



The Mediating Role of Customer Satisfaction in The Relationship Between Service Quality and Complaint Handling Toward Customer Loyalty at Bank After Digital Disruption

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Abstract :

The development of digital transformation in the banking industry has encouraged Bank Syariah Indonesia (BSI) to digitally transform its mobile banking services by releasing the BYOND by BSI SuperApp as the latest version of BSI Mobile. However, in early 2025, a digital service disruption occurred, leading to an increase in customer complaints, including at Bank BSI. This disruption caused inconvenience in transactions and potentially affected customer satisfaction and loyalty. The purpose of this study was to evaluate the extent to which service quality and complaint handling influenced customer loyalty through customer satisfaction. This study used a quantitative approach with a survey method. Data were collected by distributing questionnaires to BSI KCP Pematang customers using a purposive sampling technique. The sample of this study were BYOND users who were affected by the disruption, had previously reported problems related to BYOND, were at least 18 years old, and lived in the Pematang area. The measurement scale used a five-point Likert scale. Data analysis was performed using the Structural Equation Modeling (SEM) method based on Partial Least Square (PLS) with the SmartPLS 4 application. The results showed that service quality and complaint handling influenced customer satisfaction. However, service quality and complaint handling did not influence customer loyalty. Customer satisfaction was shown to influence loyalty and mediate the relationship between service quality and complaint handling on customer loyalty with p values 0,001 and 0,003. The practical implication of this research is the importance of prioritizing consumer satisfaction in handling their complaints.

INTRODUCTION

Advances in information technology have influenced the increasingly rapid flow of globalization. This development has also impacted the advancement of the banking industry (Mutiasar, 2020; Bakhtiar et al., 2020). The banking industry is one sector that has transformed toward digitalization by providing a variety of digital-based services (Chin et al., 2023; Mala et al., 2023; Barkah et al., 2024). Banks in Indonesia are utilizing mobile

banking as a technological innovation in response to the digitalization trend, which relies heavily on technology. Through this service, customers can access various banking activities conveniently using their mobile phones. The primary goal of mobile banking is to meet customer expectations for efficient, secure, convenient, and flexible access anytime and anywhere (Sarimuda, 2022). According to data from Populix, the majority of Indonesians, at 91%, prefer mobile banking services, compared to e-wallets at 84% and other banks at 33%. This trend demonstrates that people are taking advantage of technological advances to conduct transactions (Rahayu, 2022).

Bank Syariah Indonesia (BSI), one of the largest Islamic banking institutions operating in Indonesia, continues to develop its digital services by transforming its mobile banking services. On November 9, 2024, BSI released the BYOND by BSI SuperApp as the latest version of BSI Mobile. This transition is BSI's effort to provide more comprehensive and accessible banking services. The BYOND SuperApp, developed by BSI, is a mobile banking application that combines social, financial, and spiritual services in one platform with enhanced security (Wicaksana et al., 2025; Kurniaputri et al., 2025; Milla & Putra, 2025). The spiritual feature is a unique feature not found in other banking applications. The BYOND by BSI SuperApp displays prayer times, the direction of the Qibla, and the nearest mosque. In addition, the BYOND application developed by BSI is expected to help customers access various services related to the halal lifestyle (Kusumaningtyas et al., 2025; Pramudita et al., 2025). After that, customers can conduct transactions related to the halal ecosystem, such as booking Hajj and Umrah packages, choosing travel packages, and more. Therefore, this application is expected to be easy to use (Fitriah et al., 2025).

However, in early 2025, there were obstacles in the transition process from BSI Mobile to BYOND. For several days, the BYOND mobile banking service of PT. Bank Syariah Indonesia (Persero) Tbk, also known as BSI, experienced disruptions. As announced by BSI management, there had been system maintenance since Sunday, February 9, 2025. However, although BSI management stated that the system recovery efforts carried out by the Islamic bank had been completed, the application remained inaccessible until February 11, 2025, so customers could not make any transactions. After customers tried to log in, a notification appeared on their phone screen stating that the application was undergoing system maintenance.



Figure 1. System maintenance on BYOND

Source: (TEMPO.CO, 2025)

BSI's digital banking services experienced disruptions that disrupted customer financial transactions and resulted in an increase in complaints in various regions. Most customers complained about being unable to log in, check their balances, and make transactions. During the disruption, BYOND transaction services were unavailable, requiring customers to make transactions in person at the office. Although the disruption was temporary and gradually resolved, it undeniably disrupted the smooth running of customer transactions. As a result, customers became hesitant and more cautious about activating BYOND (Sari et al., 2023). This shows that customer satisfaction levels are a key factor in maintaining loyalty and encouraging reuse of digital services.

Customer loyalty and satisfaction are strongly influenced by complaint management procedures and service quality (Sari et al., 2023). Developing client loyalty is mediated by customer satisfaction. Improving service quality and complaint handling systems is essential to maintaining and enhancing customer loyalty. Susanti (2021) believes that effective and appropriate complaint handling and management will minimize negative impacts and produce a recovery response that satisfies customers. Overall satisfaction is the result of effective complaint handling, which in turn can improve the bank's image. Banks must be serious about managing complaints, supported by technology, human resource capabilities, commitment, and the products they offer. Larassati and Fauzi (2022) explains that service quality and complaint handling significantly influence customer satisfaction. Customer loyalty is proven to be significantly influenced by both. Furthermore, the relationship between service and complaint management and customer loyalty is mediated by customer satisfaction, which also has a significant impact on loyalty.

Wahyuningsih et al. (2023) research suggests that service quality influences customer satisfaction. Furthermore, loyalty is influenced by service quality, while customer satisfaction is not. Furthermore, research by Yusuf et al. (2023) revealed that service quality has an insignificant effect on customer satisfaction at Bank. Service quality has no significant effect on customer loyalty. Satisfaction has a significant effect on customer loyalty. Customer satisfaction does not act as a mediator in the relationship between service quality and customer loyalty. Several studies have discussed the effect of service quality and complaint handling on customer satisfaction and loyalty in the banking context, but there is still a lack of focus on *Bank Syariah Indonesia* (BSI) Pemalang Branch Office, especially after the service disruption that occurred in 2025. This disruption disrupted the smoothness of customer transactions, resulting in an increase in complaints. BSI's digital services were affected, making some customers hesitant to activate BYOND due to the disruption. This indicates that the level of customer satisfaction is a major factor in maintaining loyalty and encouraging the reuse of digital services. Furthermore, no satisfaction survey has been conducted at BSI Pemalang Branch Office, making evaluation of service quality and complaint handling after the disruption immeasurable. Therefore, this study is needed to evaluate the extent to which service quality and complaint handling influence customer loyalty through customer satisfaction.

From this background, paper propose the following research hypothesis: service quality has a positive effect on consumer satisfaction, complaint handling has a positive effect on consumer satisfaction, consumer satisfaction has a positive effect on consumer loyalty, consumer satisfaction mediates the relationship between service quality and consumer loyalty, consumer satisfaction mediates the relationship between complaint handling and consumer loyalty.

RESEARCH METHOD

This study applies a causal quantitative approach, in order to determine the direct or indirect influence between the variables of service quality (X1) and complaint handling (X2) on customer loyalty (Y) through customer satisfaction (Z). The research setting is BSI KCP Pemalang Sudirman 1. Based on the fact that BSI KCP Pemalang is one of the branches that received an increase in direct complaints from customers when the BYOND application was disrupted in early February 2025. In addition, no customer satisfaction evaluation has been conducted at BSI KCP Pemalang after the disruption. Therefore, it is considered relevant to investigate how, in a post-disruption context, service quality and complaint handling affect loyalty through customer satisfaction.

This study used a non-probability sampling technique with a purposive sampling approach. The sample criteria were BYOND users affected by disruptions, those who had previously reported BYOND-related issues, those aged at least 18 years and residing in the Pemalang area. Hair J.R, Black, Babin & Anderson (2010) states that the minimum sample size for SEM analysis is 100 to 200 respondents. Determining a representative sample size depends on the total of all indicators multiplied by 5 to 10 (Azhara & Rozza, 2024). Therefore, the number of indicators in this study was 20 multiplied by 5 to obtain a sample size of 100 respondents. Primary data in this study were obtained through questionnaires. This study applied a survey method by collecting data through distributing questionnaires to BSI KCP Pemalang customers who met the criteria. The questionnaire used a Likert scale to measure respondents' views, attitudes, and opinions related to the phenomenon. A Likert scale with five levels of evaluation: strongly disagree (SD), disagree (D), neutral (N), agree (A), and strongly agree (SA) was used in this study.

SmartPLS version 4 software was used in this study to analyze the data, to determine both direct and indirect influences. SmartPLS has two models: the measurement model (outer model) and the structural model (inner model). The outer model is used to evaluate the quality of the indicators in the questionnaire. The goal is to ensure that each indicator is able to represent the measured variable and can provide consistent results. The outer model includes validity and reliability testing. Validity testing in PLS includes Convergent Validity testing to ensure each indicator truly measures its own variable and Discriminant Validity testing to ensure that indicators for one variable do not overlap with indicators for other variables, as well as Average Variance Extracted (AVE) (Ghozali & Latan, 2015). In PLS reliability testing, Composite Reliability and Cronbach Alpha are used to determine whether the instruments that have been filled in by the sample provide consistent results.

Structural models to determine how one variable affects another variable and define relationships between variables based on bootstrapping, are used to apply structural models in PLS-based SEM (Ghozali & Latan, 2015). In the structural model, there is R-Square to describe the magnitude of the variation in the dependent variable that can be explained by the independent variable, Goodness of fit to show the extent to which the research model is able to represent empirical data, and hypothesis testing to see the influence between variables both directly and through mediating variables. The data in this study consisted of questionnaires distributed to respondents. The distributed questionnaires revealed that the majority of respondents were 18-24 years old, female, and had been customers for 1-2 years.

RESULTS AND DISCUSSION

Results

Measurement Model (*Outer Model*)

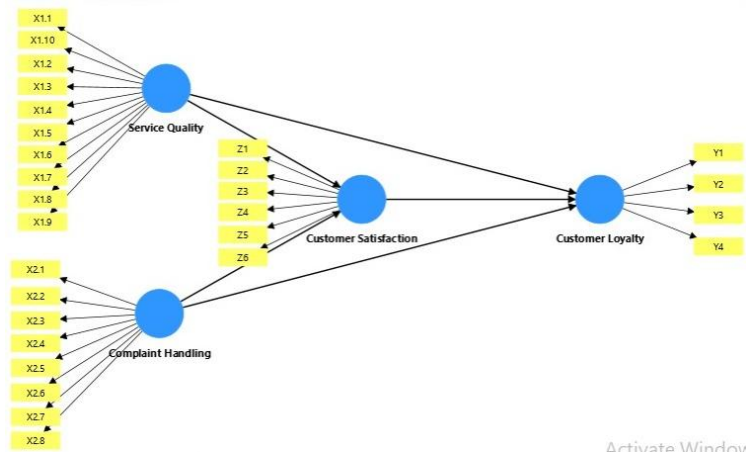


Figure 1. Outer Model Compilation

Source: Data processed by SmartPLS 2026

Validity Test

Convergent Validity

Table 1. Convergent Validity

	Satisfaction	Service Quality	Loyalty	Complaint Handling	AVE	
X1.1		0.769			0.663	Valid
X1.10		0.831				Valid
X1.4		0.798				Valid
X1.5		0.806				Valid
X1.6		0.836				Valid
X1.7		0.760				Valid
X1.8		0.861				Valid
X1.9		0.846				Valid
X2.1				0.705	0.630	Valid
X2.2				0.843		Valid
X2.3				0.811		Valid
X2.4				0.875		Valid
X2.5				0.840		Valid
X2.6				0.800		Valid
X2.7				0.703		Valid
X2.8				0.753		Valid
Y1			0.785		0.631	Valid
Y2			0.846			Valid
Y3			0.814			Valid
Y4			0.727			Valid
Z1	0.805				0.686	Valid
Z2	0.876					Valid
Z3	0.832					Valid
Z4	0.871					Valid
Z5	0.782					Valid
Z6	0.799					Valid

Source: Data processed by SmartPLS 2026

Table 1, after removing items with values <0.7, all remaining indicators have loading factor values >0.7 with an AVE (Average Variant Extracted) value >0.5. All indicators in each variable have values that meet the established criteria. Therefore, all indicators are considered valid.

Discriminant Validity Test

Table 2. Discriminant Validity

	Satisfaction	Service Quality	Loyalty	Complaint Handling
X1.1	0.573	0.769	0.631	0.587
X1.10	0.647	0.831	0.582	0.716
X1.4	0.539	0.798	0.456	0.703
X1.5	0.564	0.806	0.517	0.607
X1.6	0.613	0.836	0.554	0.690
X1.7	0.651	0.760	0.459	0.681
X1.8	0.686	0.861	0.519	0.737
X1.9	0.658	0.846	0.562	0.722
X2.1	0.478	0.606	0.432	0.705
X2.2	0.561	0.679	0.481	0.843
X2.3	0.600	0.651	0.484	0.811
X2.4	0.628	0.709	0.510	0.875
X2.5	0.647	0.692	0.617	0.840
X2.6	0.593	0.729	0.462	0.800
X2.7	0.591	0.595	0.401	0.703
X2.8	0.646	0.639	0.436	0.753
Y1	0.633	0.486	0.785	0.469
Y2	0.695	0.581	0.846	0.493
Y3	0.612	0.524	0.814	0.479
Y4	0.535	0.505	0.727	0.494
Z1	0.805	0.657	0.711	0.597
Z2	0.876	0.697	0.624	0.690
Z3	0.832	0.581	0.703	0.570
Z4	0.871	0.701	0.655	0.706
Z5	0.782	0.519	0.575	0.513
Z6	0.799	0.599	0.614	0.639

Source: Data processed by SmartPLS 2026

Table 2 shows that the correlation value of each item with its construct is higher than with other constructs. This indicates that this study meets the criteria for discriminant validity. Thus, all indicators are proven valid and worthy of further analysis.

Reliability Test

Table 3. Reliability Test

	Cronbach's alpha	Composite reliability
Satisfaction	0.908	0.929
Service Quality	0.927	0.94
Loyalty	0.805	0.872
Complaint Handling	0.915	0.931

Source: Data processed by SmartPLS 2026

Table 3 shows that all variables in the study—service quality, complaint handling, satisfaction, and loyalty—had composite reliability values >0.7 and Cronbach's alpha values >0.6. This indicates that the research instrument has good consistency. Therefore, the data in this study is considered reliable.

Structural Model (Inner Model)
R-Square

Table 4. R-Square Value

	R-square
Satisfaction	0.621
Loyalty	0.625

Source: Data processed by SmartPLS 2026

Table 4 presents the R-square value of the relationship between service quality and complaint handling on satisfaction of 0.621, which means that service quality and complaint handling are able to explain satisfaction by 62%, which is a moderate influence. The R-square value of 0.625 on the loyalty variable indicates that service quality, complaint handling, and satisfaction are able to explain loyalty by 62%, which is a moderate influence, while the remainder is explained by other variables outside the variables studied.

Goodness of fit

Table 5. Community and R-Square

	Community/AVE	R-square
Satisfaction	0.686	0.621
Loyalty	0.631	0.625
Mean	0.6585	0.623

Source: Data processed by SmartPLS 2026

$$GoF = \sqrt{Com} \times \overline{R^2}$$

$$GoF = \sqrt{0,6585} \times \overline{0,623}$$

$$GoF = 0,64050$$

The GoF calculation yielded a GoF value of 0.640. This indicates that the research model has a high GoF value. From these results, it can be concluded that this research model is capable of explaining the empirical data (research sample), which is good.

Hypothesis Testing

The following is a hypothesis test using bootstrapping results.

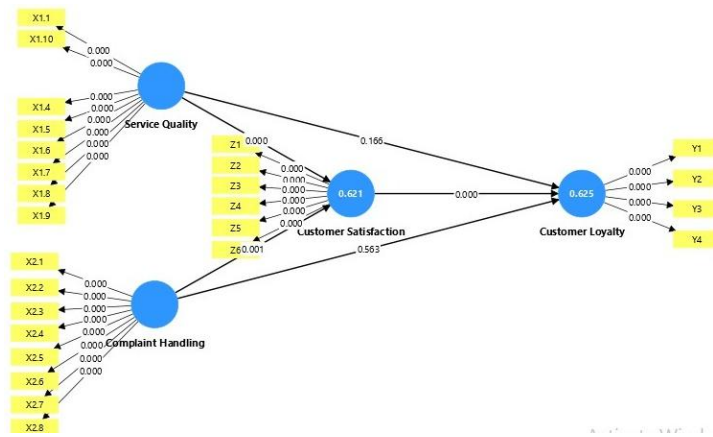


Figure 2. Bootstrapping Results Testing
 Source: Data processed by SmartPLS 2026

Direct Effect Testing

Table 6. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Service Quality -> Satisfaction	0.438	0.436	0.118	3.717	0.000
Complaint Handling -> Satisfaction	0.384	0.395	0.113	3.412	0.001
Service Quality -> Loyalty	0.207	0.216	0.149	1.386	0.166
Complaint Handling -> Loyalty	-0.082	-0.045	0.142	0.578	0.563
Satisfaction -> Loyalty	0.687	0.646	0.155	4.443	0.000

Source: Data processed by SmartPLS 2026

Based on the test results in the Table 6, it shows that the Service Quality (X1) variable on Satisfaction (Z) has a coefficient value of 0.438 or 43.8%. The T-Statistic value is 3.717 > 1.96, and the p-value is 0.000 < 0.05. Therefore, hypothesis 1 is accepted. Service Quality (X1) has a positive effect on Customer Satisfaction (Z) directly.

The Complaint Handling variable (X2) has a coefficient value of 0.384 or 38.4% on Satisfaction (Z). The T-Statistic value is 3.412 > 1.96, and the p-value is 0.001 < 0.05. Therefore, hypothesis 2 is accepted. Complaint Handling (X2) has a positive effect on Customer Satisfaction (Z) directly. The Service Quality variable (X1) on Loyalty (Y) has a coefficient value of 0.207 or 20.7%. The T-Statistic value is 1.386 < 1.96 and the p-value is 0.166 > 0.05. Therefore, hypothesis 3 is rejected. Service Quality (X1) does not affect Customer Loyalty (Y) directly.

The Complaint Handling variable (X2) on Loyalty (Y) has a coefficient value of -0.082 or -8.2%. The T-Statistic value is 0.578 < 1.96 and the p-value is 0.563 > 0.05. Therefore, hypothesis 4 is rejected. Complaint Handling (X2) does not affect Customer Loyalty (Y) directly. The Satisfaction (Z) variable on Loyalty (Y) has a coefficient value of 0.687 or 68.7%. The T-Statistic value is 4.443 > 1.96, and the p-value is 0.000 < 0.05. Therefore, hypothesis 5 is accepted. Customer satisfaction (Z) has a positive direct effect on Customer Loyalty (Y).

Indirect Effect

Table 7. Specific Indirect Effect Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Quality Service -> Satisfaction -> Loyalty	0.301	0.277	0.093	3.242	0.001
Complaint Handling -> Satisfaction -> Loyalty	0.264	0.251	0.088	2.998	0.003

Source: Data processed by SmartPLS 2026

Table 7, it shows that the Service Quality variable (X1) on Loyalty (Y) mediated by Satisfaction (Z) has a coefficient value of 0.301 or 30.1%. The T-Statistic value is 3.242 > 1.96, and the p-value is 0.001 < 0.05. Therefore, hypothesis 6 is accepted. Service Quality (X1) has a positive effect on Customer Loyalty (Y) through the mediation of the Satisfaction variable (Z). The Complaint Handling variable (X2) on Loyalty (Y) mediated by Satisfaction (Z) has a coefficient value of 0.264 or 26.4%. The T-Statistic value is 2.998 > 1.96, and the p-value is 0.003 < 0.05. Therefore, hypothesis 7 is accepted. Complaint Handling (X2) has a positive effect on Customer Loyalty (Y) through the mediation of the Satisfaction variable (Z).

Discussion

Customers continue to evaluate banking services based not only on technological performance but also on the overall quality of interactions and services provided by the institution. Even when disruptions occur, responsive support, clear communication, and reliable service recovery can maintain positive customer perceptions. These findings are consistent with previous studies that identify service quality as a key determinant of customer satisfaction in the banking sector (Budiyono & Sutianingsih, 2021; Hermawati, 2023). In the context of digital banking, customers increasingly expect seamless, secure, and user-friendly services, making service quality a critical factor in preserving satisfaction during periods of technological instability.

The study also reveals that complaint handling significantly influences customer satisfaction. This finding confirms that customers place substantial value on how organizations respond to service failures and customer grievances. Effective complaint resolution demonstrates organizational responsibility and commitment to customer welfare, thereby reducing negative emotions arising from service disruptions. When complaints are addressed fairly, promptly, and transparently, customers are more likely to perceive the bank positively despite experiencing inconvenience. This result supports the justice theory perspective, which emphasizes that procedural and interactional fairness in complaint resolution contributes significantly to customer satisfaction (Hisanuddin, 2022; Kavitha & Gopinath, 2020). Therefore, complaint handling serves as a strategic mechanism for restoring customer confidence after service failures.

Interestingly, the results show that neither service quality nor complaint handling directly affects customer loyalty. This finding suggests that during periods of digital disruption, customers may not immediately translate positive service experiences into long-term loyalty. Instead, loyalty appears to be influenced by more complex psychological evaluations involving overall satisfaction and trust. The absence of direct effects may indicate that customers evaluate loyalty based on cumulative experiences

rather than isolated service encounters. Similar findings have been reported in previous studies, where the relationship between service quality and loyalty becomes insignificant when customer satisfaction is included as an intervening variable (Khoiri, 2021; Muchtar et al., 2022; Shams et al., 2020). This indicates that satisfaction functions as a necessary condition through which service evaluations are transformed into loyal behavior.

Furthermore, customer satisfaction was found to have a significant positive effect on customer loyalty. Satisfied customers tend to maintain their relationships with service providers, engage in repeat transactions, and recommend the institution to others. In the context of Islamic banking, customer satisfaction becomes increasingly important because customers expect not only efficient services but also consistency with Islamic values and ethical business practices. When these expectations are fulfilled, customers develop stronger emotional attachment and commitment to the bank. This finding aligns with the expectancy-disconfirmation theory, which posits that satisfaction emerges when service performance meets or exceeds customer expectations, subsequently encouraging loyalty behaviors (Nugraha & Astarini, 2023; Prashella et al., 2021).

The mediation analysis further demonstrates that customer satisfaction significantly mediates the relationships between service quality, complaint handling, and customer loyalty. This finding highlights that service quality improvements and effective complaint management alone are insufficient to generate loyalty unless they successfully enhance customer satisfaction. Consequently, customer satisfaction serves as the primary mechanism through which customers convert positive service experiences into long-term loyalty. These results emphasize the strategic importance of adopting customer-centered approaches in digital banking environments, particularly during and after service disruptions. The implication of this study is that Bank BSI should prioritize customer satisfaction as a central performance indicator by continuously improving digital service quality, strengthening complaint resolution systems, and developing proactive recovery strategies to sustain customer loyalty in the era of digital transformation.

CONCLUSION

The service quality and complaint handling play significant roles in enhancing customer satisfaction among BSI customers affected by digital service disruptions. However, neither service quality nor complaint handling directly influences customer loyalty. Instead, customer satisfaction emerges as the key determinant of loyalty and serves as a significant mediating variable in the relationships between service quality, complaint handling, and customer loyalty. These findings suggest that customers are more likely to remain loyal when they are genuinely satisfied with the bank's response to service failures and the quality of services they receive. Therefore, in the context of digital banking transformation, strengthening customer satisfaction through high-quality service delivery and effective complaint resolution is essential for maintaining and enhancing long-term customer loyalty.

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