono, 2007; Artanti & Ningsih, 2011). Timm (2005) says that complaints can strengthen relationships and foster loyalty. Complaint handling was also proven to impact customer satisfaction and loyalty (Kurniyawati & Ratno, 2020; Hidayanti *et al.*, 2020; Dlizah, 2018; Radhin & Askafi, 2017; Sanjayawati, 2019). Kurniawati and Ratno (2020) and Ariyani (2020) also uncovered that Customer Satisfaction could mediate the relationship between Complaint Handling and Customer Loyalty. However, it was inconsistent with Syamsudin and Fadly (2021) and Salim *et al.*, (2018), who found that Complaint Handling had no significant impact on Customer Loyalty. Herawati and Sulistiyowati (2019) also emphasized that Customer Satisfaction could not be employed as a mediating variable in the relationship between Complaint Handling and Customer Loyalty.

Service quality is essential for a bank to survive (Pramana & Rastini, 2016). Hence, the higher the service quality, the more loyal customers will be (Rahmawati *et al.*, 2022). Tidtichumremporn *et al.*, (2010) revealed that Service Quality could not be ignored because it might increase Competitive Advantage in attracting and satisfying customers. Therefore, good service quality could encourage customer interest and loyalty (Atmaja, 2018). Gronroos (1984) proposes a Service Quality measurement model consisting of three dimensions: functional quality, technical quality, and corporate image. Lenka *et al.*, (2009) and Ravichandra *et al.*, (2010) examined the impact of Service Quality on Customer Satisfaction, revealing that Customer Satisfaction could affect and maintain Customer Loyalty. Saputra (2017), Sepyarina (2019), Radhin and Askafi (2017), Khoiri and Adityawarman (2021), and Atmaja (2018) corroborated that Service Quality had an impact on Customer Satisfaction and Customer Loyalty. Kurniyawati and Ratno (2020) and Giri and Suasana (2017) found that Customer Satisfaction could mediate the relationship between Service Quality and Customer Loyalty. In contrast to Ghantynireta *et al.*, (2021), Arianto and Nirwana (2021), Wulandari (2018), Sari and Marlien (2019), and Amah *et al.*, (2019), Service Quality was proven to have no significant impact on Customer Satisfaction and Customer Loyalty. Arianto and Nirwana (2021) confirmed that Customer Satisfaction

could not mediate the relationship between Service Quality and Customer Loyalty.

Similar research on the impact of Complaint Handling and Service Quality on Customer Satisfaction and Customer Loyalty has been carried out by many researchers. However, there were still differences in the results regarding the impact of each variable, leading to a research gap that allowed other scholars to conduct other studies on a similar theme. Accordingly, it became the basis for the present research to re-examine the impact of Complaint Handling and Service Quality on Customer Loyalty by adding Customer Satisfaction as a mediating variable.

This study was conducted on customers of the Pontianak Branch of Bank Kalbar Syariah, one of the Sharia Business Units (*UUS*) established by Bank Kalbar, to provide choices for customers who want to conduct a transaction based on Islamic (Sharia) principles. A large number of both conventional and sharia banks in Indonesia, especially in West Kalimantan, Pontianak, demands the Pontianak Branch of Bank Kalbar Syariah to compete with other banks to maintain the number of customers because there is no guarantee that their customers will always remain loyal to their products or services. Thus, complaint handling, service quality, and customer satisfaction were involved in determining whether customers could maintain loyalty to the Pontianak Branch of Bank Kalbar Syariah in the long term.

2. LITERATURE REVIEW

2.1 Complaint Handling and Customer Satisfaction

Every organization or company that focuses on customers must provide opportunities for people to provide comments, criticisms, ideas, and complaints, as well as easy and convenient access to do so (Tjiptono, 2005). Complaint handling helps resolve and examine service failures to rebuild customer trust (Hart *et al.*, 1990). Customers typically file complaints when dissatisfied with their banking transactions (Ellena, 2011). Banks must handle emerging issues effectively and efficiently to maintain customer satisfaction (Anouze *et al.*, 2018). Excellent and quick complaint handling is undoubtedly expected to meet customer expectations, subsequently affecting their satisfaction (Wahjono, 2010). Companies that can avoid service failures and complaints tend to have high expectations of overall customer satisfaction (Ndubisi, 2012). Complaint handling is crucial in banking because the better the complaint handling, the better customer satisfaction will be (Jannah, 2018). Therefore, based on the description above, the first hypothesis was formulated as follows:

H1: Complaint Handling has a positive and significant impact on Customer Satisfaction.

2.2 Service Quality and Customer Satisfaction

The service quality provided to customers is one of the factors that can affect customer satisfaction (Cahyono, 2016). Service quality influences customer satisfaction, especially in the banking industry (Narteh, 2018). In service companies, it is considered critical from a customer's point of view (Radhin & Askafi, 2017). Customers do not judge only from the service results but also from the service delivery process (Gronross, 2012). Consequently, employees are expected to serve customers well and go beyond the boundaries to create superior customer value, ultimately resulting in satisfaction (Atan *et al.*, 2015; Güven & Sadaklioglu, 2012; Van Tonder *et al.*, 2018). There is a significant and positive correlation between service quality and customer satisfaction. Moreover, service quality is recognized as a necessary antecedent of customer satisfaction (Rasheed & Abadi, 2014; Selvakumar, 2015; Izogo & Ogba, 2015; Abu Saleh *et al.*, 2017). Service quality is also widely recognized as a factor with the most decisive influence on overall customer satisfaction (Olsen *et al.*, 2014; Selvakumar, 2015). Therefore, researchers formulated the second hypothesis as follows:

H2: Service Quality has a positive and significant impact on Customer Satisfaction.

2.3 Customer Satisfaction and Customer Loyalty

Customer loyalty is influenced by customer satisfaction (Warsito, 2018). Companies that comprehensively consider the satisfaction of each customer will gain several benefits, one of which is increased customer loyalty (Tjiptono, 2015). Companies need to monitor and improve customer satisfaction because it determines whether they will remain loyal (Kartajaya, 2006). Kotler and Keller (2006) reveal that customer satisfaction is the primary key to maintaining customers. Customer loyalty and switching behavior can be influenced by the extent to which customers feel satisfied with the products/services provided by the company (Hazmi & Yulianti, 2013; Mohsan *et al.*, 2011). Customer satisfaction is generally considered the most significant long-term goal of retail banks worldwide (Odindo & Devlin, 2018; Olsen *et al.*, 2014). Achieving customer satisfaction can lead to customer loyalty, reduce marketing expenses, and increase the company's reputation (Giri & Suasana, 2017). Moreover, customer satisfaction can also affect customer loyalty to the products/services offered. Omoregie (2019) states that customer satisfaction is critical to determining customer loyalty. Thus, increasing customer satisfaction will enhance the relationship between the bank and the customer, thereby increasing customer loyalty. Thus, based on the description above, the third hypothesis in this study was as follows:

H3: Customer Satisfaction has a positive and significant impact on Customer Loyalty.

2.4 Complaint Handling and Customer Loyalty

Companies that handle complaints well and fair can make customers loyal (Budiarti, 2011). Hence, if the bank's response satisfies customers, they may

become loyal. Conversely, an ineffective response will disappoint customers and encourage them to leave the company (Hulten, 2012). Customer complaints must be handled efficiently so that banks do not lose their customers, as it can harm their outcomes through decreased profits and negative word-of-mouth (Filip, 2013). Complaints can occur because the bank cannot provide the service expected by customers, usually referred to as a service failure (Susanti, 2021). Therefore, customer loyalty can increase when complaints are appropriately handled (Carvajal *et al.*, 2011). Complaint handling also affects overall satisfaction, which can subsequently increase customer loyalty (Susanti, 2021). The bank must be quick and precise in dealing with customers' complaints so that they can feel satisfied and become loyal to the bank (Arifin & Zainu, 2003). Based on the explanation above, researchers formulated the fourth hypothesis as follows:

H4: Complaint Handling has a positive and significant impact on Customer Loyalty.

2.5 Service Quality and Customer Loyalty

One essential factor in realizing repeat purchases and loyalty is providing quality service to all customers (Zikir *et al*., 2019). Quality service is perceived as a determinant of customer loyalty (Trisusanti, 2017). Kheng *et al*., (2010) evaluated the banking sector in Malaysia and emphasized that banks must improve service quality to increase customer loyalty. Customer loyalty in the banking industry demonstrates that the bank has been able to compete in providing good service to each customer (Trisusanti, 2017). Improving service quality can lead to increased customer loyalty and the possibility of attracting new customers (Khoiri & Adityawarman, 2021). Good service quality is expected to encourage customers to maintain a strong relationship with the company, resulting in customer loyalty (Rawis *et al*., 2020). Service quality can be a distinguishing factor and motivator for each customer to remain loyal to the bank (Permana & Pratama, 2020). Banks must improve service quality to maintain customers and increase revenue and market share (Al-Slehat, 2021). As a result, the fifth hypothesis was proposed as follows:

H5: Service Quality has a positive and significant impact on Customer Loyalty.

3. METHODS
3.1 Measurement

Causal research was the design chosen in this study. Furthermore, to collect the data, researchers administered a questionnaire distributed to respondents who were considered to meet predetermined criteria. The questionnaire involved a 5-point Likert Scale (1 = strongly disagree; 5 = strongly agree). Complaint Handling was measured using eight items adapted from Tjiptono & Chandra (2011). Service Quality was examined using nine items adapted from Grönroos (1984). Customer Satisfaction was determined using four items adapted from Irawan (2008) and Kotler (2014). Customer Loyalty was measured using six items adapted from Zeithaml *et al*., (2009) and Griffin (1995).

3.2 Sampling and Data Collection

The number of samples involved in this study was 201 respondents. The technicque of data collection used in this study is a purposive sampling technique included in the non-probability sampling technique. They were customers of the Pontianak Branch of Bank Kalbar Syariah who had made or submitted complaints to the bank in the previous two years and were at least 17 years old. Researchers distributed online questionnaires in Pontianak City to select the samples.

3.3 Data Analysis

This research employed Structural Equation Modeling (SEM) via *AMOS 26* statistical software to analyze and evaluate the measurement and structural models of the research construct. The model fit test was assessed based on Goodness of Fit Index parameters, including Chi-Square ($\chi2$), CMIN/DF, Root Mean Square Error of Approximation (RMSEA), Root Mean Squared Residual (RMR), Goodness of Fit Index (GFI), Tucker-Lewis Index (TLI), Incremental Fit Index (IFI), Comparative Fit Index (CFI), and Normed Fit Index (NFI). The validity was assessed using the Standardized Factor Loading (SFL), whose value must be ≥ 0.50 (Hair *et al.*, 2014). Meanwhile, construct reliability was examined using the tabulated results of the Construct Reliability (CR) and Average Variance Extracted (AVE) values. Furthermore, the SEM analysis was carried out to assess whether the research hypothesis was accepted or rejected. SEM analysis was involved in displaying the t-score for each coefficient. The hypothesis was declared to have a causal relationship if t-score $\geq$ t table (1.96), with a significance level of $\alpha = 0.05$. On the other hand, the indirect impact of the mediating variable was determined using the Sobel test.

4. RESULTS AND DISCUSSION
4.1 Respondent Characteristics

The analysis of respondents' profiles was based on the following demographic data:

Table 1: Respondent Characteristics

Kategori	Item	F	%
Gender	Male	89	44
	Female	112	56
	Total	**201**	**100**
Age	17 - 27 years	95	16
	28 - 38 years	76	33
	39 - 50 years	24	33
	50 years and over	6	18
	Total	**201**	**100**
Education	Elementary School	0	0
	Junior High School	2	1
	Senior High School	91	46
	D1/D2/D3 (Associate Degree) and *D4* (Bachelor Degree)	41	20
	Undergraduate Degree	61	30
	Postgraduate Degree	6	3
	Total	**201**	**100**
Occupation	Student	0	0
	College Student	39	19
	State Civil Apparatus	29	14.5
	Indonesian National Police/Indonesian National Armed Forces	2	1
	Entrepreneur	39	19
	Employees of State-owned Enterprises/Regional-owned Enterprises	27	13.5
	Private Sector Employee	48	24
	Others	17	9
	Total	**201**	**100**
Monthly Income	Less than IDR 2 million	45	22
	IDR 2 million - IDR 4 million	81	40
	More than IDR 4 million - IDR 6 million	35	17
	More than IDR 6 million - IDR 8 million	25	13
	More than IDR 8 million - 10 million	10	5
	More than IDR 10 million	5	3
	Total	**201**	**100**
Submission of complaints to the Pontianak Branch of Bank Kalbar Syariah within the last two years	1-2 times	169	84
	3-4 times	29	14.5
	5-6 times	2	1
	More than 6 times	1	0.5
	Total	**201**	**100**

4.2 Measurement and Structural Models

The results of validity and reliability tests and the Goodness of Fit are presented in the following table.

Table 2: Measurement Model Results

Variables	Items	SFL	AVE	CR
Complaint Handling	Employees of the Pontianak Branch of Bank Kalbar Syariah pay special attention to angry customers.	0.872	0.872	0.982
	Employees of the Pontianak Branch of Bank Kalbar Syariah always listen to customers' complaints.	0.911		
	Employees of the Pontianak Branch of Bank Kalbar Syariah are always patient in dealing with angry customers.	0.933		
	Employees of the Pontianak Branch of Bank Kalbar Syariah act quickly in handling customers' complaints.	0.951		
	Employees of the Pontianak Branch of Bank Kalbar Syariah are fair in handling customers' complaints.	0.959		
	The Pontianak Branch of Bank Kalbar Syariah always makes it easy for customers to submit their complaints.	0.933		
	The availability of complaint submission facilities (suggestion box, email, and telephone number) makes it easy for the customer to submit complaints.	0.949		
	Employees of the Pontianak Branch of Bank Kalbar Syariah are always ready to be contacted if customers' complaints occur.	0.959		

Variables	Items	SFL	AVE	CR
Service Quality	Employees of the Pontianak Branch of Bank Kalbar Syariah finish work on time.	0.691	0.566	0.949
	The work results of the Pontianak Branch of Bank Kalbar Syariah employees are excellent and neat.	0.689		
	Employees of the Pontianak Branch of Bank Kalbar Syariah always provide quick and responsive service.	0.772		
	Employees of the Pontianak Branch of Bank Kalbar Syariah have good communication skills.	0.829		
	Waiting time for services at the Pontianak Branch of Bank Kalbar Syariah is acceptable.	0.850		
	Employees of the Pontianak Branch of Bank Kalbar Syariah are consistently polite to customers.	0.768		
	Overall, the Pontianak Branch of Bank Kalbar Syariah has a good reputation.	0.819		
	The Pontianak Branch of Bank Kalbar Syariah can socialize well with its customers.	0.745		
	The concern of the management and employees of the Pontianak Branch of Bank Kalbar Syariah for customers is excellent.	0.570		
Customer Satisfaction	Overall, customers are satisfied with the services of the Pontianak Branch of Bank Kalbar Syariah.	0.504	0.565	0.881
	The services of the Pontianak Branch of Bank Kalbar Syariah never disappoint.	0.835		
	The reality experienced by customers of the Pontianak Branch of Bank Kalbar Syariah met their expectations.	0.840		
	I feel happy to be a customer of the Pontianak Branch of Bank Kalbar Syariah.	0.777		
Customer Loyalty	I have no hesitation in saying that the service at the Pontianak Branch of Bank Kalbar Syariah is excellent.	0.811	0.684	0.951
	I convey positive things about the Pontianak Branch of Bank Kalbar Syariah to others.	0.883		
	I recommend the Pontianak Branch of Bank Kalbar Syariah to others.	0.871		
	I will still be a customer of the Pontianak Branch of Bank Kalbar Syariah in the future.	0.852		
	Even though many other banks are offering similar products or services, I will still be a customer of the Pontianak Branch of Bank Kalbar Syariah.	0.817		
	I will not switch to another bank because I am comfortable with the Pontianak Branch of Bank Kalbar Syariah.	0.720		

Table 2 displays the validity and reliability test result of the overall model. The SFL values of all variable indicators in the full model were above 0.50. Thus, all indicators were declared valid and could measure the construct of the full model. The reliability test also showed the appropriate results. Hence, all instruments were declared reliable and could consistently measure the construct of the full model, indicated by the AVE value of ≥ 0.50 and the CR value of ≥ 0.70.

Table 3: Goodness of Fit Index

Goodness of Fit Index	Cut-off Value	Results
CMIN/DF	≤ 3.00	2.201
TLI	≥ 0.90	0.922
IFI	≥ 0.90	0.930
CFI	≥ 0.90	0.929
RMSEA	≤ 0.08	0.078

Table 3 portrays the Goodness of Fit measurement results. Hair *et al*., (2014) state that a research model construct can be declared fit and accepted if 3 to 4 measurements obtain a degree of good fit or above the cut-off value. Based on the model fit test results, the model suitability requirements were accepted and declared fit because 5 measurements showed a good fit, namely CMIN/DF = 2.201, TLI = 0.922, IFI = 0.930, CFI = 0.928, and RMSEA = 0.078.

4.2.1 Hypotheses Testing

The test results of the causal relationship between variables in this study construct are as follows.

Table 4: Hypotheses Testing

Hypotheses	Path	Estimate	S.E.	C.R.	P	Conclusion
H₁	Customer Satisfaction ← Complaint Handling	0.103	0.042	2.475	0.013	Accepted
H₂	Customer Satisfaction ← Service Quality	0.710	0.114	6.208	***	Accepted
H₃	Customer Loyalty ← Customer Satisfaction	0.565	0.093	6.056	***	Accepted
H₄	Customer Loyalty ← Complaint Handling	0.116	0.039	3.002	0.003	Accepted
H₅	Behavioral Intention ← Service Quality	0.358	0.103	3.491	***	Accepted

Based on Table 4, the t-score of the impact of Complaint Handling on Customer Satisfaction was 2.475, greater than the t-table (1.96). Likewise, the p-value was less than 0.001, below 0.05 ($\alpha = 0.05$). These results were consistent with the first hypothesis, in which Complaint Handling had a positive and significant impact on Customer Satisfaction. For the second hypothesis, the t-score of the impact of Service Quality on Customer Satisfaction was 6.208, with a p-value less than 0.001. It proved that Service Quality had a positive and significant impact on Customer Satisfaction. For the third hypothesis, the t-score of the impact of Customer Satisfaction on Customer Loyalty was 6.056, with a p-value less than 0.001. These results indicated that Customer Satisfaction had a positive and significant impact on Customer Loyalty. For the fourth hypothesis, the t-score of the impact of Complaint Handling on Customer Loyalty was 3.002, with a p-value less than 0.001. It proved that Complaint Handling had a positive and significant impact on Customer Loyalty. Finally, for the fifth hypothesis, the t-score of the impact of Service Quality on Customer Loyalty was 3.491, with a p-value less than 0.001. Thus, Service Quality had a positive and significant impact on Customer Loyalty.
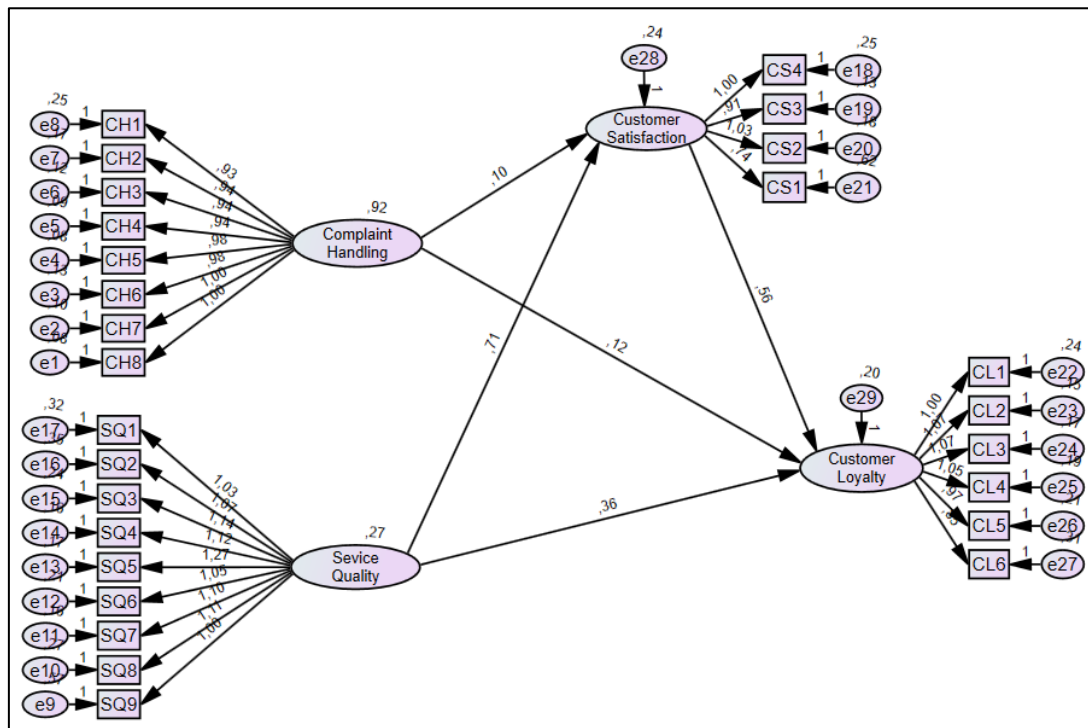

Figure 1: Full Structural Model Test

Furthermore, the indirect impact of the mediating variable is presented in Table 5, which contains the Sobel test results.

Table 5: Sobel Test - Significance of Mediation

	Sobel test statistic	Two-tailed probability
Complaint Handling → Customer Satisfaction → Customer Loyalty	2.27	0.022
Service Quality → Customer Satisfaction → Customer Loyalty	4.34	***

Based on the Sobel test results in Table 5, the obtained value of the Sobel test statistic was 2.27, greater than the t-table (1.96), with a p-value of 0.022, less than 0.05 ($\alpha = 0.05$). These results indicated a significant indirect impact of Complaint Handling on Customer Loyalty through Customer Satisfaction.

Similar results were obtained for Service Quality, in which the value of the Sobel test statistic was 4.34, greater than the t-table (1.96), with a p-value of ***, less than 0.001, or below 0.05 (α = 0.05). Thus, there was a significant indirect impact of Service Quality on Customer Loyalty through Customer Satisfaction.

5. CONCLUSION

1. Complaint Handling had a positive and significant impact on Customer Satisfaction at the Pontianak Branch of Bank Kalbar Syariah. It was in line with Sanjayawati (2019), Dlizah (2018), and Radhin and Askafi (2017), who found that Complaint Handling had a positive and significant impact on Customer Satisfaction. Anouze *et al*., (2018) argued that the bank had to handle emerging issues properly, efficiently, and quickly to maintain customer satisfaction. Wahjono (2010) added that a bank that responded well to customer complaints was found to have a second chance to satisfy the customers. Therefore, the Pontianak Branch of Bank Kalbar Syariah must resolve every customer complaint properly and efficiently to satisfy customers. In this regard, better Complaint Handling could lead to increased Customer Satisfaction.

2. Complaint Handling had a positive and significant impact on Customer Loyalty at the Pontianak Branch of Bank Kalbar Syariah. The results of this study were in line with Kurniyawati and Ratno (2020) and Hidayanti *et al*., (2020), who revealed that Complaint Handling had a positive and significant impact on Customer Loyalty. Customer complaints must be handled efficiently so that the bank does not lose its customers (Hulten, 2012) because properly resolved complaints will increase customer loyalty (Carjaval *et al.*, 2011). Therefore, the Pontianak Branch of Bank Kalbar Syariah must handle customer complaints properly and quickly. If the bank's response meets customers' expectations, they will likely remain loyal. Hence, the better the complaint handling by the Pontianak Branch of Bank Kalbar Syariah, the better customer loyalty they might obtain.

3. Service Quality had a positive and significant impact on Customer Satisfaction at the Pontianak Branch of Bank Kalbar Syariah. It was consistent with Saputra (2017), Sepyarina (2019), and Radhin and Askafi (2017), who discovered that Service Quality had a positive and significant impact on Customer Satisfaction. Tidtichumremporn *et al*., (2010) emphasized that Service Quality could not be ruled out as it might increase Customer Satisfaction. Correspondingly, customers assess the results of their services and the delivery process (Gronross, 2012). Therefore, the Pontianak Branch of Bank Kalbar Syariah must improve and provide the best service to its customers because better service quality equals increasing customer satisfaction. In this context, the higher the service quality provided by the Pontianak Branch of Bank Kalbar Syariah, the higher customer satisfaction they might obtain.

4. Service Quality had a positive and significant impact on Customer Loyalty at the Pontianak Branch of Bank Kalbar Syariah. It was corroborated by Atmaja (2018), Giri and Suasana (2017), and Kurniyawati and Ratno (2020), who found that Service Quality had a positive and significant impact on Customer Loyalty. Rahmawati *et al*., (2022) argued that the higher the service quality provided, the more loyal customers would be. Kheng *et al*., (2010) also emphasized that banks must improve service quality to increase customer loyalty. Improving good service quality can generate customer loyalty and attract new customers (Khoiri & Adityawarman, 2021). Therefore, the Pontianak Branch of Bank Kalbar Syariah must further improve the quality of its services because a higher service quality equals higher customer loyalty.

5. Customer Satisfaction had a positive and significant impact on Customer Loyalty at the Pontianak Branch of Bank Kalbar Syariah. It was supported by Pahlevi and Nurzami (2021), Susanto and Subagja (2019), Kristiana *et al*., (2022), Amir (2018), and Leninkumar (2017), who revealed that Customer Satisfaction had a positive and significant impact on Customer Loyalty. Khan and Rizwan (2014) explained that 93% of Customer Loyalty in the banking industry was obtained from Customer Satisfaction. Therefore, maintaining and considering customer satisfaction is a way to maintain customer loyalty. Kotler & Keller (2006) claim that the primary key to retaining customers is satisfying them. Therefore, the Pontianak Branch of Bank Kalbar Syariah must pay more attention to the satisfaction of its customers because the higher the level of customer satisfaction, the more loyal the customer will be.

6. Customer Satisfaction mediated the impact of Complaint Handling and Service Quality on Customer Loyalty. It was consistent with Kurniyawati and Ratno (2020) and Ariyani (2020), who uncovered that Customer Satisfaction, could mediate the impact of Complaint Handling on Customer Loyalty. Kurniyawati and Ratno (2020) and Giri and Suasana (2017) also found that Customer Satisfaction could mediate the impact of Service Quality on Customer Loyalty. Furthermore, Susanti (2021) revealed that Complaint Handling also affected overall satisfaction, leading to increased Customer Loyalty to the bank. Lenka *et al*., (2009) and Ravichandran *et al*., (2010) also examined the impact of Service Quality on Customer Satisfaction, revealing that Customer Satisfaction also had an impact on Customer Loyalty.

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