

THE INFLUENCE OF COMPLAINT HANDLING, MARKETING COMMUNICATION AND TRUST ON LOYALTY (MARKETING MANAGEMENT LITERATURE REVIEW)

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Abstract

Literature review article on the influence of complaint handling, marketing communication and trust on customer loyalty of PT Bank BSI Sungai Penuhis a scientific article that aims to build a research hypothesis on the influence of variables to be used in further research, within the scope of Marketing Management. 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. The results of this Literature Review article are: 1) Complaint Handling affects Loyalty; 2) Marketing Communication influences Customer Loyalty; 3) Trust has an effect on Customer Loyalty; Customer. The research was carried out using quantitative methods, as well as a causal relationship research design. The research data is primary data collected through a questionnaire in the form of a google form, as well as secondary data collected by documentation techniques. Sampling was taken using a random sample, while the calculation technique used the Slovin formula so that a sample of 100 was obtained. However, only 75 respondents were willing to fill out the questionnaire. Data analysis technique using multiple regression analysis.

Keywords: Complaint Handling, Marketing Communication, Trust and Loyalty

Abstrak

Artikel Literatur Review Pengaruh Penanganan Keluhan, Komunikasi Pemasaran dan Kepercayaan terhadap Loyalitas nasabah PT Bank BSI Sungai Penuh adalah artikel ilmiah yang bertujuan membangun hipotesis riset pengaruh antar variabel yang akan digunakan pada riset selanjutnya, dalam ruang lingkup ilmu Manajemen Pemasaran. Metode penulisan artikel Literature Review ini adalah dengan metode *library research*, yang bersumber dari media online seperti *Google Scholar*, *Mendeley* dan media online akademik lainnya. Hasil artikel Literature Review ini adalah: 1) Penanganan Keluhan berpengaruh terhadap Loyalitas; 2) Komunikasi Pemasaran berpengaruh terhadap Loyalitas Nasabah; 3) Kepercayaan berpengaruh terhadap Loyalitas Nasabah; Nasabah. Penelitian dilaksanakan dengan metode kuantitatif, serta desain penelitian hubungan kausal. Data penelitian adalah data primer yang dikumpulkan melalui kuesioner berbentuk *google form*, serta data sekunder yang dikumpulkan dengan teknik dokumentasi. Pengambilan sampel dengan random sampel, sedangkan teknik penghitungannya menggunakan rumus Slovin sehingga diperoleh sampel sebanyak 100. Namun hanya 75 responden yang bersedia mengisi kuesioner. Teknik analisis data menggunakan analisis regresi berganda.

Kata Kunci: Penanganan Keluhan, Komunikasi Pemasaran, Kepercayaan dan Loyalitas

I. INTRODUCTION

The relationship between customers and banks is related to their needs for banking services and the bank's ability and willingness to meet them. The goal of banks is to acquire and retain customers. Increasing competition in the banking industry demands that each bank understand and meet the needs and desires of its customers. To compete effectively within the banking industry, each bank must have a strategy to support productivity and service quality. This productivity and service quality reflect the performance of the banking company. Performance is assessed not only financially but also operationally. Financial performance is assessed through the utilization of cash flow, while operational performance is assessed through the bank's direct contact with customers, specifically through service. A balance between financial and operational performance should be maintained to ensure the bank's sustainability. To support good operational performance, a bank should strive for excellent service. Excellent service and banking products tailored to the needs of the community will be a bank's strengths. A bank's competitive edge is evident in the number of loyal customers. Customer loyalty is one indicator of a bank's competitiveness in providing the best service to its customers. Facts on the ground show that most banks excel solely in their products, but lack in service, or vice versa. Product excellence is beneficial for achieving short-term company goals. Furthermore, supported by service excellence, the company's long-term focus, namely customer loyalty, can be realized.

Bank Syariah Indonesia (BSI) Sungai Penuh City Branch Office is one of the largest Islamic banking institutions in Indonesia, playing a strategic role in supporting community economic activity, particularly in Sungai Penuh City and Kerinci Regency. Facing increasingly fierce competition from other financial institutions, both Islamic and conventional banks, BSI management continuously strives to improve the quality of its customer service. This service quality improvement aims to create customer satisfaction and loyalty, which, according to Kotler and Keller (2016), are key to the long-term success of a service company. Customer loyalty is a key indicator of service success, as it reflects customer trust and commitment to the products and services provided.

As a Sharia-compliant bank, BSI Sungai Penuh City prioritizes the values of fairness, transparency, and partnership in all its products and services. With a nationally integrated network, BSI facilitates public banking activities through a variety of superior products such

as Easy Wadiah Savings, Easy Mudharabah Savings, Current Accounts, Sharia Deposits, and financing based on murabahah, musyarakah, and ijarah contracts for both consumptive and productive needs. Its commitment to customer satisfaction is also demonstrated through the provision of home financing services (Griya Hasanah), motor vehicle financing, financing for micro, small, and medium enterprises (MSMEs), and investment financing that support regional economic growth. To facilitate transactions, BSI Kota Sungai Penuh is supported by an extensive electronic network, including branch offices, ATMs, and an online digital banking system throughout Indonesia. Customers can conduct various non-cash transactions through BSI Mobile, Internet Banking, and Call Center services, enabling fast, secure, and efficient banking activities without having to visit a bank branch. BSI Debit Cards can also be used at various merchants and national payment networks, providing flexibility and convenience for transactions. With an integrated service system, digital technology support, and a variety of competitive Islamic banking products, BSI Kota Sungai Penuh is committed to continuously improving service quality to achieve customer satisfaction and loyalty. This effort aligns with the primary goal of the Islamic banking industry: to create an inclusive, equitable, and sustainable financial system for all levels of society, everywhere and at all times.

II. THEORETICAL STUDIES

Bank

A bank is the most dominant member of a financial institution, capable of mobilizing funds, aiming to collect and allocate funds in larger amounts than other members of the financial institution. (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 standard of living of the people. (Law of the Republic of Indonesia No. 10 of 1998 concerning Banking)

Sharia Bank: A bank that conducts its business activities based on Sharia principles and, according to its type, consists of Sharia Commercial Banks and Sharia Rural Financing Banks. In addition to Sharia Commercial Banks and Sharia Rural Financing Banks, there are also Sharia Business Units. Regulations regarding Sharia banks in Indonesia are stipulated in Law No. 21 of 2008 concerning Sharia Banking. Conventional Banks are banks that conduct their business activities conventionally and, based on their type, consist of Conventional

Commercial Banks and Rural Credit Banks. (Andi Soemitra, 2009). The differences between Islamic Banks and Conventional Banks have been extensively studied by previous researchers, including (Aulia Yumi Rosda, 2015) and (Annas Thohir, 2020).

Complaint Handling

Consumer complaints are emotional expressions of dissatisfaction experienced by consumers, whether related to the product or service. (Etta Mamang Sangadji and Sopiah, 2013) Consumer complaints arise from consumer dissatisfaction with a product purchase or service. Handling consumer complaints must be carried out using systematic procedures to prevent similar errors from recurring and to resolve complaints effectively and thoroughly. (Fandy Tjiptono, 2014) To effectively handle consumer complaints, five important aspects must be considered:

- 1) Making it easy for consumers to submit complaints. Consumer complaints can have a positive impact on a company if they are communicated effectively and promptly resolved. Consumer complaints provide an opportunity for the company to evaluate and correct errors to restore customer satisfaction. If complaints are not easily accessible, there is a potential for the creation of silent complainants, dissatisfied consumers who do not file a complaint with the company and tend to discontinue use and move on to other companies. Companies should provide effective and efficient mechanisms, for example by providing the following facilities:
 - a. Providing comment cards.
 - b. Providing customer complaint forms.
 - c. Providing a toll-free hotline.
 - d. Providing a suggestion and complaint box.
 - e. Providing a website for customer complaint emails.
 - f. Providing a customer service representative within the company.
 - g. Providing a PO Box for complaint submissions.
- 2) Addressing the causes of customer complaints. The causes of customer complaints need to be identified and solutions sought. When customers complain, companies must immediately address the issue, including improving service procedures, eliminating defective products, improving service behavior, improving performance standards, and

focusing more on meeting customer needs and desires. Ideally, similar complaints should not recur.

3) Handle customer complaints effectively. Handling customer complaints is not a simple task. Here are some things that must be done when handling consumer complaints:

- a) Strive to respond to complaints quickly and sincerely.
- b) Every employee who encounters a consumer complaint must introduce themselves and take responsibility for resolving the consumer complaint within their authority. If the consumer complaint cannot be resolved, the employee handling the complaint must remain responsible for assisting in escalating the complaint to the appropriate department.
- c) Investigate the facts from the customer's perspective. Listen carefully to the consumer's complaint. It is not recommended to act before obtaining complete information.
- d) Ask the consumer what their desired resolution is.
- e) Acknowledge any errors that have occurred and apologize to the consumer.
- f) Use simple language that is easy for consumers to understand.
- g) Don't overpromise.
- h) If the problem is resolved, reassure the consumer of the quality of the company's products or services.
- i) Share successful experiences handling consumer complaints with other staff.

This complaint handling has been widely studied by previous researchers including (Nurhayati, 2020), (Ditta Nur Hidayanti, 2020) and (Fernaldi Anggadha Ratno, 2020).

Marketing Communication

Communication comes from the Latin word *communis*, meaning "same." (Andri Feriyanto and Endang Triana, 2015) Communication occurs when there is a commonality between the sender and the recipient. Communication is considered communicative when there is a shared meaning between the sender and the recipient. According to Himsreet and Baty in *Business Communication* by Djoko Purwanto (2011), communication is the process of exchanging information between individuals through common systems, such as symbols, signals, or behaviors or actions. Group communication is a basic mechanism through which members express and even display their disappointments and satisfactions. Communication is the expression of emotions and the fulfillment of social needs. Communication conveys the

information individuals and groups need for decision-making through a process of data transmission to identify and evaluate the most feasible alternative choices. From these definitions, it can be concluded that communication involves multiple exchanges of information. Communication occurs when one person conveys information and another person receives and understands it. In the banking world, effective marketing communication is crucial. This is because a significant amount of important information develops in the banking world and needs to be communicated between banks, bank employees, and customers who require banking services almost daily.

Communication is a crucial factor as a means of conveying business messages. Advances and sophistication of communication impact business patterns between people. This reality makes us realize the importance of implementing effective communication in the business world. Communication skills are fundamental for business people. This is crucial because a businessperson must have good communication skills with their customers.

Business communicators should be equipped with communication skills and utilize various communication media to convey business messages to others effectively and efficiently, so that objectives can be achieved. Furthermore, the ability to choose a structure that creates clear and clear meaning, creates an engaging atmosphere, engages the audience actively in discussions, uses humor to lighten the mood, and selects appropriate communication media, both verbally and in writing.

Marketing communications are the means companies use to inform, persuade, and remind consumers, directly or indirectly, about the products and brands they sell. (Philip Kotler and Kevin Keller, 2007) Effective marketing communications will ensure the delivery of messages/information about products/services to consumers, leading them to make purchases or use the service, even to repeat purchases as a form of customer loyalty.

According to Anindita and Reed in their book, *Harman Malau Marketing Management*, the primary goal of business communication in marketing is to influence by providing information, educating, creating awareness of needs, and encouraging the desire to purchase a product or service. Once the information reaches the customer, three possible effects may occur:

- 1) Cognitive effects, where the message conveyed merely shapes customer awareness.
- 2) Affective effects, where the message conveyed can influence customers.

- 3) Confrontational effects, where the message conveyed shapes behavior, for example, encouraging repeat purchases.

In the banking world, communication is as necessary as marketing communications. This is considered crucial due to the increasingly fierce competition between banks offering more or less similar products and services. The demands of competition in the banking industry encourage each bank to conduct continuous marketing communications through various media to ingrain customer awareness and ensure their products are consistently remembered.

This marketing communication has been extensively studied by previous researchers, including (Sigit Santosa, 2020), (Kartika Sari, 2019), and (Joice Saputri, 2017).

Trust

Trust is a key variable for success. It significantly impacts the effectiveness and efficiency of product sales. A consumer's trust is their willingness to use or purchase a product because they believe the partner company will deliver what they expect. Consumers generally expect that all words, promises, and statements from marketers can be trusted. Trust is a fundamental element for successful marketing relationships. Trust is crucial because it provides the foundation for future collaboration and the belief that one party will meet their needs in the future through the actions of the other party. After building trust, companies learn to coordinate and strive to meet their own interests and those of consumers.

Trust plays a vital role in fostering good relationships between producers/providers of goods and/or services and consumers, including in service businesses. Uncertainty, risk, and lack of information between the parties involved cause consumers to demand trustworthy and reliable service providers. Trust also plays a role in forming commitment. Building trust requires a long process and time, supported by various influencing factors. Organizations should be able to identify the factors that shape trust so that their relationships with customers will improve and be well-maintained. Trust is an expression of security between partners during exchanges. Trust also refers to the belief that a negotiating partner will not exploit or take advantage of another party's vulnerabilities. It can also be defined as the desire to rely on an exchange partner in whom one has confidence (Moorman, Deshpandé, & Zaltman, 1993). Consumer trust refers to the consumer's expectation that a service provider is reliable and capable of fulfilling its promises.

In banking, trust is essential. Trust in the banking sector is evident in the extent to which customers know about banking products and how they wait in line for service. Because of this trust, customers are willing to entrust their funds to the bank without coercion. Without strong trust and tangible evidence from other customers utilizing banking services, banks will struggle to collect funds from the public.

This trust has been extensively studied by previous researchers, including (Rendy Rachman, 2021), (Dewi Murtiningsih, 2021), and (Aprilia Cahyaning, 2018).

Customer Loyalty

Consumer loyalty is formed through the consumer experience of purchasing or using a product over time. If the consumer's experience does not meet their expectations, they will stop trying other products that meet their expectations. Conversely, if the product purchased or used meets expectations, repeat purchases will occur. Repeated and consistent consumer purchases over time are what fosters consumer loyalty.

Loyalty comes from the root word "loyal," meaning faithful, or loyalty can be defined as fidelity. Customer loyalty plays a crucial role in a company. Retaining customers means improving financial performance and maintaining the company's viability. This is the primary reason for a company to attract and retain customers. In general, loyalty can be defined as devotion, devotion, and trust given or directed to a person or institution, imbued with a sense of love and responsibility

to strive to provide the best service and behavior. Loyalty is an individual's determination and ability to obey, implement, and practice regulations with full awareness and a responsible attitude. (Moh Fahmi, 2019)

Efforts to acquire loyal customers cannot be achieved all at once, but rather through several stages, from finding potential customers to establishing partnerships. (Kasmir, 2005) Customer loyalty is a deep commitment to maintain loyalty by consistently repurchasing or re-patronizing a selected product or service in the future, despite situational influences and marketing efforts that have the potential to cause behavioral changes. (Ihsan Fauzi, 2008)

Repurchase behavior is often associated with brand loyalty. However, there is a difference between the two. While brand loyalty reflects a psychological commitment to a particular brand, repeat purchase behavior solely involves repeatedly purchasing the same brand. Repeat purchases can result from market dominance by a company that successfully

makes its product the only available alternative. Consequently, customers lack the opportunity to choose.

Furthermore, repeat purchases can also be the result of ongoing promotional efforts to entice and persuade customers to repurchase the same brand. Without market dominance and intensive promotional efforts, customers are highly likely to switch brands. Conversely, customers who are loyal to a particular brand tend to be "tied" to that brand and will purchase the same product again even if other alternatives are available.

According to Sheth & Mittal, customer loyalty is a customer's commitment to a brand, store, or supplier, based on a highly positive attitude and reflected in consistent repeat purchases. Meanwhile, customer loyalty in the context of service marketing is defined by Bendapudi & Berry (1997) as a response closely linked to a pledge or promise to uphold commitments that underlie the continuity of the relationship, and is usually reflected in continued purchases from the same service provider based on dedication or pragmatic constraints. (Fandy Tjiptono, 2014)

Loyalty is a state in which an individual commits their whole being to a country, family, or friends. To create loyal customers, companies are required to discriminate, meaning discriminating between profitable and unprofitable customers. Smart companies will identify the types of customers they are seeking, those who will benefit most from the company's offerings. These customers are the ones most likely to become loyal. Loyal customers will benefit the company in the future through long-term cash flow and will generate a line of new customers for the company through referrals. (Soehardi Sigit, 2003)

Customer loyalty has been extensively studied by previous researchers, including Anggun Citra Monica (2020), Kharisma Nawang Sigit (2017), and Fajar Setiaji (2019).

III. RESEARCH METHODS

The method used in this research is quantitative. Quantitative research can be defined as a research method based on the philosophy of positivism, used to study a specific population or sample. The sampling technique is generally area sampling (sampling by region), data collection uses research instruments, and data analysis is quantitative/statistical with the aim of testing predetermined hypotheses (Ali, H., & Limakrisna, 2013). (Sugiyono, 2010) The research design used in this study is a causal relationship. A causal relationship is a cause-and-effect relationship. The study explains the causal influence between variables

through hypothesis testing. Hypothesis testing is conducted to determine the influence of independent variables, including complaint handling, marketing communications, and trust, on the dependent variable, customer loyalty.

The operational definition of the variables describes a more measurable definition of the variables. The variables studied in this study include three (3) independent variables and one (1) dependent variable. The independent variables consist of marketing communications, trust, and complaint handling. The dependent variable is customer loyalty. The following table presents operational definitions of variables and their measurement indicators:

Table 1. Operational Definitions of Variables and Indicators

Variabel	Definisi Operasional Variabel	Dimensi dan atau Indikator
Penanganan Keluhan	kemampuan perusahaan untuk menindaklanjuti pengaduan kekecewaan nasabah melalui cara-cara berempati, cepat, adil, wajar serta memberikan jalan keluar solutif atas permasalahan/pengaduan yang disampaikan nasabah.	Empati
		Cepat menangani keluhan
		Adil dan wajar menangani keluhan
		Kemudahan nasabah menyampaikan keluhan
		Solutif
Komunikasi Pemasaran	terjadi dialog interaktif (transfer informasi) antara perusahaan (Bank BSI) dengan nasabah, yang berlangsung selama pra-penjualan, saat penjualan, konsumsi dan setelah tahap konsumsi.	<i>Advertising</i> (media visualisasi dan pesan iklan).
		<i>Sales promotion</i> (bagi hasil menarik, pemberian souvenir, pemberian margin yang murah dan setoran yang terjangkau)
		<i>Public relation</i> (publikasi, pencitraan, kegiatan sosial/CSR, sponsorship dan events)
		<i>Direct marketing</i> (surat, katalog, brosur, telemarketing)
		<i>Interactif marketing</i> (pemasaran melalui e-mail, media sosial, maupun situs web)
		<i>Personal selling</i> (sosialisasi dan lokakarya, keramahan wiraniaga, bazar ataupun pameran)
Kepercayaan	keyakinan seseorang (nasabah) yang meningkatkan rasa aman bahwa harapannya terhadap sesuatu akan terpenuhi oleh mitra pertukarannya yakni Bank BSI	<i>Benevolence</i>
		<i>Ability</i>
		<i>Integrity</i>
		<i>Willingness to depend</i>
Loyalitas	komitmen nasabah yang	Penggunaan jasa berulang
		Rekomendasi

Nasabah	tercermin dari sikap positifnya terhadap suatu produk/perusahaan meliputi penggunaan produk jasa secara berulang, memberikan rekomendasi, bertahan menjadi nasabah meski menerima bunga rendah atau biaya yang tinggi, serta memanfaatkan produk baru dari perbankan	Bertahan menjadi nasabah meski menerima bunga rendah atau biaya yang tinggi Memanfaatkan produk baru dari perbankan
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IV. RESEARCH RESULTS

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

1. The Influence of Complaint Handling on Customer Loyalty.

According to Hasan (2014), the main factors influencing customer loyalty are: 1. Customer satisfaction 2. Product or service quality 3. Brand image 4. Perceived value 5. Trust 6. Customer relationship 7. Switching costs 8. Reliability. Customer loyalty is a customer's commitment to a brand and supplier, based on a positive attitude and reflected in consistent repeat purchases. According to Tjiptono (2000), "consumer loyalty is a customer's commitment to a brand, store, or supplier based on a very positive attitude toward long-term purchases." From this definition, it can be concluded that brand loyalty is achieved through a combination of satisfaction and complaints.

The cause of complaints is essentially a customer complaining because they are dissatisfied with what they received. According to (Alma, 2016), there are several main causes of unmet consumer or customer expectations, namely: 1) Consumers or customers miscommunicate about the desired service; 2) Consumers or customers misinterpret signals such as price, promotions, and so on; and 3) Poor performance of service company employees. Complaint handling impacts customer loyalty, as evidenced by research conducted by (Nurhayati, 2020); (Erna Budiati, 2017); and (Frieda Ellena, 2011).

2. The Influence of Marketing Communication on Loyalty.

The marketing communication process impacts loyalty. Bank BSI conducts marketing communications in the form of product offerings using social media, actively participating in bazaars or exhibitions, and providing souvenirs to customers upon account opening or use of

products and services. Bank BSI also offers products using catalogs/brochures containing service information.

Factors influencing marketing communications include perception, the marketing mix, positioning, and environmental factors. Kotler and Keller (2007) state that marketing communications influence consumer satisfaction, which will shape the intention to purchase or reuse a product. This means that better marketing communications, supported by a high level of satisfaction, will naturally foster consumer loyalty.

Marketing communications are a means used by companies to inform, persuade, and remind consumers, both directly and indirectly, about the products and brands they sell. (Kotler and Keller, 2012)

Marketing communications influence loyalty, as evidenced by 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 confident that the company (Bank BSI) can guarantee the security of their savings and perceive the sincerity of the company's employees in providing service. Long-term customer experience does not guarantee complete trust in the company. However, when a customer trusts the bank's service or performance, they will remain a customer and repeatedly use the bank's products and services. In other words, the longer a respondent has been a customer, the more trust they have in the bank. Consumer trust is all the knowledge a consumer has and all the conclusions they draw about an object, its attributes, and its benefits (Mowen, 2011). Trust is generally viewed as a fundamental element for the success of a relationship.

Trust influences loyalty, as evidenced by research conducted by Syifa Amalia (2021); Ni Putu Sri Supertini (2020); and Maretta Nursyifa (2020).

Table 2. Number of Respondents by Gender

No	Jenis Kelamin	Jumlah
1	Laki-laki	37
2	Perempuan	63
Total		100

Table 3. Number of Respondents According to Age

No	Jenis Kelamin	Jumlah
1	< 20 tahun	20
2	21 – 35 tahun	18
3	36 – 50 tahun	31
4	51 – 60 tahun	17
5	> 60 tahun	14
Total		150

Table 4. Number of Respondents According to Occupation

No	Jenis Kelamin	Jumlah
1	Pelajar/Mahasiswa	20
2	ASN/TNI/ Polri	23
3	Karyawan Swasta	15
4	Wiraswasta	21
5	Ibu Rumah Tangga	8
6	Pensiunan/Lainnya	13
Total		100

Table 5. Number of Respondents According to Monthly Income

No	Jenis Kelamin	Jumlah
1	< Rp 1.000.000	13
2	Rp 1.000.000 – Rp 2.000.000	21
3	Rp 2.000.000 – Rp 3.500.000	21
4	Rp 3.500.000 – Rp 5.000.000	32
5	> Rp 5.000.000	13
Total		100

Table 6. Number of Respondents According to Length of Time as a Customer

No	Jenis Kelamin	Jumlah
1	< 1 tahun	27
2	1 – 3 tahun	45
3	4 – 5 tahun	15
4	> 5 tahun	13
Total		100

Framework of Thinking

Based on the problem formulation, theoretical review, relevant previous research, and discussion of the interplay between variables, the framework for this article is as follows.

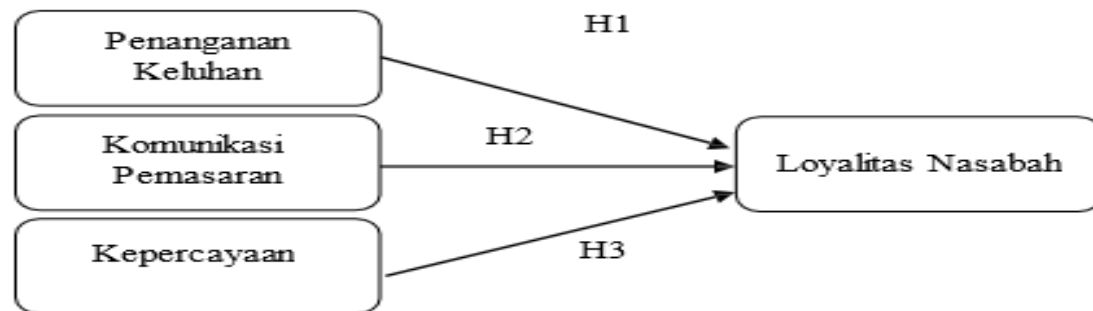


Figure 1. Framework

From the framework above, it can be seen that complaint handling, marketing communications, and trust have a partial effect on loyalty, and all three variables have a simultaneous effect on loyalty. This is as explained by the definition of each variable, which, when explored in depth, has a significant impact on loyalty. Consumer complaints are emotional expressions of consumers due to something they find unacceptable, either related to the product or service. If consumer complaints are responded to quickly and the problem is resolved thoroughly, customers of Bank BSI's Sungai Penuh City Branch will feel comfortable and can foster customer loyalty.

Marketing communications are a tool companies use to inform, persuade, and remind consumers, directly or indirectly, about the products and brands they sell. If Bank BSI's Sungai Penuh City Branch maintains a close relationship with customers and regularly informs, persuades, and reminds them about products and everything related to Bank BSI, it is predicted that this will foster customer loyalty.

Consumer trust, on the other hand, is all the knowledge a consumer has and all the conclusions they draw about an object, its attributes, and its benefits. If customers already have good trust in Bank BSI's products, this trust can significantly bolster customer loyalty.

Customer loyalty is a deep commitment to maintain by consistently repurchasing or re-subscribing to selected products or services in the future, even though situational influences and marketing efforts have the potential to cause behavioral changes. The creation of BSI Bank customer loyalty is the climax of a service. Thus, BSI Bank Sungai Penuh City Branch Office must maintain it by always providing breakthroughs and the best services through good marketing communications, building customer trust, and handling complaints quickly and thoroughly.

V. CONCLUSION

Based on theory, relevant articles, and the discussion, the following hypotheses can be formulated for further research:

1. There is a significant partial effect between complaint handling and customer loyalty. Complaint handling has been shown to negatively impact customer loyalty. Although Bank BSI's Sungai Penuh City Branch Office has implemented a complaint handling procedure, some customers still feel the procedure is suboptimal. Representing the complaint handling variable, it was found that some customers did not experience empathy from Bank BSI's Sungai Penuh City Branch Office employees, and some customers did not perceive the equality applied by Bank BSI's Sungai Penuh City Branch Office when resolving problems. Some customers found it difficult to access complaints. Furthermore, some customers felt that Bank BSI's Sungai Penuh City Branch Office did not provide the best solutions to their problems.
2. There is a significant partial effect between marketing communications and customer loyalty. Communication is the most dominant variable among the three independent variables influencing customer loyalty. These results underscore that effective marketing communications serve as a tool to convey information about products and the advantages of Bank BSI's Sungai Penuh City Branch Office to customers. Effective communication must be considered to stimulate sales, so that the effects of marketing communications can stimulate customer loyalty to the product. Delivering good and honest information will create trust and loyalty to a service or product provided or offered.
3. There is a significant partial effect between trust and customer loyalty. Customer trust is formed not only from the delivery of honest information but also from customers' confidence that Bank BSI Sungai Penuh City Branch Office and its employees possess sincerity, capability, integrity, and a willingness to ensure customer service. This trust creates a feeling of security and comfort, encouraging repeat transactions and even referrals to others, reflecting their loyalty to the company.
4. There is a significant simultaneous effect between the independent variables (communication, trust, and complaint handling) on the dependent variable, customer loyalty. In this research model, the variables of communication, trust, and complaint handling collectively contribute to customer loyalty.

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