



The Influence of Complaint Handling, Marketing Communication and Trust on Loyalty (Marketing Management Literature Review)

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Abstract: Literature Article Review of the Effect of Complaint Handling, Marketing Communication and Trust on Customer Loyalty PT Bank BCA KCU Semarang is a scientific article that aims to build a research hypothesis of influence between variables that will be used in future research, within the scope of Marketing Management science. The method of writing this Literature Review article is the *library research* method, which is sourced from online media such as *Google Scholar*, *Mendeley* and other academic *online* media. Research data is primary data collected through questionnaires in the form of *google forms*, as well as secondary data collected with documentation techniques. Sampling with random samples, while the calculation technique uses the Slovin formula so that a sample of 400 is obtained. But only 150 respondents were willing to fill out the questionnaire. Data analysis techniques use multiple regression analysis. The results of this Literature Review article are: 1) Complaint Handling affects Loyalty; 2) Marketing Communications affect Customer Loyalty; 3) Trust affects Customer Loyalty; Customers.

Keywords: Complaint Handling, Marketing Communications, Trust, Loyalty

INTRODUCTION

The relationship between customers and banks is related to the needs of customers for bank services and the bank's ability and willingness to be able to meet the needs of its customers. The bank's goal is to acquire and retain its customers. The competition in the banking world is getting bigger, demanding that every bank be able to dive into, meet the needs and desires of its customers. In order to be able to participate in competition between the banking industry, each bank should have a strategy to support productivity and service quality. Through productivity and service quality, the performance of banking companies will be reflected. The performance in question is not only assessed in terms of finances but also operational performance. One of the assessments of financial performance is from the use of fund flows, while the assessment of operational performance from the process of direct contact of banking companies to customers is in the form of services. The existence of financial

performance and operational performance should be realized in a balanced manner so that the sustainability of the bank remains guaranteed. As a supporter of good operational performance, a bank should strive for excellent service. Excellent service and banking products that suit the needs of the community will be superior points owned by a bank. Banks that excel in competition will be seen from the number of customers with high loyalty. Customer loyalty is one of the proofs that the bank has been able to compete in providing the best service for its customers. Facts on the ground show that most banks only excel in their products, but are weak in service or vice versa. Product excellence is beneficial to achieving the short-term goals of the company. Furthermore, with the support of excellence in service, it can finally realize the company's long-term orientation, namely customer loyalty.

As well as PT Bank Central Asia, Tbk as one of the largest private banks in Indonesia. In the face of increasingly fierce competition with similar business entrepreneurs, of course, the management of PT Bank Central Asia, Tbk also did not forget to improve services to its customers. Customer loyalty to the services provided is one of the goals to be achieved. In providing services, providers and service providers must always strive to refer to the main purpose of service, namely customer loyalty. With an integrity network spread throughout Indonesia, PT Bank Central Asia, Tbk makes banking activities so easy. In order to prove commitment to customer satisfaction through various best banking products including Tahapan, Tahapan Gold, Tapres, Giro and Time Deposits. In addition, BCA also provides various banking loans such as KPR BCA, KPR BCA Xtra, Refinancing, KPA BCA and KKB BCA for customers who intend to buy a house, apartment or motorized vehicle.

Based on the background, the problems that will be discussed can be formulated to build hypotheses for further research, namely:

1. Does Complaint Handling affect Customer Loyalty?
2. Do Marketing Communications affect Customer Loyalty?
3. Does Trust affect Customer Loyalty?

LITERATURE REVIEW

Bank

Banks are the most dominant members of financial institutions capable of mobilizing funds aimed at raising and allocating large amounts of funds compared to members of other financial institutions. (Ktut silvanita, 2009) Another definition of a Bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms in order to improve the living standards of many people (Law of the Republic of Indonesia No. 10 of 1998 concerning Banking). Sharia Banks that carry out their business activities based on Sharia Principles and by type consist of Sharia Commercial Banks and Sharia People's Financing Banks. In addition to Sharia Commercial Banks and Sharia People's Financing Banks, there are also Sharia Business Units. Regulations regarding Islamic banks in Indonesia are regulated in Law No. 21 of 2008 concerning Sharia Banking. Conventional Bank is a bank that carries out its business activities conventionally and by type consists of Conventional Commercial Banks and People's Credit Banks. (Andi Soemitra, 2009)

The difference between Islamic Banks and Conventional Banks has been widely studied by previous researchers including (Aulia Yumi Rosda, 2015), (Annas Thohir, 2020), (Hairiyah & Ali, 2017), (Ali, 2019), (Sulistiorini & Ali, 2017), (Ilhamalimy & Ali, 2021).

Complaint Handling

Consumer complaints are emotional expressions of consumers because of something that they cannot accept, both related to the products offered and with services. Consumer complaint behavior arises as a result of consumer dissatisfaction with the purchase of

products/use of services. Handling consumer complaints must be carried out with systematic procedures so that the same mistakes are not repeated and the complaints faced can be resolved effectively and completely. (Fandy Tjiptono, 2014) In order for consumer complaints to be resolved properly, it is necessary to pay attention to five important aspects, namely:

- 1) Make it easier for consumers to submit complaints. Consumer complaints can have a positive impact on the company if they can be submitted properly and immediately resolved thoroughly by the company. Consumer complaints are an opportunity for companies to evaluate and correct mistakes to be able to satisfy consumers again. If it is not given the means of convenience in submitting complaints, it can have the opportunity to create *silent* complaints, namely consumers who are dissatisfied and do not submit complaints to the company, and tend to decide not to use the company's services anymore and take action against other companies.
- 2) Overcoming the factors causing the occurrence of consumer complaints. The causes of consumer complaints need to be detected and solutions sought. When consumers complain about something, companies must immediately follow up, including improving service procedures, eliminating defective products, improving service behavior, improving performance standards, and paying more attention to meeting consumer needs and desires. Ideally, the same complaints should not be repeated again.
- 3) Handle consumer complaints effectively. Handling customer complaints is not a simple job. Here are some things that must be done in handling consumer complaints, namely: a) Trying to respond to complaints quickly and sincerely; b) Any employee who faces consumer complaints and takes over the problem of addressing consumer complaints within his authority; c) Explore the facts that occurred from the customer's point of view; d) Ask consumers what their expected solution is; e) Acknowledge any mistakes that did occur and apologize to consumers; f) Use language that is simple and easy for consumers to understand; g) Do not give excessive promises; h) If the problem is successfully resolved, reassure the consumer with the quality of the company's products or services; i) Share successful experiences handling consumer complaints with other staff.

The handling of this complaint has been widely researched by previous researchers including (Nurhayati, 2020), (Ditta Nur Hidayanti, 2020), (Fernaldi Anggadha Ratno, 2020), (Setyadi & Ali, 2017), (Octavia & Ali, 2017), (Larasetiati & Ali, 2019), (Fahmi & Ali, 2022).

Marketing Communications

Communication comes from the Latin *communis* which means the same. (Andri Feriyanto and Endang Triana, 2015) Communication is established if there are similarities between the message delivery party and the recipient of the message. Communication will be said to be communicative if there is a similarity of meaning between the message giver and the recipient of the message. According to Himsreet and Baty in *Business Communication* by Djoko Purwanto (2011), communication is the process of exchanging information between individuals through ordinary (prevalent) systems, such as symbols, signals, or behaviors or actions. Communication in groups is a basic mechanism by which members convey and even express their disappointment and satisfaction. Communication is the emotional expression and fulfillment of social needs.

In the practice of the banking world, communication is also necessary as is marketing communication. This is considered important because of the increasingly fierce competition between banks that more or less have the same products and services. The demands of competition in the banking world encourage each bank to carry out marketing communications continuously through various media so that they are embedded in the minds of customers and always remember about the banking products offered.

This marketing communication has been widely researched by previous researchers including (Sigit Santosa, 2020), (Kartika Sari, 2019), (Joice Saputri, 2017), (Hernikasari, Ali, & Hadita, 2022), (Ali, Hadibrata, & Buchori, 2016), (Wahono & Ali, 2021), (Iryani, Ali, & Rosyadi, 2021).

Belief

Trust is a key variable for success. This trust has a huge effect on the effectiveness and efficiency in product sales. A consumer's trust is a willingness to wear or buy a product because it believes that the partner company gives as expected. Consumers have an expectation that a person generally has that all the words, promises and statements of marketers can be trusted. Trust becomes a fundamental element for successful relationship marketing. Trust is important because it provides the basis for future cooperation and the confidence of one of the parties whose needs will be met in the future by the actions carried out by the other party. After building trust, the company learns to coordinate and strive to meet its own interests as well as the interests of consumers.

In banking, trust is a must. Trust in the banking sphere can be seen in how far customers know about banking products and also customers obey the queue while waiting for services. Because of a trust, customers are willing to unintentionally entrust their funds to be managed by the bank. Without strong trust and concrete evidence from other customers in utilizing banking services, it will be difficult for banks to collect funds from the public. This belief has been widely researched by previous researchers including (Rendy Rachman, 2021), (Dewi Murtiningsih, 2021), (Aprilia Cahyaning, 2018), (Hashim & Ali, 2022), (Kholisoh & Ali, 2020), (Fauzi & Ali, 2021), (Ali, Zainal, & Ilhamalim, 2022).

Customer Loyalty

Consumer loyalty is formed through the process of consumer experience through the purchase or use of products around the clock. If from experience the consumer does not meet expectations, the consumer will stop to try other products that match his expectations. On the other hand, if the product purchased or used is as expected, the purchase will be repeated. It is these repeated and consistent consumer purchases all the time that give rise to consumer loyalty.

Efforts to acquire loyal customers cannot be done all at once, but go through several stages, ranging from finding potential customers to obtaining co-workers. (Kasmir, 2005) Customer loyalty is a commitment to persist deeply by repurchasing or resubscribing with selected products or services consistently in the future, even though the influence of the situation and marketing efforts has the potential to cause behavior change (Ihsan Fauzi, 2008). Repurchase behavior is often associated with brand loyalty. However, there are differences between the two. If brand loyalty reflects a psychological commitment to a particular brand, then repurchase behavior solely concerns repeatedly purchasing a particular brand of the same brand.

Customer loyalty has been widely researched by previous researchers including (Anggun Citra Monica, 2020), (Kharisma Nawang Sigit, 2017), (Fajar Setiaji, 2019), (Suharyono & Ali, 2015), (Widayati et al., 2019), (Putra, Lima Krisna, & Ali, 2021), (Arif Musthofa & Ali, 2021), (Regards, Rifai, & Ali, 2021), (Maharani & Ali, 2019), (Lawu & Ali, 2022).

RESEARCH METHODS

The method used in this study is a quantitative method. Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to research in certain populations or samples, sampling techniques are generally carried out by area

sampling (sampling by region), data collection using research instruments, data analysis is quantitative/statistical with the aim of testing predetermined hypotheses (Ali, H., & Limakrisna, 2013).

Table 1. Operational Definition of Variables and Indicators

Variable	Operational Definition of Variables	Dimensions and or Indicators
Complaint Handling	The Company's ability to follow up on customer disappointment complaints through empathetic, fast, fair, reasonable ways and provide a solutive solution to the problems / complaints submitted by customers.	Empathy
		Quickly handle complaints
		Fair and reasonable handling of complaints
		Ease of customers submitting complaints
		Solutive
Marketing Communications	There is an interactive dialogue (information transfer) between the company (Bank BCA) and the customer, which takes place during the pre-sale, during sales, consumption and after the consumption stage.	<i>Advertising</i> (visualization media and advertising messages).
		<i>Sales promotion</i> (attractive profit sharing, souvenirs, cheap margins and affordable deposits)
		<i>Public relations</i> (publications, imaging, social activities/CSR, sponsorship and events
		<i>Direct marketing</i> (mail, catalog, brochure, telemarketing)
		<i>Interactive marketing</i> (marketing via e-mail, social media, and websites)
		<i>Personal selling</i> (socialization and workshops, hospitality of salespersons, bazaars or exhibitions)
Belief	the confidence of a person (customer) that increases the sense of security that his expectations for something will be fulfilled by his exchange partner, namely Bank BCA.	<i>Benevolence</i>
		<i>Ability</i>
		<i>Integrity</i>
		<i>Willingness to depend</i>
Customer Loyalty	Customer commitment reflected in their positive attitude towards a product/company includes repeated use of service products, providing recommendations, surviving as a customer despite receiving low interest or high costs, and utilizing new products from banks.	Repeated use of services
		Recommendations
		Survive as a customer despite receiving low interest or high fees
		Leveraging new products from banking

RESULT AND DISCUSSION

Based on the formulation of the problem, theoretical studies and previous research that are relevant, the discussion of *this literature review* article is:

1. The Effect of Complaint Handling on Customer Loyalty.

According to Hasan (2014) the main factors that affect customer loyalty are: 1. Customer *satisfaction*; 2) *Service quality*; 3) Brand image; 4) Perceived *value*; 5) Trust; 6) Customer *relationship*; 7) *Switching costs*; 8) Dependability (*reliability*). Customer loyalty is a customer's commitment to a brand and supplier, based on a positive attitude and reflected in consistent repurchases. According to Tjiptono (2000), "consumer loyalty is a customer's commitment to a brand, store or supplier based on a very positive nature in long-term purchases". From this understanding, it can be interpreted that loyalty to the brand is obtained because of a combination of satisfaction and complaints.

The cause of the occurrence of complaints is basically, customers who complain because they are dissatisfied with what is received. According to (Alma, 2016) there are several main causes of not meeting consumer or customer expectations, namely: 1) Consumers or customers mistakenly communicate the desired service; 2) Consumers or customers

misinterpret signals such as prices, promotions and others; 3) The performance of employees of service companies is poor. The complaints affect customer loyalty, this is in line with research conducted by: (Nurhayati, 2020); (Erna Budiati, 2017) and (Frieda Ellena, 2011).

2. The Effect of Marketing Communications on Loyalty.

The marketing communication process affects loyalty, that Bank BCA conducts marketing communications in the form of product offers by utilizing social media, actively participates in bazaars or exhibitions and provides *souvenirs* to customers when opening an account/using service products. Bank BCA also offers products by utilizing catalogs/brochures containing service information. Factors that influence marketing communication include perception factors, marketing mix, *positioning*, and environmental factors. Kotler and Keller (2007) state that marketing communications have an effect and consumer satisfaction will shape interest in buying or reusing a product. This means that the better the form of marketing communication provided and supported by a high level of satisfaction, the more it will certainly form loyalty to consumers.

Marketing communication affects loyalty, this is in line with research conducted by: (Widiyanti Permata Lestari, 2016) and (Jom Fisip, 2017).

3. The influence of Trust on Loyalty.

Trust is the most influential factor in loyalty. Customers feel very confident that the company (Bank BCA) is able to guarantee the safety of customer deposits and feel the sincerity of the company's employees in providing services. The length of time as a customer does not guarantee that the customer gives full trust to the company. However, it can happen that when a customer believes in the bank's service or performance, they will survive as a customer and repeatedly utilize the bank's service products. Or in other words, the longer respondents become customers, the embodiment of their trust in the bank.

Consumer confidence is all the knowledge possessed by the consumer and all the conclusions that the consumer makes about its objects, attributes and benefits (Mowen, 2011). Trust is generally seen as a fundamental element to the success of a relationship. Trust affects loyalty, this is in line with research conducted by: (Syifa Amalia, 2021); (Ni Putu Sri Supertini, 2020) and (Maretta Nursyifa, 2020)

Table 2. Number of Respondents According to Gender

No	Gender	Sum
1	Man	63
2	Woman	87
Total		150

Table 3. Number of Respondents According to Age

No	Gender	Sum
1	< 20 years	20
2	21 – 35 years old	48
3	36 – 50 years old	40
4	51 – 60 years old	28
5	> 60 years	14
Total		150

Table 4. Number of Respondents According to Job

No	Gender	Sum
1	Students	25
2	ASN/TNI/ Polri	33
3	Private Employees	42
4	Self employed	14

5	Housewives	8
6	Retired/Other	26
Total		150

Table 5. Number of Respondents According to Monthly Income

No	Gender	Sum
1	< IDR 1,000,000	13
2	IDR 1,000,000 – IDR 2,000,000	21
3	IDR 2,000,000 – IDR 3,500,000	44
4	IDR 3,500,000 – IDR 5,000,000	32
5	> IDR 5,000,000	40
Total		150

Table 6. The number of respondents according to the length of time of being a customer

No	Gender	Sum
1	< 1 year	27
2	1 – 3 years	45
3	4 – 5 years	38
4	> 5 years	40
Total		150

Conceptual Framework

Based on the formulation of the problem, theoretical studies, relevant previous research and discussion of the influence between variables, then in the process of thinking about this article as below.

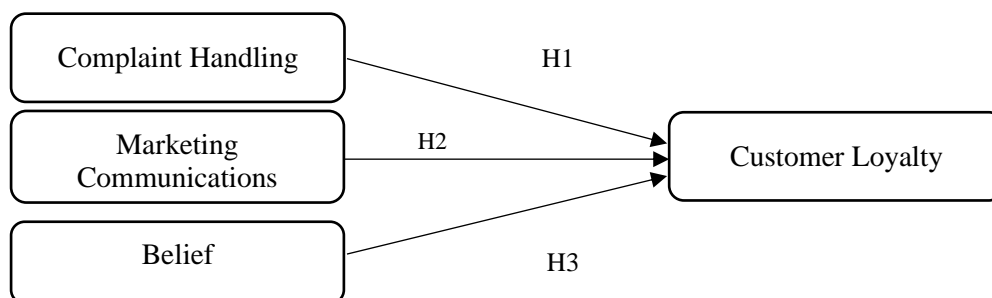


Figure 1. Conceptual Framework

From the above framework, it can be seen that complaint handling, marketing communication and trust have a partial effect on loyalty and all three variables have a simultaneous effect on loyalty. This is as explained by the meaning of each variable which, if explored, has a tremendous influence on loyalty. Consumer complaints are an emotional expression of consumers because of something that cannot be imagined, both related to the products offered and with services. If consumer complaints receive a strong response and the problem can be resolved completely, then customers of Bank BCA KCU Semarang will feel comfortable and can create customer loyalty.

CONCLUSION AND SUGGESTION

Conclusion

Based on theory, relevant articles and discussions can be formulated hypotheses for further research:

1. There is a partially significant influence between complaint handling and customer loyalty. Handling complaints has proven to negatively affect customer loyalty. Even though Bank BCA KCU Semarang has completed the complaint handling procedure, there are still

customers who feel that the procedure is not optimal. In terms of the variables of complaint handling, it is known that there are customers who have not felt empathy from employees of sBank BCA KCU Semarang, some customers also do not feel the equality applied by Bank BCA KCU Semarang when solving problems.

2. There is a partially significant influence between marketing communications and customer loyalty. Communication is the most dominant variable among the three independent variables affecting the customer loyalty variable. This result provides an underline that marketing communication that is carried out effectively becomes a tool to transfer information about products and advantages owned by Bank BCA KCU Semarang to customers. The actualization of good communication must be considered to stimulate sales, so that the effect of marketing communication can stimulate customer loyalty to the product.
3. There is a partially significant influence between trust and customer loyalty. Customer trust is not only formed from the delivery of honest information, but also formed from customer confidence that Bank BCA KCU Semarang and its employees have sincerity, ability, integrity and willingness to guarantee customers in service.
4. There is a simultaneous significant influence between independent variables (communication, trust, and complaint handling) and dependent customer loyalty variables. In this research model, the variables of communication, trust, and complaint handling together are able to contribute to the influence on customer loyalty variables.

Suggestion

Based on the conclusions above, the suggestion in this article is that it is hoped that Bank BCA KCU Semarang can optimize its marketing communication again. This is in accordance with the findings that communication is the dominant variable affecting customer loyalty. Bank BCA can implement improvement priorities starting from: 1) the use of catalogs /brochures for product offerings; 2) giving souvenirs when opening an account; 3) partisanship on social activities; 4) utilization of print and electronic media for product information; 5) become a sponsor; 6) attractive revenue sharing; 7) hospitality of service; 8) participation in bazaars/exhibitions; 9) the use of social media; 10) employees speak positively about Bank BCA KCU Semarang. Regarding customer trust, Bank BCA KCU Semarang can prioritize improvements starting from: employee sincerity when serving customers, customer satisfaction guarantees by employees and Bank BCA KCU Semarang, employee honesty when working to serve customers, guaranteeing the security of customer funds. Regarding complaint handling, Bank BCA KCU Semarang can prioritize improvements starting from: employee empathy when handling complaints, providing the best solution for each customer's problems, handling time/resolving complaints, providing easy access for customers to submit complaints and equality when solving problems.

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