

The Roles Of Commitment In Mediating The Effect Of Complaint Handling Satisfaction's Towards Customers Loyalty Of Bank Rakyat Indonesia In Southeast Sulawesi

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-----ABSTRACT-----

This research was aimed to examine and prove empirically: (1) The effect of complaint handling satisfaction's towards customers commitment and loyalty of Bank BRI in Southeast Sulawesi. (2) The effect of commitment towards customers loyalty of Bank BRI in Southeast Sulawesi. (3) The effect of complaint handling satisfaction's towards loyalty through customers commitment of Bank BRI in Southeast Sulawesi. Population of this research was all customers of Bank BRI in Southeast Sulawesi that have ever delivered complaints and who have obtained the saving account for more than two years with above 17 years old customers. The sample of this research was 130 respondents, the sample was decided by purposive sampling. Data analysis of the research through path analysis. The findings show: (1) the higher customers complaint handling satisfaction's will increase the customers loyalty of Bank BRI in Southeast Sulawesi. (2) the higher customers complaint handling satisfaction's will increase the customers commitment of Bank BRI in Southeast Sulawesi. (3) the higher customers commitment will increase the customers loyalty of Bank BRI in Southeast Sulawesi. (4) the higher complaint handling satisfaction's thus loyalty will increase customers loyalty of Bank BRI In Southeast Sulawesi.

Keywords : *Complaint Handling Satisfaction, Customers Commitment, Customers Loyalt*

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I. INTRODUCTION

Presently, banking and monetary service industry is facing rapid and complex competition as well as fast changing in business environment. The competition is tighter because foreign banks are also involved to fight for customers from the same market. These foreign banks have advantages in worldwide reputation, more innovative products as well as global links. Non-bank monetary institutions which operate in more specific scope also increase. These situations show how tight the competition to get wider market area and to take over market that has been occupied by other banks

Bank Rakyat Indonesia (BRI) is one of business agents in monetary industry which can not ignore the phenomenon of change which arise because of the competition intensity to attract their customers. Monetary industry recently have realized that in this present time, customers not only concern about interest rate, advance and complete features availability of the bank products, but also they seek for value which can be obtained of products offered by banks. The value will only be obtained by the customers' evaluation after using those products service. If the customers feel unsatisfied, they may move to other banks or deliver complaint on purpose to obtain values as they expected. Based on that point, the ability of company in handling complaints is very crucial in order to the unsatisfied customers become satisfied and keep maintaining relationship with the same company in the future, thus finally they are willing to become loyal customers (Bielen *et al.*, 2007).

The challenge faced by Bank BRI is the low index of *service to care* or Bank BRI's care in delivering service to their customers such as hospitality of staffs in handling complaints, and the ability to give solution for customers who delivered complaints to increase *relationship* between customers and company which still in low category. Customers loyalty can be increased by creating satisfaction in handling complaints. (Arbore; 2011; Beneke, *et al.*, 2012; Yap B W, 2012; Jaikumar, 2013; Osarenkhoe, 2013; Pratminingsih, 2013; Majid, 2013). Customers satisfaction is the pleasure or satisfied feeling towards the ability of Bank BRI in handling the customers complaints well and fast. The satisfaction of complaint handling was measured by some indicators: Satisfactory of fast handling complaint, satisfactory of right/accurate complaint handling, staffs of Bank BRI do all as customers expected to solve the problem and satisfactory due to the staffs hospitality in solving the complaints. Thus, they can increase direct effect to do repurchase and share the goodness or recommend the product/service to other people to do purchase. (Caruana *et al.*, 2002).

The third factor which influence the customers loyalty is customers commitment to maintain long term valued relation with the company (Henning *et al.* 2002: Endang, 2007; Hur W M, *et al.* 2011). The reason behind this is

that without high customers commitment, it will be difficult to the company to create customers loyalty. In addition, customers loyalty mediates the effect of customers trust towards customers loyalty (Ohtman, *et al.* 2006). High customers trust will increase commitment and after that has effect towards customers loyalty. In this research customers commitment was measured by some indicators: familiarity relationship, ownership feeling, feel that the relation is important to be maintained and feel fear of losing.

Based on researches that have been mentioned above, they still have limitation that can be concerned as *research gap* in this research. Ferdinand (2006) stated that *research gap* are gaps which can be explored by a researcher based on experience or findings of previous researches. There are some differences of research findings which have been conducted by previous researchers.

The differences such as the research carried out by Kessler *et al.* (2009) concluded that customers' satisfaction has direct effect towards loyalty. This research result is different with the research carried out by Ying and Cai (2009) which concluded that satisfaction has no effect towards loyalty. The other difference also found in the research conducted by Osarenkhoe (2013) which concluded that complaint has positive effect towards the increasing of loyalty. The result of this research is different with the research conducted by Virnanda Tiara (2010) which concluded that the ability of company in handling complaint has no positive effect towards the customers loyalty. Based on the phenomena and research gap above, researcher was interested to conduct research with title "The Role of Commitment in Mediating the Effect of Complaint Handling Satisfaction's Towards Customers Loyalty of Bank BRI in Southeast Sulawesi".

II. REVIEW LITERATURE

2.1. Customer Satisfaction

Satisfaction of complaint handling/solving is level in which customer feel satisfy towards what they proposed to the company. Satisfaction of complaint handling shows how satisfy customers towards complaint handling/solving comprehensively and how far is the ideal measurement of customers regarding to the process of complaint handling from company (Andreassen, 1999).

Indicators of satisfaction of complaint handling in this research were developed from indicators proposed by Valera, *et al.* (2009) and Jaikumar (2013): feel satisfied of fast complaint handling, feel satisfied of accurate complaint handling, ability to solve problem, feel satisfied of hospitality from staff in solving the problem.

Customers satisfaction has positive and significant effect towards customers loyalty (Kessler *et al.* 2009; Kim *et al.* 2009; Saura, 2009; Limbu, 2011; Arbore, 2011; Beneke, *et al.* 2012; Vuuren, 2012; Shipten, 2012; Jaikumar, 2013; Osarenkhoe, 2013; Pratminingsih, 2013; Majid, 2013). The higher customers satisfaction will increase customers loyalty. The logical framework behind this argument is that the truly satisfied customers towards the ability of Bank BRI to solve complaint will be loyal to company as reflected by doing transaction again, share positive *word-of-mouth* about the advance and goodness of company to others and refuse the offer of product from competitors. Based on the result of those researches thus, the hypothesis 4 in this research as follow:

2.2. Customers Commitment

Concept of customers commitment used in this research as the theoretical framework to know the concept and indicators measurement of customers commitment. Customers commitment is the strong willingness of customers to maintain long term relationship with company. The following are some definitions of commitment as reference to understand the concept of customers satisfaction, they are:

1. Morgan and Hunt (1994) defines commitment as : *an exchange partner believing that on going relationship with another is so important as to warrant maximum efforts at maintaining it that is, the committed party believes the relationship is worth working on to ensure that it endures indefinitely.*
2. Moormant *et al.*, (1992) defines commitment as sustainable willing to maintain valuable relationship.
3. Barnes (2003:150) defines commitment as a condition of someone's psychology which globally feels the dependency towards a relation.
4. Dalziel *et al* (2011) Commitment is about conscious willing which is done by someone to keep the long term relations.

Based on some definitions above, thus customers commitment as meant in this research was the strong willingness which is grown in someone mind set to maintain valuable long term relation with the business partners. The commitment to keep maintaining a relation will be developed if both parties/sides obtained the value expected from the business partners. If one of the parties/sides feel loss out then there will be no long term commitment created.

Customers commitment is very important to be measured to know how far the commitment of customers to maintain long term relation with company. The research conducted by Dagger *et al.*, (2011) mentioned measurement indicators of customers' commitment as follows:

1. My relation with service provider is something that I committed to maintain.

2. My relation with service provider is very important for me
3. My relation with service provider is something that I really care
4. My relation with service provider is reasonable to get maximum effort to be maintained
5. I trust this service provider and together committed to maintain the relation
6. This service provider is ready to make short term sacrifice to maintain our relation
7. I trust the service provider and I concern our relation as long term partnership.

The research conducted by Al-Hawari, (2011) stated indicators measurement of customers commitment:

1. I am willing to maintain the relation with my bank without limits
2. My relation with my bank is proper to get maximum effort to be maintained
3. The relation that I have with my bank is something which I am strongly committed to be maintained
4. I am very proud of having this bank as my financial service provider

Customer is stated has strong commitment to Bank BRI if the customer has emotional relationship/bond, high owning feeling, pleasure feeling to visit Bank BRI and refuse the offer from other banks. Indicators measurement of customers commitment which was used in this research developed indicators that have been mentioned by Dagger *et al.*, 2011 and Al-Hawari, 2011 above because of the relevance with the research that would be conducted. Based on the elaboration above thus indicators used in this research were : (a). Familiarity relation, (b). Ownership feeling, (c). Mutual need feeling, (d). Relation is important to be maintained and (e). Feel afraid of losing

The next factor which has significant effect towards customers loyalty is customers commitment (Henning *et al.*, 2002; Endang, 2007; Hur W M, *et al.*, 2011). The increasing of commitment will increase customers loyalty to Bank BRI In Southeast Sulawesi. The customers commitment as meant in this research was the strong willingness of customers to maintain valuable long term relation with Bank BRI in Southeast Sulawesi. The real customers loyalty will be created if the customers have strong commitment to the company.

2.3. Concept Customers Loyalty

Concept of customers loyalty used in this research is the theoretical framework to understand the basic concept and indicators to measure customers loyalty. Sheth and Mittal (2004:400) formulated definition of customers loyalty by combining component of behavior and attitude of purchase as follows, "Thus, customer loyalty is a customer's commitment to a brand, store, or supplier based on a strong favorable attitude and manifested in consistent repatronage". Customer classified as loyal if they have positive attitude to certain brand and manifested in the form of consistent repurchase based on decision making unit (Griffin, 2005).

Based on the customers loyalty definition above, we can synthesize that customers loyalty is strong positive attitude towards certain brand or company which is followed by consistent repurchase pattern. Customer is categorized loyal to certain brand or company if the customer is consistent in doing repurchase towards certain brand of the same company, tell and share recommendation to others, not influenced by more interesting price offer from competitors company and give complaint in good manner based on procedure available.

Concept of loyalty is measured by four indicators which show positive attitude and repurchasing action, they are: "1. Purchase intention, 2. Word-of-mouth, 3. Price sensitivity, 4. Will utilize the new product if needed.

Customers commitment mediates relation of customers satisfaction towards customers loyalty. The satisfied customers after consuming and using service/product that has been purchased will arise high commitment towards product or company thus will give effect to the increasing of loyalty. Research result of Henning Thureau *et al.*, (2002) concluded that customers commitment mediates indirect effect of customers satisfaction towards customers loyalty. Result of this research shows that customers commitment is an intervening variable that mediates relation of customers satisfaction towards customers loyalty. In addition (Bua., 2009) stated that in developing and maintaining customers loyalty for long term needed some strategic steps such as creating customers satisfaction and commitment.

III. RESEARCH METHODOLOGY

Population is total whole characteristics that become the object in the research. Therefore, population of this research was all customers of Bank BRI in Southeast Sulawesi who ever delivered complaint. Unit analysis was unlimited personal customers with characteristics as follows: (1) customers who ever delivered complaint, (2) adult category customers. The reason in deciding these criterion because adult age customers or more than 17 years old were expected to give measurement based on what the customers feel since they become customers of Bank BRI. In addition, customers who already owned by Bank BRI must be kept in order to they don't move to other banks because it can give effect to financial performance of Bank BRI.

Sample is element of population which is selected to represent population in the research (Cooper dan Schindler, 2003:82). Due to unknown/unlimited population in this research, thus the sample in this research followed SEM analysis which was 5 - 10 times number of parameter estimated (Ferdinand, 2000:44). This

research was consist of five variable and 13 indicators. Therefore, the total sample in this research was 10 times number of parametre estimated or indicators used. Then, number of sample in this research were 130 respondents

Data collection of this research used the triangulation method. Firstly, review of literature was conducted to examine the theories or the results of previous study, that relevant with the measurement used in this study. The data collected were: customer satisfaction with complaind handling, customer commitment, and customer loyalty. Secondly, the collection of data used questionnaires, which distributed to the BRI customer. The distribution is conducted by customer and explains the questionnaire while the researcher wait the respondent to fill up the questionnaires or the researcher fetched the questionnaire from the BRI customer. Finally, the researcher conduct in-depth interview to fine tune the information. Therefore this technique support and reveal the facts behind quantitative analysis information. Method used in-depth interview data collection refers to. There are two ways In-depth interviews, i.e. closed-open interviews and documentation interview result. The more detailed interviews carried out by researchers where the respondents are considered to be able to explain the substance of this study.

The measurement of data from all research variables used the Likert scale. The determination Likert scale in this study used a 1 to 5 level scale for all variable. A five-point Likert scale was employed with a score of 1, indicating “strongly disagree”, and 5, representing “strongly agree”, to extract the different attitudes of respondents Malhorta et al. (2010). The present study used the Statistical Package for Social Sciences (SPSS) for descriptive and inferential analyses (e.g. sampling profile, correlation). To test the proposed relationships among the study variables, structural equation modeling (SEM).

IV. ANALYSIS AND RESULTS

Analysis of structural relation was used to know: 1. Structural relation Analisis hubungan struktural between indicators with laten variable and 2. Direct and indirect relation among laten variable in the model of the research.Laten variable developed in this reserach were: 1. Customers satisfaction of complaint handling , 2. Customers commitment and 3. Customers loyalty.

Table.5.6 *Standardized regression weight* pengaruh langsung antar variabel laten.

Relation between variable			Koef. path Standardize	p-value	Info
Loyalty	<---	Complaint HandlingSatisfaction	0.262	0.040	Sig.
Commitment	<---	Complaint HandlingSatisfaction	0.599	0.0001	Sig.
Loyalty	<---	Commitment	0.229	0.036	Sig.

Source :Processed primary data 2015

Based on result of structural analysis we know that score of *Standardized Regression Weight*the variable of complaint handling satisfaction towards customers loyalty is about 0.262 with probability 0.040, this score was smaller than score of *level of significant* () decided about 0.05 (0.043 < 0.05). it means that customers satisfaction towards company ability in handling complaint will increase customers loyalty of Bank BRI in Southeast Sulawesi.The next direct effect is the effect of complaint handling satisfaction towards customers commitment with score of *Standardized Regression Weights*is about 0.599 with probability<0.0001. It means that the increasing of customers satisfaction towards complaint handling will also increase customers commitment to maintain long term relation with Bank BRI in Southeast Sulawesi. Next, the effect of customers commitment towards loyalty with score of *Standardized Regression Weights*0,229 with probability<0,0001, this shows that there is positive relation between customers commitment and customers loyalty. Customers loyalty will be created if the customers have high commitment to maintain relation with Bank BRI.

Indirect effect (Mediation) in this research was the effect of satisfaction of complaint handling towards loyalty through customers commitment. For more detail can be seen in the following table:

Table 5.7 Role of *Indirect effect*among variables of research

IndependentVariabel	InterveningVariabel	DependentVariabe I	coef. path Standardize	Sig	Info
Complaint handling Satisfaction	Commitment	Loyalty	0.137	Sig	Partial mediation

Source: Processed primary data 2015

Table 5.7 shows that there was also indirect effect between complaint handling satisfaction towards loyalty through customers commitment of Bank BRI in Southeast Sulawesi. The research result shows the score of coefficient indirect effect is about 0.137, because the coefficient of indirect effect was positive, it indicates both effect is in line. It means that customers satisfaction of fast, accurate and care complaint handling to the customers who delivered complaint as well as staffs of Bank BRI have ability to solve the customers problem will increase customers commitment and finally will increase customers loyalty.

The research result shows that the direct effect of complaint handling towards loyalty was positive, thus the role of mediation of customers satisfaction can be stated as *Partial Mediating Variable*. Result of indirect effect (mediation) testing can also be proven by Sobel formula as follow:

$$Z\text{-Value} = \frac{a \cdot b}{\sqrt{b^2 S_a^2 + a^2 S_b^2}}$$

Complement :

ab = Coefficient indirect effects

a = Coefficient direct effects of complaint handling satisfaction

b = Coefficient direct effects of commitment towards loyalty

Sa = Standard error of coefficient a

Sb = Standard error of coefficient b

Based on Sobel formula, therefore the testing of indirect effect (mediation) can be done as follow:

$$\begin{aligned} Z\text{-Value} &= \frac{0.2}{\sqrt{0.2^2 \cdot 0.0^2 + 0.8^2 \cdot 0.1^2}} \\ &= \frac{0.2596}{\sqrt{0.086 \times 0.0059 + 0.779 \times 0.0179}} \\ &= \frac{0.2596}{\sqrt{0.0005 + 0.0140}} \\ &= 2.154 \end{aligned}$$

Result of Sobel calculation obtained if z-value is about 2.154 compared with absolute score > 1.96 or level of statistic significancy z (p-value) < 0.05, it means there was *indirect effects* of complaint handling satisfaction variable towards loyalty through customers commitment to Bank BRI in Southeast Sulawesi. It means that staffs' care to the customer who complaint, fast in handling complaint, accuracy in handling complaint and staffs have ability to solve customers problem can increase customers commitment and finally will increase customers loyalty.

V. DISCUSSION

The result of this research support and empower theory and some result of empiric studies which concluded that customers' complaint handling/solving has positive and significant effect towards customers satisfaction (Dolinsky,1994; Goodwin & Ross,1990; Yap B W, *et. Al.* 2012; Osarenkhoe, 2013).The improvement in customers; complaint handling is aline with the increasing of customers satisfaction to the company. Based on that concept, so if the management of Bnak BRI in Southeast Sulawesi want to increase customers satisfaction, one of sapects that need tobe improved is customers's complaint handling/solving.

Next, in order to increase customers satisfaction, Bank BRI in Southeast sulawesi need to present fast complaint handling. It means that customers who delivered complaint must be handled and solved fast. In addition, the involvement of top management in handling customers complaint also gives positive effect. It is because customers tend to deal with authorized people to take decision making and action to solve their problems.

Result of the second test confirmed that the higher customers satisfaction towards complaint handling will increase customers commitment of Bank BRI in Southeast Sulawesi. It means that the change in increasing customers satisfaction will increase customers commitment to Bank BRI in Southeast Sulawesi. The logical framework nehind this is that customers who are very satisfied towards complaint handling presented by Bank BRI will be loyal to the Bank which is shown by repurchasing pattern, share the goodness and advance of bank to others, give recommendation to others and refuse the offer from product competitors. Result of this research empower theory and some result of empirical studies which concluded that customers satisfaction has positive and significant effect towards customers loyalty to the product or company (Caruana and Malta, 2000; Kenedy *et al.*, 2004; Tian 2007; Chumpitaz, 2008; Macintosh and Lockshin, 1997; Yap B W, *et. al.* 2012; Shepetim, 2012; Pratminingsih, 2013; Majid, 2013). Their research result show that the increasing in customers satisfaction will develop stronger commitment towards a Bank. Thus, the customers will satisfy if the Bank can realize customers expectation or even more and make them not willing to develop new *relationship* with pther banks if they have already had strong emotional relation with certain bank. This result indicates that level of customers satisfaction is crutial in deciding level of customers commitment to Bank BRI in Southeast Sulawesi. This is can be happened because customers satisfaction toward bank will guide them to the level of

commitment, or customers who feel satisfy by experiencing complaint handling make them sure to maintain the relation with Bank BRI in Southeast Sulawesi.

The result of this research empower the theory and research result explained that customers commitment has positive and significant effect towards customers loyalty (Henning *et al.*, 2002; Endang, 2007; Hur W M, *et al.*, 2011). The logical framework behind this concept is that customers loyalty will be created if the customers have very strong commitment to maintain long term relation with Bank BRI in Southeast Sulawesi which shown by indicators: high familiarity relationbetween customers with personel of Bank BRI in Southeast Sulawesi, customer feels high ownership, relation is important tobe maintained because it gives expected value as well as high fear feeling of losing thus arise customers loyalty to Bank BRI in Southeast Sulawesi which were shown by indivators repurchasing, share and give recommendation to others and refuse the offer from competitors.

The result of this research is aline with research conducted by Won-Moo Hur *et al.*, 2011 which concluded that customers who have high ownership feeling towards the company will increase intention of customers to share and recommend it to others to use the same product. This case surely will give positive effect to he company because the customers are willing to give recommendation to others is one of free promotion form to the company thus will decrease promotion cost.

Result of the fourth hypothesis testing confirms that customers commitment has role in mediating the effect of complaint handling satisfaction towards customers loyalty. The higher level of customers satisfaction, thus the higher customers loyalty through the increasing of customers commitment. Based on research result we know that satisfied customers and who have commitment will create customers attitute to keep doing transaction, share goodness and give recommendation to others and utilize new product if needed.

The logical framework is that high customers satisfaction will arise high customers commitment and then give effect towards high customers loyalty as well. This research result support research result by (Henning Tharau *et al.*,2002) which stated that customers commitmentcustomers commitment mediates the effect of customers satisfaction towards customers loyalty. Therefore, customers loyalty to Bank BRI in Southeast Sulawesi is developed by increasing complaint handling satisfaction and customers commitment.

VI. LIMITATION AND FUTURE RESEARCH

This research has limitations thus can not be generated for all banks in Southeast Sulawesi perticularly and generally in Indonesia. The limitations are: Respondents used in this research was limited only adult chategory customer and have already saved in the bank for two years. Therefore, result of this research can not be generalized to all customers of Bank BRI in Southeast Sulawesi. In addition, respondents in this research didn't analyze customers who have more that one saving accounts. Future research is expected tobe able to analyze other variables which can increase customers loyalty such as trust and classify the respondents based on number of saving account in other banks to get more detail information.

VII. CONCLUSION

Based on results of this research prove that the increasing/improvement of good complaint handling will increase satisfaction, trust and loyalty of customers of Bank BRI in Southeast Sulawesi the results of this research are aline with theory and reserach result as conducted by (Yap B W, *et. al.* 2012; Mosavi, 2012;; Kim *et al.*,2009; Saura, 2009; Limbu,2011; Arbore; 2011; Beneke, *et al.*, 2012; Jaikumar, 2013; Osarenkhoe, 2013;)which concluded that good complaint handling will incerase customers satisfaction, trust and loyalty. Therefore, to increase satisfaction, trust and loyalty, company must be able to handle/solve the complaint well. Thus, workers are expected to care and put attention towards customers who complain, fast in handling the complaint, habe the ability to solve the complaint and workers must be equal/fair in customers' complaint handling.

Mowen and Minor (2002:96) *inequity theory*stated that, people will analyze ratio between input and outcome towards result and input from their relatives in one share and if tey find the ratio of their relatives are higher so they will feel inequality given by Bank BRI in handling the customers' complaint by delivering discrimination in handling customers' complaint between one customers to others. In addition, customers commitment mediating relation between complaint handling satisfaction towards customers loyalty. It means that satisfied customers towards complaint handling will increase customers intention to maintain long term relation with Bank BRI and finally will increase customers loyalty.

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