

THE INFLUENCE OF INTEGRATED MARKETING COMMUNICATION, ISLAMIC SERVICE QUALITY AND HANDLING COMPLAIN ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE

Nofi Tri Wijayanti¹, Rifda Nabila²

Correspondence address: nofitriwijayanti.journal@gmail.com¹
Universitas Islam Negeri Salatiga^{1,2}

ABSTRACT

This research adopts a quantitative research type in analyzing the influence of integrated marketing communication, Islamic service quality and complaint handling on customer loyalty with customer satisfaction as an intervening variable. The population in this study were all customers of the State Savings Bank (BTN) Syariah KCP Ungaran. In determining the sample, the researcher used purposive sampling techniques and the Lemeshow formula to determine the sample size so that 100 respondents were obtained. In testing the hypothesis, this research applies multiple linear regression analysis and path analysis using SPSS 23 software. Based on the results of the hypothesis test, integrated marketing communication has a negative effect on customer loyalty. Islamic service quality has no effect on customer loyalty. Complaint handling has a positive effect on customer loyalty. Integrated marketing communication has no effect on customer satisfaction. Islamic service quality has a positive effect on customer satisfaction. Complaint handling has a positive and significant effect on customer satisfaction. Customer satisfaction has a positive effect on customer loyalty. Customer satisfaction is unable to mediate the influence of integrated marketing communication on customer loyalty. Customer satisfaction is able to mediate the influence of Islamic service quality on customer loyalty. Customer satisfaction is unable to mediate the influence of integrated marketing communication on customer loyalty.

Keywords: Integrated Marketing Communication, Islamic Service Quality, Handling Complaint, Customer Loyalty, Customer Satisfaction

INTRODUCTION

Economic breakthroughs based on Islam continue to provide far-reaching benefits to the point of having a long-term roadmap. This can be seen in the synergy and encouragement of the government towards economic sectors and Islamic financial institutions to further improve the quality of their performance so that they can attract customers' desire to use sharia banking services (Toyyibi, 2021).

Based on information from the OJK (2021), the number of Sharia Commercial Banks (BUS) has reached 14 BUS and the number of Sharia Business Units (UUS) has reached 20 UUS. Bank Tabungan Negara (BTN) Syariah is one

of the many banks that operates based on sharia principles. In 2022, BTN Syariah KC Semarang will open a Sharia Sub-Branch Office (KCPS) in Ungaran as part of its expansion into the Semarang area. As part of its commitment to increase sharia financing in the Semarang area and its surroundings, Bank BTN established the 5th KCPS from BTN KCS Semarang.

Intense competition between banks will lead to a transformation of the system in the banking business. This transformation emerged because there was a change in customer service requests in order to retain customers who had long used the company's products and services. Maintaining market share with innovation and renovation of the quality of marketing communications to customers, Islamic service quality that is in accordance with sharia banking rules and regulations as well as handling complaints quickly and responsively to customers so that they can compete with other banks. This is done simply to be able to provide optimal service to customers, so that later these customers will feel loyal. Customer loyalty has many positive impacts on a company, such as confidence in every old or new product marketed by the company. Moreover, customer loyalty itself wants to collaborate with customers to take part in marketing or make positive recommendations to other customers regarding the company's products and services (Zuhra & Sukma, 2018).

Every company or business entity will look for new methods every day to build and form customer loyalty. Bad things that happen when a customer feels dissatisfied can cause the customer to move to a competing company, so this can be detrimental to the company itself. However, in the banking industry, providing high-quality services is not the only requirement for success in the market. A bank's ability to win the hearts of customers and the wider community is also very important to its success. In this way, communication is a point of great value to be developed to be even better (Batin, 2019).

Customer loyalty is a very important factor for the sustainability of a company. Customers who are satisfied with a product offered by a related institution will convey constructive feedback to other customers or potential customers for the company. Apart from that, the role of marketing communications is required to be able to gain profits from the market and be able to manage and control business competitors. This marketing communication has experienced a development known as integrated marketing communication in today's marketing world. All marketing communication efforts are directed at arousing consumer desire for the product or service category offered by the company, encouraging constructive customer behavior towards the product, and influencing customer desire to consume the product and facilitate purchases (Royani, 2020).

The efforts mentioned above aim to ensure that every message that comes out comes from the same source, in order to ensure that all information shared by the company has the same theme and equity in the eyes of customers. The most important aspect of effective integrated marketing communications is for customers

to be aware of and understand the various types of products and services offered by the company. Where the use of language that is easy for customers to understand is one of the important things to foster comfort in communicating. In this way, customer loyalty will automatically grow towards the company (Batin, 2019).

Service quality is the structure of evaluation of the level of service quality provided by the company to consumers. It is possible that the quality of service itself could be one of the causes of the decline in customer loyalty to the bank. As a result of poor service provided by the company, it can result in consumers diverting their savings to banks that are better in terms of service quality. The ability to have a good service product will strengthen or gain the best position in the hearts of customers, so service quality is very important for a company (Nisa, 2019).

To be able to compete for customers' hearts, sharia banks must provide higher quality services compared to those provided by other banks, and this must be done consistently. They also have to differentiate their services in the context of customer satisfaction which will later give rise to customers' loyal attitudes towards the company. One of the strategies for implementing the most unique service methods is to use Islamic values in its service to customers as a differentiator from conventional banks in general (Nisa, 2019).

Complaint handling is a source of input from positive to negative for a company to improve itself in providing services to bank customers. Complaint handling is defined as a business institution's capability to maximize complaint capacity, identify and resolve complaints in a timely manner before they become major issues, and express solutions in a timely manner when major issues arise. Complaint handling arises because customers feel dissatisfaction with the services provided by the bank, which if left prolonged will result in negative consequences for the bank. Customers tend to be more loyal to banks or companies that can handle complaints in a timely and professional manner. Therefore, it is very important to understand that effective complaint resolution mechanisms must be more proactive, and also enable them to utilize the capacity of the root of the problem and resolve cases before they escalate. Therefore, complaint handling has the potential to have a negative impact on customer loyalty. One of the simplest ways to overcome complaints or complaint handling problems is to provide high quality services (Khasanah, 2019).

Research regarding the influence of integrated marketing communication, Islamic service quality and complaint handling has been carried out by previous researchers, namely that conducted by Bintang (2017) regarding integrated marketing communication variables which have a positive and significant effect on PT customer loyalty. North Sumatra Bank Sidiklang Branch. Research conducted by Siti Alfiyah (2020) shows that Islamic service quality has a significant effect on PT customer loyalty. BPRS Artha Mas Abadi. Furthermore, the complaint

handling variable provides positive and significant results on customer loyalty which is in line with research conducted by Batin (2019). This is different from the research results from Ningtyas & Rachmad (2011) where the results of this research show that the complaint handling variable has no effect on customer loyalty at Bank Muamalat Surabaya.

From the results of previous research, it can be concluded that the *variables* integrated marketing communication, Islamic service quality and complaint handling have different research results. Differences in research results can be caused by many factors that influence them, one of which is the research object. For this reason, researchers want to do research again focusing on the influence of integrated marketing communication, Islamic service quality and complaint handling on customer loyalty. And researchers use the customer satisfaction variable as an intervening variable.

THEORY AND HYPOTHESIS

Customer Loyalty

As a result of psychological processes, loyalty is a response to purchasing behavior that can be continuously demonstrated by decision makers by focusing on one or more alternative brands among many similar brands. that this is not the same as repeat business; conversely, customer loyalty in the workplace requires consideration of the affective component as well as the emotional component. (Atmaja, 2018). Customer loyalty refers more to customers who not only repurchase goods or services offered by the company, but also have a commitment and positive attitude towards the company, such as by recommending to close relatives or other people the company's goods or services purchased (Atmaja, 2018).

Integrated Marketing Communication

However, according to the American Association of Advertising Agencies, Integrated Marketing Communication is seen as the added value of a comprehensive plan or a plan that can evaluate the strategic role of various communication disciplines and integrate these disciplines in an efficient, reliable and results-oriented manner. perfect communication (Fajar, 2017).

Islamic Service Quality

However, according to the American Association of Advertising Agencies, Integrated Marketing Communication is seen as the added value of a comprehensive plan or a plan that can evaluate the strategic role of various communication disciplines and integrate these disciplines in an efficient, reliable and results-oriented manner. perfect communication (Fajar, 2017).

Handling Complain

In the opinion of Ndubisi (2012) complaint handling is the root of the main positive input for an organization in improving itself in order to provide the most superior service to its customers or customers. Company capabilities tend to have a large bearing on overall customer satisfaction in order to prevent failures in service and complaints from customers. Handling complaints serves as a point of strength for the company to prevent potential complaints, actually resolve a complaint before it becomes a bigger problem and negotiate a solution to completion when a problem arises suddenly (Khasanah, 2019).

Customer Satisfaction

Kotler (2009:139) states that customer happiness comes from their satisfaction or dissatisfaction when they compare the perceived product capabilities with their expectations. If this capacity fails to respond to consumer or customer expectations, then the customer will not feel satisfied. Meanwhile, if the capacity provided is in line with consumer or customer expectations, then the customer can reach an optimal point of satisfaction. Meanwhile, if the capacity exceeds expected expectations, customers will become more satisfied or happy (Putra & Herianingrum, 2014).

The hypothesis used in this research is as follows:

H1: Integrated Marketing Communication has a positive and significant effect on Customer Loyalty.

H2: Islamic Service Quality has a significant effect on Customer Loyalty.

H3: Complaint Handling has a positive and significant effect on Customer Loyalty.

H4: Integrated Marketing Communication has a positive and significant effect on Customer Satisfaction.

H5: Islamic Service Quality has a significant effect on Customer Satisfaction.

H6: Complaint Handling has a positive and significant effect on Customer Satisfaction.

H7: Customer Satisfaction has a positive and significant effect on Customer Loyalty.

H8: Integrated Marketing Communication has an effect on Customer Loyalty with Customer Satisfaction as an intervening variable.

H9: Islamic Service Quality influences Customer Loyalty with Customer Satisfaction as an intervening variable.

H10: Complaint Handling has an effect on Customer Loyalty with Customer Satisfaction as an intervening variable.

RESEARCH METHODS

This research adopts a quantitative research type in analyzing the influence of integrated marketing communication, Islamic service quality and complaint handling on customer loyalty with customer satisfaction as an intervening variable. The population in this study were all customers of the State Savings Bank (BTN) Syariah KCP Ungaran. In determining the sample, the researcher used purposive sampling techniques and the Lemeshow formula to determine the sample size so that 100 respondents were obtained. In hypothesis testing, this research applies multiple linear regression test analysis and path analysis using SPSS 23 software.

RESULTS AND DISCUSSION

Instrument Test

Validity test

Tabel I Validity Test Result

Variabel	Indikator	R Count	R Tabel	Conclusion
<i>Integrated Marketing Communication</i>	X1.1	0,794	0,1946	Valid
	X1.2	0,777	0,1946	Valid
	X1.3	0,717	0,1946	Valid
	X1.4	0,733	0,1946	Valid
	X1.5	0,718	0,1946	Valid
<i>Islamic Service Quality</i>	X2.1	0,818	0,1946	Valid
	X2.2	0,836	0,1946	Valid
	X2.3	0,745	0,1946	Valid
	X2.4	0,758	0,1946	Valid
	X2.5	0,710	0,1946	Valid
<i>Complain Handling</i>	X3.1	0,888	0,1946	Valid
	X3.2	0,868	0,1946	Valid
	X3.3	0,898	0,1946	Valid
	X3.4	0,857	0,1946	Valid
<i>Customer Satisfaction</i>	Z.1	0,736	0,1946	Valid
	Z.2	0,725	0,1946	Valid
	Z.3	0,713	0,1946	Valid
	Z.4	0,864	0,1946	Valid
<i>Customer Loyalty</i>	Y.1	0,625	0,1946	Valid
	Y.2	0,673	0,1946	Valid
	Y.3	0,712	0,1946	Valid
	Y.4	0,720	0,1946	Valid

Sumber: Data Primer, diolah 2023

Based on Table 1, it is known that the calculated r value is $>$ than r table (0.1946). So with this, all indicators of the variables in this study are declared valid.

Reliability Test

Tabel 2 Reliability Test

Variabel	Cronbach <i>Alpha</i>	Nilai Kritis	Conclusion
<i>Integrated Marketing Communication</i>	0,803	0,6	Reliabel
<i>Islamic Service Quality</i>	0,833	0,6	Reliabel
<i>Complain Handling</i>	0,900	0,6	Reliabel
<i>Customer Satisfaction</i>	0,669	0,6	Reliabel
<i>Customer Loyalty</i>	0,617	0,6	Reliabel

Sumber: Data Primer, diolah 2023

It is known that the Cronbach Alpha for each variable is more than 0.6 based on Table 2. As a result, all research variable indicators are considered credible.

Classic assumption test

Multicollinearity Test

Equation I (Y)

Table 3 Multicollinearity Test Results Equation I (Y)

	Collinearity Statistics	
	Tolerance	VIF
Integrated Marketing Communication	0,971	1,030
Islamic Service Quality	0,674	1,485
Complain Handling	0,706	1,417
Customer Satisfaction	0,507	1,972

a. Dependent Variable: Customer Loyalty

Sumber: Data Primer, diolah 2023

Table 3 shows the VIF value for each independent variable $<$ 10. With these results it can be concluded that there is no multicollinearity problem in the Y equation regression model.

Equation 2 (Z)

Table 4 Multicollinearity Test Results Equation 2 (Z)

	Collinearity Statistics	
	Tolerance	VIF
Integrated Marketing Communication	0,985	1,015
Islamic Service Quality	0,983	1,017
Complain Handling	0,995	1,005

a. Dependent Variable: Customer Loyalty

Sumber: Data Primer, diolah 2023

Table 4 shows the VIF value for each independent variable < 10. With these results it can be concluded that there is no multicollinearity problem in the Z equation regression model.

Heteroscedasticity Test

Equation I (Y)

Tabel 3 Heteroscedasticity Test Results Equation I (Y)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	(Constant)	.704	1.188		
Integrated Marketing Communication	.017	.017	.109	1.056	.294
Islamic Service Quality	.010	.018	.067	.543	.588
Complain Handling	-.011	.022	-.062	-.514	.608
Customer Satisfaction	-.022	.042	-.076	-.533	.595

a. Dependent Variable: ABSRESID_Y

Sumber: Data Primer, diolah 2023

From Table 5, the significance values obtained for the variables integrated marketing communication, Islamic service quality, complaint handling and customer satisfaction are > 0.05 each. So we can be sure that there is no heteroscedasticity problem in the Y equation.

Equation 2 (Z)

Tabel 4 Heteroscedasticity Test Results Equation 2 (Z)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.433	1.069		.405	.686
Integrated Marketing Communication	.016	.016	.102	1.003	.319
Islamic Service Quality	.004	.015	.030	.297	.767
Complain Handling	-.017	.018	-.097	-.955	.342

a. Dependent Variable: ABSRESID_Z
 Sumber: Data Primer, diolah 2023

From Table 6, the significance values obtained for the variables integrated marketing communication, Islamic service quality and complaint handling are > 0.05 each. So we can be sure that there is no heteroscedasticity problem in the Z equation.

**Normality Test
 Equation I (Y)**

Tabel 5 Normality Test Results Equation I (Y)

		Unstandardized Residual
N		100
Monte Carlo Sig. (2-tailed)	Sig.	.206 ^d

Sumber: Data Primer, diolah 2023

Based on Table 4.13, the Monte Carlo Sig value. (2-tailed) $0.206 > 0.05$. So this ensures that the data is normally distributed in the Y equation regression model.

Equation 2 (Z)

Tabel 6 Equation Normality Test Results 2 (Z)

		Unstandardized Residual
N		100
Monte Carlo Sig. (2-tailed)	Sig.	.160 ^d

Sumber: Data Primer, diolah 2023

Based on Table 4.14, the Monte Carlo Sig value. (2-tailed) $0.160 > 0.05$. So this ensures that the data is normally distributed in the Z equation regression model.

**Linearity Test
Equation I (Y)**

Tabel 7 Linearity Test Results Equation Y

	Deviation from Linearity				
	Sum of Squares	df	Mean Square	F	Sig.
Customer Loyalty * Integrated Marketing Communication	30.107	15	2.007	.735	.742
Customer Loyalty * Islamic Service Quality	34.622	16	2.164	.830	.649
Customer Loyalty * Complain Handling	28.396	12	2.366	1.382	.190
Customer Loyalty * Customer Satisfaction	9.697	9	1.077	.598	.796

Sumber: Data Primer, diolah 2023

Based on Table 9, the Deviation from Linearity Sig value is obtained. from the relationship between customer loyalty and integrated marketing communication of 0.742, customer loyalty with Islamic service quality of 0.649, customer loyalty with complaint handling of 0.190 and customer loyalty with customer satisfaction of 0.796. Each Sig value. > 0.05 , so it can be concluded that there is a linear relationship between the independent variable and the dependent variable in the Y equation regression model.

Equation 2 (Z)

Tabel 8 Linearity Test Results Equation Z

	Deviation from Linearity				
	Sum of Squares	df	Mean Square	F	Sig.
Customer Satisfaction * Integrated Marketing Communication	66.681	15	4.445	1.049	.416
Customer Satisfaction * Islamic Service Quality	93.203	15	5.825	1.189	.111
Customer Satisfaction * Complain Handling	43.694	12	3.641	1.107	.365

Sumber: Data Primer, diolah 2023

Based on Table 10, the Deviation from Linearity Sig value is obtained. from the relationship between customer satisfaction and integrated marketing communication of 0.416, customer satisfaction with Islamic service quality of 0.111 and customer satisfaction with complaint handling of 0.365. Each sig value. > 0.05 , so it can be concluded that there is a linear relationship between the independent variable and the dependent variable in the Z equation regression model.

Statistic test

T test

Equation I (Y)

Tabel 9 T Test Results Equation I (Y)

Model	Coefficients ^a		Beta	t	Sig.
	Unstandardized	Standardized			
	Coefficients	Coefficients			
	B	Std. Error			
I (Constant)	20.843	1.899		10.978	.000
Integrated Marketing Communication	-.171	.026	-.387	-6.485	.000
Islamic Service Quality	.056	.028	.141	1.961	.053
Complain Handling Customer Satisfaction	.204	.035	.415	5.924	.000
	.333	.067	.412	4.983	.000

Sumber: Data Primer, diolah 2023

1. Integrated Marketing Communication towards Customer Loyalty
 Table II has a significance value of 0.000 based on the t test findings. Because the coefficient is negative and the probability value is less than 0.05 (α), it means that integrated marketing communication has a negative effect on customer loyalty.
2. Islamic Service Quality towards Customer Loyalty
 Table II has a significance value of 0.053 based on the t test findings. Because the coefficient is positive and the probability value is more than 0.05 (α), it means that Islamic service quality has no effect on customer loyalty.

3. Complaint Handling towards Customer Loyalty
Table II has a significance value of 0.000 based on the t test findings. Because the coefficient is negative and the probability value is less than 0.05 (α), this means that complaint handling has a positive effect on customer loyalty.
4. Customer Satisfaction towards Customer Loyalty
Table II has a significance value of 0.000 based on the t test findings. Because the coefficient is negative and the probability value is less than 0.05 (α), it means that customer satisfaction has a positive effect on customer loyalty.

Equation 2 (Z)

Tabel IO T Test Results Equation 2 (Z)

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
I	(Constant)	12.202	2.622		4.654	.000
	Integrated Marketing Communication	.047	.040	.087	1.183	.240
	Islamic Service Quality	.239	.036	.487	6.642	.000
	Complain Handling	.279	.044	.457	6.275	.000

Sumber: Data Primer, diolah 2023

1. *Integrated Marketing Communication for Customer Satisfaction*
Table 4.8 has a significance value of 0.240 based on the t test findings. Because the coefficient is negative and the probability value is more than 0.05 (α), it means that integrated marketing communication has no effect on customer satisfaction.
2. *Islamic Service Quality towards Customer Satisfaction*
Table 4.8 has a significance value of 0.000 based on the t test findings. Because the coefficient is negative and the probability value is less than 0.05 (α), it means that Islamic service quality has a positive effect on customer satisfaction.
3. *Complaint Handling towards Customer Satisfaction*
Table 4.8 has a significance value of 0.000 based on the t test findings. Because the coefficient is negative and the probability value is less than 0.05 (α), this means that complaint handling has a positive effect on customer satisfaction.

F Test

Equation I (Y)

Tabel II F Test Results Equation I (Y)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
I Regression	187.943	4	46.986	48.404	.000 ^b
Residual	92.217	95	.971		
Total	280.160	99			

Sumber: Data Primer, diolah 2023

Table 13 has a significance value of 0.000 based on the F test findings. Because the probability value is less than 0.05 (α), it can be concluded that integrated marketing communication, complaint handling, Islamic service quality and customer satisfaction simultaneously have a significant effect on customer loyalty.

Equation 2 (Z)

Tabel I2 F Test Results Equation 2 (Z)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
I Regression	211.752	3	70.584	31.110	.000 ^b
Residual	217.808	96	2.269		
Total	429.560	99			

Sumber: Data Primer, diolah 2023

Table 14 has a significance value of 0.000 based on the F test findings. Because the probability value is less than 0.05 (α), it can be concluded that integrated marketing communication, complaint handling and Islamic service quality simultaneously have a significant effect on customer satisfaction.

Coefficient of Determination Test (R²)

Equation I (Y)

Tabel I3 Coefficient of Determination Test Results Equation I (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
I	.819 ^a	.671	.657	.985

Sumber: Data Primer, diolah 2023

The Adjusted R-squared value is 0.657 based on the test findings in Table 15 showing that the independent variable is able to contribute 65.7% of the variation in changes in the dependent variable. Another difference that was not

included in this research was 34.3% because it was influenced by other factors outside this research.

Equation 2 (Z)

Tabel 4. I Coefficient of Determination Test Results Equation 2 (Z)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
I	.702 ^a	.493	.477	1.506

Sumber: Data Primer, diolah 2023

The Adjusted R-squared value is 0.477 based on the test findings in Table 4.20, showing that the independent variable is able to contribute 47.7% of the variation in changes in the dependent variable. Another difference that was not included in this research was 52.3% because it was influenced by other factors outside this research.

Path Analysis

$$\begin{aligned}
 \text{I. Sab} &= \sqrt{(b^2)(sa^2) + (a^2)(sb^2) + (sa^2)(sb^2)} \\
 &= \sqrt{(0,333)^2(0,040)^2 + (0,047)^2(0,067)^2 + (0,040)^2(0,067)^2} \\
 &= \sqrt{0,000194521} = 0,0139 \\
 t &= \frac{ab}{sab} = \frac{0,016}{0,0139} = 1,1222
 \end{aligned}$$

The calculated t1 value is 1.1222 < t table 1.98397, so it can be stated that t1 is not significant. This means that customer satisfaction is unable to mediate the influence of integrated marketing communication on customer loyalty.

$$\begin{aligned}
 \text{2. Sab} &= \sqrt{(b^2)(sa^2) + (a^2)(sb^2) + (sa^2)(sb^2)} \\
 &= \sqrt{(0,333)^2(0,036)^2 + (0,239)^2(0,067)^2 + (0,036)^2(0,067)^2} \\
 &= \sqrt{0,000405946} = 0,0201 \\
 t &= \frac{ab}{sab} = \frac{0,080}{0,0201} = 3,9501
 \end{aligned}$$

The calculated t2 value is 3.9501 > t table 1.98397, so it can be stated that t2 is significant. This means that customer satisfaction is able to mediate the influence of Islamic service quality on customer loyalty.

$$\begin{aligned}
 \text{Sab} &= \sqrt{(b^2)(sa^2) + (a^2)(sb^2) + (sa^2)(sb^2)} \\
 &= \sqrt{(0,333)^2(0,044)^2 + (0,279)^2(0,067)^2 + (0,044)^2(0,067)^2} \\
 &= \sqrt{0,0005728} = 0,0239 \\
 t &= \frac{ab}{sab} = \frac{0,093}{0,0311} = 3,8819
 \end{aligned}$$

The calculated t_3 value is $3.8819 > t$ table 1.98397 , so it can be stated that t_3 is significant. This means that customer satisfaction is able to mediate the influence of complaint handling on customer loyalty.

Discussion

I. The influence of Integrated Marketing Communication on Customer Loyalty

Based on the t test results, a significance value of 0.000 was obtained. Because the probability value is smaller than 0.05 (α) and the coefficient is negative, this means that integrated marketing communication has a negative effect on customer loyalty. So the higher the level of integrated marketing communication, the more impact it will have on decreasing customer loyalty. So based on the results of statistical testing, H_1 is rejected

Integrated marketing communication is a marketing communication method that combines various communication elements so that they are consistent and mutually support each other to achieve marketing goals. Customers may be confused or unsure about a company if Islamic banking messages are inconsistent across various media (for example, television advertisements, social media, or brochures).

Islamic rules govern Islamic banks, which include interest restrictions and other practices that conflict with Islamic law. IMC actions that ignore these ideals may result in non-compliance with Sharia norms. Customers may believe that the bank is not fully devoted to Sharia values, which may weaken their loyalty. In addition, customers may be confused by unclear communication in Islamic banks' IMC procedures. For example, if a bank does not explicitly state that its products and services comply with Sharia principles, customers may become skeptical and seek more transparent options.

The results are in line with research from Karim et al., (2020) proving that integrated marketing communication has a negative and significant effect on customer loyalty.

2. The influence of Islamic Service Quality on Customer Loyalty

Based on the results of the t test, a significance value of 0.053 was obtained. Because the probability value is greater than 0.05 (α) and the coefficient is positive, this means that Islamic service quality has no effect on customer loyalty. So the higher Islamic service quality will not have an impact on increasing customer loyalty. So based on the results of statistical testing, H_2 is rejected.

Even if an Islamic bank claims to provide services in accordance with Islamic principles, the services provided may not meet client expectations if its workers or management do not understand or implement Islamic ideals well. As a result, customers may be dissatisfied and lose trust in Islamic banks. Customers may not find a clear connection between the services they receive and Islamic principles if

Islamic banks do not actively emphasize Islamic values in their services and communications. In this scenario, a lack of emphasis on this factor may reduce the impact of sharia service quality on loyalty.

These results are in line with findings from Choiriah & Liana (2019) showing that Islamic service quality has no effect on customer loyalty.

3. The Effect of Complaint Handling on Customer Loyalty

Based on the t test results, a significance value of 0.000 was obtained. Because the probability value is smaller than 0.05 (α) and the coefficient is positive, this means that complaint handling has a positive effect on customer loyalty. So the higher the level of complaint handling, the more impact it will have on increasing customer loyalty. So based on the results of statistical testing, H3 is accepted.

By handling complaints efficiently, Islamic banks demonstrate a willingness to listen and resolve consumer problems. This helps resolve customer dissatisfaction and provide a better experience. The right response to consumer complaints can produce good solutions. Customers who are satisfied with the processing of their complaints are more likely to be satisfied with the products or services provided by Islamic banks. Customers feel valued and respected as individuals when their complaints are handled promptly, efficiently and satisfactorily. This can increase customer satisfaction because they believe that the bank cares about their difficulties. Customers who are satisfied with a bank tend to continue doing business with that bank and recommend the bank to others.

These results are in line with research conducted by Khasanah (2019) which states that Complaint Handling has a positive and significant effect on Customer Loyalty.

4. The influence of Integrated Marketing Communication on Customer Satisfaction

Based on the t test results, a significance value of 0.240 was obtained. Because the probability value is greater than 0.05 (α) and the coefficient is positive, this means that integrated marketing communication has no effect on customer satisfaction. So the higher the integrated marketing communication will not have an impact on increasing customer satisfaction. So based on the results of statistical testing, H4 is rejected.

If the marketing objectives of an integrated marketing communication campaign are inappropriate or lack focus, the message conveyed will be confusing and ineffective. Message ambiguity can distort client perceptions and reduce customer happiness. If integrated marketing communications do not encourage contact and engagement with customers, marketing communications may become mere advertising, unable to provide meaningful experiences for customers. Customers may be less likely to be satisfied with a brand or product if they are not engaged.

These results are in line with research from Gunarto et al., (2017) with the results that Integrated Marketing Communication has a positive and significant effect on Customer Satisfaction.

5. The Influence of Islamic Service Quality on Customer Satisfaction

Based on the t test results, a significance value of 0.000 was obtained. Because the probability value is smaller than 0.05 (α) and the coefficient is positive, this means that Islamic service quality has a positive effect on customer satisfaction. So the higher Islamic service quality will have an impact on increasing customer satisfaction. So based on the results of statistical testing, H5 is accepted.

Services based on Islamic principles, such as honesty, fairness and concern for customers, demonstrate consistency with customers' religious values. Customers feel satisfied when they believe that Islamic banks or businesses prioritize Islamic ethical ideals in their services because they identify themselves with these concepts. In business, Islamic beliefs encourage transparency and honesty. Sharia banks that implement Islamic service quality are more transparent in transactions and communication with consumers. Customers in Islamic banks have a greater sense of trust as a result, which contributes to better satisfaction levels.

These results are in line with research conducted by Perdana & Fahrullah, (2020) which states that Islamic Service Quality has a significant effect on Customer Satisfaction.

6. Effect of Complaint Handling on Customer Satisfaction

Based on the t test results, a significance value of 0.000 was obtained. Because the probability value is smaller than 0.05 (α) and the coefficient is positive, this means that complaint handling has a positive effect on customer satisfaction. So the higher the level of complaint handling, the more impact it will have on increasing customer satisfaction. So based on the results of statistical testing, H6 is accepted.

Customers feel valued as individuals when Islamic banks listen carefully to customer complaints and show empathy for their problems. This strengthens the emotional bond between Islamic banks and increases consumer satisfaction. Islamic banks that handle complaints well can turn negative experiences into good ones. customers may be satisfied with the way the Islamic bank handles the problem if the complaint is handled quickly and appropriately.

These results are in line with research conducted by Eka (2021) which states that the Complaint Handling variable has a positive and significant effect on Customer Satisfaction.

7. The Influence of Customer Satisfaction on Customer Loyalty

Based on the t test results, a significance value of 0.000 was obtained. Because the probability value is smaller than 0.05 (α) and the coefficient is positive, this

means that customer satisfaction has a positive effect on customer loyalty. So the higher customer satisfaction will have an impact on increasing customer loyalty. So based on the results of statistical testing, H7 is accepted.

Customer satisfaction is very important in the sharia banking industry to develop long-term relationships with consumers. Islamic banks can build customer loyalty and create a loyal and sustainable customer base by ensuring customer satisfaction through quality services and in accordance with sharia norms. Customers who are satisfied with their service and experience at an Islamic bank are more likely to trust the bank and continue doing business with the bank. Customers become more loyal as a result of their trust in Islamic banks as financial partners.

These results are in line with research conducted by Atmaja (2018) which states that the Customer Satisfaction variable has a positive and significant effect on Customer Loyalty.

8. The influence of Integrated Marketing Communication on Customer Loyalty with Customer Satisfaction as an Intervening variable

Based on the results of path analysis and Sobel tests, the calculated tI value is $1.1222 < t$ table 1.98397 , so it can be stated that tI is not significant. This means that customer satisfaction is unable to mediate the influence of integrated marketing communication on customer loyalty.

So based on the results of statistical testing, H8 is rejected. Customer satisfaction relates to the level of satisfaction felt by consumers after purchasing or using a product or service. Customer loyalty, on the other hand, focuses on the level of loyalty and attachment that customers have towards a brand or Islamic bank over time. Although customer satisfaction can influence loyalty, these two meanings are different and separate. To achieve consistent marketing goals, integrated marketing communication seeks to align marketing messages through various communication platforms. Customers are more influenced and familiar with a brand or product as a result of consistent and integrated communication, which can have an impact on consumer loyalty. Customer satisfaction, on the other hand, is determined by aspects such as product quality, customer service, purchasing experience, etc. These results are in line with research conducted by Anisa (2023) which states that the customer satisfaction variable is unable to mediate the influence of integrated marketing communication on customer loyalty.

9. The influence of Islamic Service Quality on Customer Loyalty with Customer Satisfaction as an Intervening variable

Based on the results of path analysis and Sobel tests, the calculated $t2$ value is $3.9501 > t$ table 1.98397 , so it can be stated that $t2$ is significant. This means that customer satisfaction is able to mediate the influence of Islamic service quality on customer loyalty. So based on the results of statistical testing, H9 is accepted.

In offering services to consumers, Islamic service quality emphasizes Islamic principles.

Customers are satisfied when they believe that the service they receive is in accordance with Islamic beliefs. This is because they identify with these concepts. In business, Islamic beliefs encourage transparency and honesty. Sharia banks that implement Islamic service quality are more transparent in transactions and communicating with consumers. Customers may feel more confident and satisfied as a result of this transparency. Islamic service quality is related to the ethical and moral dimensions of service. Customers have a greater emotional bond with Islamic banks when these values are applied consistently. Customer satisfaction with this service can mediate customers' decisions to remain loyal to Islamic banks. These results are in line with research conducted by Azzaida & Suzanawaty (2022) which states that the customer satisfaction variable is able to mediate the influence of Islamic service quality on customer loyalty.

10. The effect of Complaint Handling on Customer Loyalty with Customer Satisfaction as an Intervening variable

Based on the results of path analysis and Sobel tests, the calculated t_3 value is 3.8819 > t table 1.98397, so it can be stated that t_3 is significant. This means that customer satisfaction is able to mediate the influence of complaint handling on customer loyalty. This means that customer satisfaction is able to mediate the influence of complaint handling on customer loyalty. So based on the results of statistical testing, H10 is accepted.

Islamic banks can gain customer trust by managing complaints professionally and transparently. Customers are confident that the bank is dedicated to solving problems and providing the best service. Effective and responsive complaint management helps resolve customer problems or complaints quickly and accurately. Customers feel happy when their complaints are handled appropriately and their problems are resolved because they received a good solution. Good complaint management services can encourage customers to promote Islamic banks to family, friends and business partners. This positive advice can influence potential customers' decisions to use sharia banks, thereby strengthening customer loyalty. These results are in line with research conducted by Ratno (2020) which states that the customer satisfaction variable is able to mediate the influence of Islamic service quality on customer loyalty.

integrated marketing communication on customer loyalty.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

After carrying out a series of research processes starting from determining the sample, collecting data, testing statistically to analyzing according to theory regarding the influence of integrated marketing communication, Islamic service quality and complaint handling on customer loyalty with customer satisfaction as an intervening variable, the researcher gave the following conclusions:

1. Integrated marketing communication has a negative effect on customer loyalty.
2. Islamic service quality has no effect on customer loyalty.
3. Complaint handling has a positive effect on customer loyalty.
4. Integrated marketing communication has no effect on customer satisfaction.
5. Islamic service quality has a positive effect on customer satisfaction.
6. Complaint handling has a positive and significant effect on customer satisfaction.
7. Customer satisfaction has a positive effect on customer loyalty.
8. Customer satisfaction is unable to mediate the influence of integrated marketing communication on customer loyalty.
9. Customer satisfaction is able to mediate the influence of Islamic service quality on customer loyalty.
- II. Customer satisfaction is unable to mediate the influence of integrated marketing communication on customer loyalty.

Suggestion

1. It is hoped that future researchers will be able to develop this research model by using a variety of other variables so that the results are more accurate, because there are still many things that can influence BTN Syariah customer loyalty.
2. Future researchers are expected to be able to use samples and research objects at other banks, so they can see the dynamics of customer loyalty at each Islamic bank.
3. For BTN Syariah management to increase customer loyalty, it is necessary to innovate in its services and products.

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