

The Role of Customer Satisfaction in The Effect of Complaint Handling and Service Excellence on Customer Loyalty (A Survey on Muamalat Digital Islamic Network Customers of PT Bank Muamalat Branch Office Palembang)

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Abstract

Customer loyalty when utilizing a service can be used as input by banks in order to make improvements or optimize complaint handling and service excellence in mobile banking services. Customer satisfaction will be Met with complaint handling and service excellence. On customer loyalty; in this case, customer satisfaction is used as the intervening variable in PT. Bank Muamalat Palembang Sub-Branch Office. The method used in the study for data collection is a questionnaire using a Likert scale. The population used is 9.372 people. Based on the characteristic of customers, the average mobile banking user uses mobile banking more than once a month. The sample consists of 100 samples that apply the sampling technique of purposive sampling. The use of path analysis shows that the analysis shows that the results of the complaint handling and service excellence has a positive and significant impact on consumer loyalty. Complaint handling and service excellence also have a positive and significant impact on customer satisfaction. Customer satisfaction mediates between the effects of complaint handling and service excellence on customer loyalty.

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Introduction

The first Islamic bank appeared in Indonesia in 1992 with Bank Muamalat Indonesia, which became a pioneer (Karim, 2014). As for Islamic banks, including institutions that receive funding from the community, channeling returns in the form of financing or having facilities in the form of services in payment traffic, with all activities referring to Islamic sharia principles In its progress, Islamic banking itself has developed sufficiently. Based on the last data from Statistics Banking Sharia (SPS) presented by the Financial Services Authority (OJK), it appears that until the end of January 2019, the total number of Islamic Commercial Banks (BUS) was 14 units, 20 Sharia Business Units (UUS), and 101 units from Islamic People's Financing Banks (BPRS) (OJK, 2019).

Banks become business activities by playing an important role in the economy in Indonesia

(Jufendri et al., 2023). Islamic banks have the main function of bringing together two or more parties through those who need it fund (borrowers), as well as party with have fund excess (saver) in business activities or others based on Islamic law. In addition to this, Islamic banks are often called "Islamic Banking" or "Interest banking", the banking system in operational activities does not use speculation (maysir), interest system (usury), and uncertainties (gharar) (Ali, 2008).

Bank Muamalat has a mobile banking service where you can access it anywhere and anytime. Muamalat DIN in the form of a mobile banking application that can be accessed flexibly by all users, including customers and even non-customers. The Muamalat DIN has many interesting features, for example features financial services to provide opportunities for customers to make transactions financial without need come over Bank, and also feature non-financial services accompanied by product information and services to make it easier for users to understand products from Muamalat banking, branch offices, location ATM, content Islamic (calculator zakat, direction qibla, daily hadiths, prayer schedules), as well as a "contact us" service that provides convenience for its users in contacting and other interesting features on Muamalat DIN such as biometric login (entering via fingerprint, safe and easy), new look (the display becomes fresh), single portfolio view (makes it easier for customers to see a summary of the bank portfolio), "smart transfer" (option in storing the account number of the transfer destination that is frequently addressed so that it becomes practical).

Mobile banking offers complete banking transactions to meet customer needs. With a variety of transfer transaction methods that customers can choose from, including online transfers, RTGS and SKN. Customers can pay telephone bills, in this case postpaid, through operators, as well as topping up credit or top-up (available for prepaid users). In order to complement various payment services, the Muamalat DIN Sharia mobile banking has a utility bill payment feature including PLN.

Table 1. Number of M-DIN (Muamalat Digital Islamic Network) Activations of Bank Muamalat Palembang Branch in 2018 –2020

Year	Number of Customers
2018	1,783 Customers
2019	2,129 Customers
2020	5,460 Customers
Total User Customers <i>M-Banking</i>	9,372 Customers

Source: Bank Muamalat Palembang Branch, 2020

VA (virtual account) payments are made from service providers and can also use M-DIN Sharia mobile banking. In the transfer menu, customers can choose immediate, scheduled, or recurring transfers. The recurring options include daily, weekly, monthly, 3 months, 6 months and even yearly repeats. In addition, the features are complete and can be adjusted to the needs of its customers. M-DIN sharia mobile banking is downloaded from the application store on the cellphone and is available in the PlayStore & App Store. Easy registration does not have to go to a branch office of Bank Muamalat Indonesia so you can save energy and time. M-DIN is also equipped with advanced features in the form of biometric authentication technology. For customers Who use smartphones Which Already There is fingerprint scanner feature or fingerprint scanner, log in to M-DIN using their fingerprint. This feature maintains the security of customer data.

Table 1 shows that the number of customers using mobile banking at the Bank Muamalat Palembang Branch has been up and down. Referring to the table, there was an increase in customers using mobile banking from 2018 to 2019, with a total of 135 people, and then in 2020, there was a significant increase of 594 people. The increase and decrease in customers indicate high customer satisfaction in getting their services in complaint handling and service excellence when using the Muamalat DIN application service.

Customer satisfaction is interpreted as a feeling of pleasure or disappointment from an individual from a comparison of the impression given by his performance on the product with various expectations. Customer expectations become estimates the customer about something Which received If make a purchase product. Matter That influenced with suitability Which got from the initial expectation before the customer consumes goods or services and the benefits afterwards. If the benefits obtained by the customer are below their expectations, they can experience disappointment, however If the benefits The same or in on he hoped from customers then customers can obtain satisfaction on the goods and services consumed (Sri, 2019).

Complaints are defined as expressions of disappointment or dissatisfaction (Tjiptono, 2017). Complaint handling satisfactorily can certainly get a decision from its customers on bank services. If the customer does not get good service when submitting a complaint, then the customer can easily switch to another bank that is able to provide good service to complaints (Jarrar, 2003). Complaints can have a strategic impact on the company. Complaints can be used as an opportunity to strengthen relationships and build loyalty. In its strategy of handling complaints efficiently, it is able to change customers who were initially dissatisfied to become satisfied (even as permanent customers) (Artanti & Ningsih, 2017). In this context, to keep the bank in a healthy position by avoiding behavior in choices that cause losses before transactions and moral hazard after transactions (Mangani, 2009).

Mobile banking services require the best service excellence for customers. Service excellence is defined as the prime of the bank's employees to optimize the development and progress of the bank, especially in increasing the total number of customers in the bank over the years. This needs to be supported by quality resources man in a manner reliable, as well as capable develop strategy as well as superior service tips. Maddy defines service excellence, namely the best service to fulfill the expectations and needs of its customers. So, excellent service includes service carried out to meet quality standards. Service is said to meet its quality standards if the service is in accordance with the expectations and satisfaction of its customers (Maddy, 2009).

Service excellence with satisfaction customers own connection closely. Service excellence is raised by the company in order to fulfill the best service quality standards for customers. Barata in his book explains, in providing services, both to customers, service providers and providers must make efforts based on their main goal, namely customer satisfaction.

Table 2. Award obtained by Bank Muamalat

No	Year	Award	Appreciator
1	2017	<i>Bronze Champion Of Indonesia WOW Service Excellence Award Category Islamic Banking</i>	Mark Plus, Inc
2	2019	<i>Rank 1 – Satisfaction, Loyalty, and Engagement Award</i>	MRI (Infobank)
3	2021	<i>Rank 1 – Satisfaction (Mobile Banking) in the category of Islamic commercial banks</i>	MRI (Infobank)

4	2021	Rank 1 - <i>Loyalty</i> in the category of Islamic Commercial Banks	MRI (Infobank)
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Source: Bankmuamalat.co.id

The difference between research conducted with previous studies namely complaint handling, service excellence on customer loyalty in the use of mobile banking with customer satisfaction, namely satisfaction as an intervening variable, the sample in the study, namely customers who apply mobile banking, and the location of the research will be carried out at PT. Bank Muamalat Palembang Sub-Branch Office. The author wishes to carry out research in order to find out related facts about complaint handling and service excellence on loyal customers in the use of mobile banking in this case customer satisfaction is used as an intervening variable survey to customers of PT. Bank Muamalat Palembang Sub-Branch Office.

Literature Review

The central factor of individual behavior is the influence of a person's intention (behavior intention) on his behavior, intention in behavior is influenced by three aspects which include "attitude (attitude), subjective norms (subjective norms), and perceived behavior control (perceived behavior control) (Ajzen, 1991).

An individual may have a variety of beliefs about certain behaviors, but when he is faced with an event, only a few of his beliefs can influence behavior. These beliefs also influence a person's behavior (Ajzen, 1991). These beliefs include: " behavior belief, namely individual belief in the results of a behavior and evaluation of these results. Behavioral beliefs will affect attitudes toward behavior (attitude toward behavior); Normative belief, namely individual belief in the normative expectations of other people who become their references such as family, friends and tax consultants, as well as motivation to reach hope the. Hope normative This form norm variable subjective (subjective norm) on something behavior. Third is control beliefs that is belief individual about existence things Which support or hinder his behavior and his perception of how strong things are the influence behavior. control belief form variable perception of behavioral control (perceived behavior control)."

The concept of Hope Disconfirmation refers to the model of Richard L. Oliver. In his article entitled " A Cognitive Model of The Antecedents National Seminar and Consequences of Satisfaction Decisions", Oliver (1980) explained that consumers have expectations of the products they buy.

Referring to this model, customer satisfaction depends on two cognitive variables, including pre-purchase expectations, which are interpreted as performance beliefs that are anticipated from products or services, and the disconfirmation of differences between pre-purchase expectations and post-purchase perceptions). Some experts identify three approaches when conceptualizing pre-purchase expectations, among others other (Tjiptono, 1997):

- Equitable performance (normative performance), is a normative assessment that describes the performance that an individual should receive from the effort and costs given to make purchases or use products and services.
- Ideal performance, defined by the level of optimum or ideal performance that is the hope of the individual.
- Expected performance, defined by the level of performance that is estimated or expected to be liked by the customer. This type is used in research whether or not customers are satisfied.

Loyalty is defined as a feeling of loyalty by customers when presenting the consistent use and utilization of certain products or services over time and the existence of an attitude in recommending to others in choosing that product. Loyalty indications require measurement of attitudes by combining measurements behavior.

Tjiptono's theory (2005) defines complaints as expressions of disappointment or dissatisfaction. Organizations can collect customer complaints in a number of ways, including customer complaint forms, suggestion boxes, websites, dedicated hotlines, customer satisfaction surveys, comment cards, customer exit surveys. This condition is called the "Recovery Paradox". The research conducted cannot be separated from a review of relevant previous research.

The results become a reference for writers who will conduct research like this. The following are previous studies used as a literature review:

Mail Hilian Batin (2020) found the results indicate that complaint handling has a positive influence on customer satisfaction and loyalty. Riza Kharisma found that there was a positive influence on complaint handling on customer satisfaction and loyalty (Kharisma, 2017). Anindhya Budiarti has found that there was a positive effect of complaint handling on customer satisfaction and loyalty (Budiarti, 2009). Ariska Adi Tiara, found the Influence of Service Excellence (service excellence) on customer loyalty (studies on customers of Bank Jatim Batu Branch has a positive effect on customer loyalty.

Falih Widarini found Earnings result is exists influence positive service excellence on loyalty customers (Widarini, 2013). Erna Wahyuningsih found Earnings result is exists influence positive service excellence on loyalty customers (Wahyuningsih, 2019).

Ma'mun (2019) with the title "The Effect of Complaint Handling on Customer Satisfaction at Mandiri Syariah Bank KCP Pringsewu in an Islamic Economic Perspective". Obtaining the result is the positive influence of complaint handling on customer satisfaction. Victor Salay (2013) with the title "The Influence of Service Quality and Complaint Handling on Customer Satisfaction in Customer Loyalty at BRI Bank Kertajaya Branch in Surabaya". The result is a positive influence of service excellence on customer loyalty (Salay, 2013). Yessy Artanti with Lestari Ningsih entitled "The Effect of Complaint Handling on Customer Loyalty of PT. Bank Muamalat Indonesia, Tbk with Customer Satisfaction as an Intermediary for Studies on Customers of Bank Muamalat Surabaya Branch". The result is a positive influence of service excellence on customer loyalty (Artanti & Lestari Ningsih, 2010).

Hendriawan (2019) with the title "The Influence of Service Excellence on the Level of Customer Satisfaction at PT. Bank Sahabat Sampoerna, Kolaka Branch." The result is a positive influence of service excellence on customer satisfaction. The results show that service excellence has a positive influence on customer satisfaction. Garda Parwitasari (2016) with the title "The Influence of Excellent Service, Trust, And Satisfaction Customer to Loyalty Customer (Study on Savings Customers of PT. Bank Rakyat Indonesia (PERSERO) TBK Purworejo Branch Office)". The results indicate that service excellence has a positive influence on satisfaction customers (Parwitasari, 2016).

Setyanto, entitled "Analysis of the Influence of Excellent Service on Customer Satisfaction and Customer Loyalty Using Structural Equation Modeling Case Studies at PT. Bank Rakyat Indonesia Kanca Malang Martadinata". The results indicate that service excellence has a positive influence on customer satisfaction (Setyanto, 2015). Inggrid Stacia Gabriella with the title "The Influence of Relationship Marketing on Customer Satisfaction and Loyalty". The result is that satisfaction has a positive influence on customer loyalty (Gabriella, 2017).

Teguh Meiyanto entitled "The Influence of Service Quality and Satisfaction Customer to Loyalty Customer (Studies for Customers of the Surakarta Branch of Sharia Banks)". The results show that satisfaction has a positive effect on loyalty customers (Meiyanto, 2012). Fernaldi Anggadha Ratno (2020) with the title "The Influence of Service Quality and Handling of Complaints on Customer Loyalty with Satisfaction as an Intervening Variable Case Study of the Salatiga Branch of BPRS Suriyah." The results show that complaint handling has an effect in a manner positive on loyalty where are the customers? satisfaction as intervening variable.

Rizky Amirul Malik with the title "The Influence of Complaint Handling, Service Quality, and Internet Banking on Customer Loyalty with Customer Satisfaction as an Intervening Variable (Study on BRI Syariah Customers of the Semarang Branch Office)". The results show that complaint handling has a positive influence on customer loyalty where satisfaction is the intervening variable (Malik, 2020).

Endah Kurniawati with the title "The Influence of Service Quality and Handling of Complaints on Customer Loyalty with Satisfaction as an Intervening Variable (Case Study at BPRS Suriyah Salatiga Branch)". The results show that complaint handling has an effect in a manner positive on loyalty customers Where satisfaction as intervening variable (Kurniawati, 2020).

Steffi Melati Achlam (2015) with the title "Analysis of the Influence of Excellent Service on Customer Satisfaction and Customer Loyalty Using Structural Equation Modeling (Case Study at PT. Bank Rakyat Indonesia Kanca Malang Martadinata.)" The results show that service excellence has a positive influence on customer loyalty where satisfaction is used as intervening variable.

Retno Sri Rahayu entitled "The Influence of Service Excellence on Customer Loyalty with Satisfaction as an Intervening Variable (Case Study of BNI Syariah KC Semarang)". The results show that service excellence has a positive influence on customer loyalty where satisfaction is used as an intervening variable here (Rahayu, 2018).

Syafira Ulfa (2018) entitled "The Influence of Service Excellence on Customer Loyalty with Customer Satisfaction as an Intervening Variable (Studies Case on PT. Bank Sharia Independent Branch Partition)". The results show that service excellence has a positive influence on customer loyalty where satisfaction is here used as an intervening variable.

Methodology

This research includes quantitative type research, namely the research data is numbers with processing and analysis using statistical techniques (Siregar, 2014). The research was applied to Bank Muamalat Palembang Sub-Branch Office, which is on Jl. General Ahmad Yani, Muhammadiyah Hospital Complex, 13 Ulu, Seberang Ulu II District, Palembang City, South Sumatra, 30263. The method used is a quantitative method, while the data is used in do study to population nor sample, data collected with research instruments, then analyzed. Data analysis has a quantitative nature, the purpose of which is to test the hypothesis that has been determined (Sugiyono, 2016).

The type of data used is quantitative data where the statistical data is in the form of numbers and includes the results of the questionnaire distribution (Sugiyono, 2016). Displayed in tabular form which is explained using a table so that you can draw conclusions from the question nor statement with so Can understandable clearly. The data used in this research include primary data, namely: data that is directly obtained from the research object obtained from researchers or organizations (Zulfikar & Budiantara, 2014). In this study, the technique

used was a questionnaire (questionnaire) containing written questions and statements to be filled in by the respondents. The population in this study are customers of PT. Bank Muamalat Palembang Branch Office as mobile banking users or called M-DIN (Muamalat Digital Islamic Network) numbering 9,372 customer. The purposive sampling technique aims to obtain a sample that is appropriate to the purpose of the research. Purposive sampling method become method Which used for determine the sample through consideration of several criteria from the intermediate sample other:

- 1) Have been a customer for at least 1 year at Bank Muamalat Office Branch Servant Palembang and use service mobile banking (Muamalat Digital Islamic Network)
- 2) The average use of mobile banking services (Muamalat Digital Islamic Network) is more than 1 time in 1 month.

The scale in the study uses a Likert scale. Techniques for analyzing data through a description of the technique used by researchers when analyzing the data that has been collected in it and by testing it. The technique in this study is quantitative analysis which is carried out on data from the results of the answers to the questionnaire and is used in analyzing data in the form of numbers and calculations using statistical methods. assisted by software Smart PLS.

Results and Discussion

Research Findings

Complaint Handling

The findings on the data obtained for the complaint handling variable found that for the complaint handling variable is 1.48 % of respondents stated that they strongly agree that PT. Bank Muamalat Palembang Sub-Branch Office provides convenience in submitting complaints, especially to customers using mobile banking, while the remaining 4.5 % agreed and 7% stated neutral. In the statement item 2, 4 3 % of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub-Branch Office gives mutual trust to customers who use mobile banking, while the remaining 4.6 % agree and 11% say they are neutral. In the statement item 3, 5 4 % of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub-Branch Office provides opportunities for customers to submit complaints, while the rest as much 3 7 % state agreed and 9% stated neutral. On items statement 4, 4 1 % of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub-Branch Office provides solutions to customer complaints of mobile banking users, while the remaining 4.8 % stated agreed and 11% stated neutral.

Service Excellence

The findings on the data obtained for the service excellence variable found that for the service excellence variable is 1, 42% of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub-Branch Office is able to meet customer banking transaction needs through mobile banking (Muamalat DIN), while the remaining 45% agreed. In item 2, 45% of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub-Branch Office was able to provide complete information through the Muamalat DIN application, while the remaining 43% agreed. In statement item 3, 50% of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub-Branch Office is capable of serving customer banking transactions via mobile banking, while the remaining 40% agreed.

In statement item 4, 50% of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub-Branch Office able to be responsible for the services provided in the Muamalat DIN application, while the remaining 43% agreed.

In statement item 5, 46% of respondents stated that they strongly agreed that PT. Bank

Muamalat Palembang Sub-Branch Office is responsible for the convenience of customers in carrying out transactions' complaint on application Muamalat DIN, whereas the remaining 47% agreed. In item 6, 46% of respondents stated that they strongly agreed that PT. Bank Muamalat Palembang Sub- Branch Office is swiftly responsible for errors made by the bank in the Muamalat DIN application, while the remaining 40% stated agree.

Basically, the law is not regulated in detail in Holy Qur'an. However, in some hadith mention that price determination is allowed in a certain condition. As in the pandemic situation that requires the provision of low prices or price fixing below the market price, according to the agreement of the scholars it is permissible on the basis of al-maslahah al-mursalah or the benefits. The permission to set the price below the market place is because of the emergency situation and it is not intended to destroy the market place.

Loyalty

The findings on the data obtained for the loyalty variable found that for the service loyalty is 1, 34% of respondents stated that they strongly agree that respondents will continue to use the Muamalat DIN (Digital Islamic Network) application at PT. Bank Muamalat Palembang Sub-Branch Office, while the remaining 37% agreed. In item 2, 25% of respondents stated that they strongly agreed that respondents would not switch to using other banking products, while the remaining 33% agreed.

Satisfaction

The findings on the data obtained for the satisfaction variable found that for the satisfaction variable is 1. 37% of respondents stated that they strongly agree that PT. Bank Muamalat Palembang Sub-Branch Office is able to serve customer complaints very well according to expectations, while the remaining 52% agreed. In statement item 2, 43% of respondents stated that they strongly agreed that the Muamalat DIN application was very easy to do in transactions, while the remaining 48% agreed. In statement item 3, 42% of respondents stated that they strongly agreed that the services provided on the Muamalat DIN application were as expected, while the remaining 47% agreed.

In the statement item 4, 41% of respondents stated that they strongly agreed that the respondent feel very satisfied with speed transaction on the Muamalat DIN application, while the remaining 48% agreed. In statement item 5, 49% of respondents stated that they strongly agreed that the Muamalat DIN application service was good and not detrimental given by PT. Bank Muamalat Palembang Sub-Branch Office, whereas the rest as much 45% state agree. In statement item 6, 41% of respondents stated that they strongly agreed that the Muamalat DIN application had not completed its transaction features, while the remaining 27% stated agree.

Table 3 Inner Model

	T- Statistic	P Values
Complaint Handling → Satisfaction	2,845	0,005
Complaint Handling → Loyalty	2,007	0,045
Satisfaction → Loyalty	1,548	0,122
Service Excellence → Satisfaction	6,710	0,000
Service Excellence → Loyalty	1,514	0,131

The Effect of Complaint Handling on Satisfaction

Based on the results of data analysis, it was obtained that the t statistic was $2,845 > 1,96$, with a significance of 0.005 meaning that there was a significant influence between complaint handling and customer satisfaction.

The Effect of Complaint Handling on Customer Loyalty

Based on the results of data analysis, it was obtained that the t statistic was $2,007 > 1,96$, with

a significance of 0.045 meaning that there was a significant influence between complaint handling and customer loyalty.

The Effect of Satisfaction on Loyalty

Based on the results of data analysis, it was obtained that the t statistic was $1,548 < 1,96$, with a significance of 0,122 meaning that there was no significant influence between satisfaction on loyalty.

The Effect of Service Excellence on Satisfaction

Based on the results of data analysis, it was obtained that the t statistic was $6,710 > 1,96$, with a significance of 0,000 meaning that there was a significant influence between service excellence and customer satisfaction.

The Effect of Service Excellence on Loyalty Customer.

Based on the results of data analysis, it was obtained that the t statistic was $1,514 > 1,96$, with a significance of 0,131 meaning that there was no significant influence between complaint handling and customer satisfaction

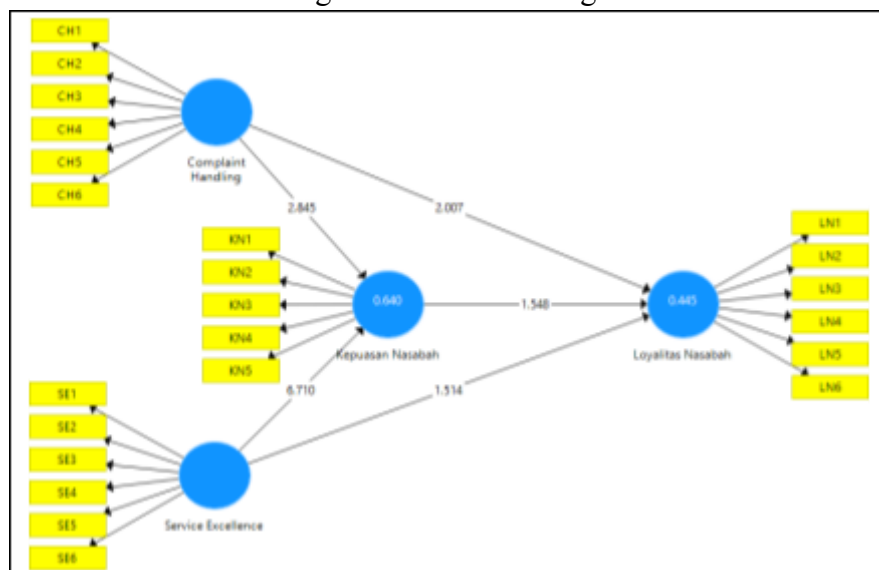
Tabel 4 Specific Indirect Effects

	T- Statistic	P Values
Complaint Handling → Satisfaction → Loyalty	1,188	0,236
Service Excellence → Satisfaction → Loyalty	1,454	0,147

Table 4 shows that the intervening variable does not have a significant impact/influence on loyalty. The results obtained from processed statistical data where the T-Statistics for the effect of complaint handling on loyalty with satisfaction as an intervening variable is $1.188 < 1.96$, and for the effect of service excellence on loyalty with satisfaction as an intervening variable shows that the T-Statistic is $1.454 < 1.96$. These two empirical tests show that this indirect effect is rejected, because it does not have a significant effect.

Discussion of Test Results hypothesis

Fig. 1 Research Findings



1) Influence Complaint Handling to Loyalty in Bank Muamalat Sub-Branch Office Palembang

Based on the results of data processing using the Smart PLS program in the statistical test table t, the effect of the complaint handling variable on loyalty is 2.007 with a significance value of

0.045, where the significance value is smaller than the alpha value of 0.05. So, it can be explained that the complaint handling variable has a positive and significant effect on the customer loyalty variable at Bank Muamalat KCP Palembang. So, it can be concluded that the hypothesis (H1), which states that complaint handling has a positive and significant effect on loyalty, is accepted.

In this case, complaint handling explains to the customer why the problems that occur to customers, especially mobile banking users, can be handled by employees of Bank Muamalat KCP Palembang. This causes customers to feel satisfied with the service to the problems faced by customers which are handled properly by the bank's employees. So that customers will become loyal to the bank and can improve the quality of service at the bank which is well valued by customers.

The results of this study support previous research conducted by Ismanik (2015) which showed that complaint handling had a positive and significant effect on customer loyalty. This means that the better the handling of complaints, the higher the level of customer loyalty.

2) The Effect of Service Excellence on Loyalty at Bank Muamalat Sub-Branch Offices Palembang

Based on the results of data processing using the Smart PLS program in the statistical test table t, the effect of the service excellence variable on loyalty is t statistic was $1,514 < 1,96$, with a significance of 0,131 meaning that there was no significant influence between service excellence on loyalty. It can be explained that the service excellence variable has no significant effect on the customer loyalty variable at Bank Muamalat KCP Palembang.

In this case, excellent service has no effect on customer loyalty because every bank will definitely try to provide excellent service as best as possible. Bank Muamalat KCP should improve its excellent service by providing innovative and creative services so that customers are attracted to the bank, and this will make customers loyal so they don't switch to using other bank services. The results of this study support previous research conducted by Arum P, Sularso, and Yulisetiari (2015) which showed that service excellence has no significant effect on customer loyalty.

3) The Effect of Complaint Handling on Satisfaction at Bank Muamalat Sub-Branch Offices Palembang.

The complaint handling variable has a significant effect on the satisfaction variable at Bank Muamalat KCP Palembang. The complaint handling variable is the main thing that makes customers satisfied. Hypothesis complaint handling has a positive and significant effect on satisfaction received. In this case the complaint handling provided by Bank Muamalat KCP Palembang is in accordance with a good standard, so that customers are satisfied with the handling of complaints provided by Bank Muamalat KCP Palembang.

The results of this study support previous research conducted by Berliantina and Sigit Indrawijaya (2015) which showed that complaint handling had a positive and significant effect on customer satisfaction. This means that the better the handling of complaints, the higher the level of customer satisfaction also with The lower the handling of complaints , the lower customer satisfaction will be.

4) The Effect of Service Excellence on Satisfaction at Bank Muamalat Sub-Branch Offices Palembang.

The service excellence variable has a significant effect on the satisfaction variable. So, the conclusion is the hypothesis which states that service excellence has a positive and significant effect accepted. In this case the service excellence provided by Bank Muamalat KCP

Palembang is in accordance with good standards, so customers are satisfied with the excellent service provided by Bank Muamalat KCP Palembang.

The results of this study support previous research conducted by Setyanto, et al (2015) which shows that excellent service has a positive and significant effect on customer satisfaction. This means that the better the service excellence , the higher the level of customer satisfaction also with service excellence The lower the customer satisfaction will decrease.

5) The Effect of Satisfaction Variable on Loyalty at Bank Muamalat Sub-Branch Offices Palembang.

The satisfaction variable has no significant effect on the loyalty variable of Bank Muamalat KCP Palembang. So, the conclusion is the hypothesis which states that satisfaction has no significant effect on loyalty is rejected. These findings indicate that satisfaction with Muamalat Bank is not a benchmark for whether customers will be loyal to the bank. There are many choices and various features offered in many Islamic banks, so satisfaction itself is not fixed and always changes and increases. This has resulted in Islamic banks not sufficiently ensuring that customers are satisfied, but ensuring that they always develop and grow following developments is a must to meet the unlimited needs of society.

6) Complaint Handling variables on Loyalty with Satisfaction as an Intervening Variable

Based on the findings of this hypothesis that satisfaction as an intervening variable has been rejected. This shows that the role of customer satisfaction cannot be a factor that can indirectly influence customer loyalty. Where in this case satisfaction cannot bridge the gap between complaint handling and loyalty. The results of this study rejecting previous research conducted by Yessy Rtanti and Lestari Ningsih showing that the results of complaint handling have a positive and significant effect on customer loyalty mediated by customer satisfaction.

7) Service Excellence variable on Loyalty with Satisfaction as an Intervening Variable

Loyalty based on the results of empirical testing at Bank Muamalat cannot bridge the service excellence variable with loyalty. This shows that satisfaction is not the reason a customer is loyal to Bank Muamalat. Rejecting this hypothesis indicates that the satisfaction variable is something that still cannot answer customer loyalty. In Islamic banks, there are many things that make customers loyal.

Based on the findings from several empirical data tests, it was found that Islamic banks have their own uniqueness. Further studies are still needed to understand what variables can indirectly affect customer loyalty. Islam is a wide religion, and knowledge is not limited. Quantitative testing for Islamic financial institutions will be very beneficial for their progressive development.

Conclusion

Referring to the research conducted regarding the effect of complaint handling, as well as service excellence on customer loyalty where satisfaction is used as an intervening variable at Bank Muamalat Kantor Branch Servant Palembang, and strengthened through various theory that supports this research, the authors conclude in another way:

Author's Contribution

The authors confirm their contribution to the paper as follows: study conception and design: Chandra Zaky Maulana Lidia Desiana; data collection, analysis, and interpretation of results Putri Meliana; draft manuscript preparation All authors reviewed the results and approved them. the final version of the manuscript.

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Declaration of Competing Interest

the authors certify that we have no competing financial interests or personal relationships that could influence the work reported in this paper. The authors declare that in this study none of the following financial/personal relationship interests could be construed as potential competing interests, and this research is the result of an objective and professional study.

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