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## The Effect of Savings Shuttle Service Quality and Complaint Handling on Member Loyalty at BMT NU Muncar Branch

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**Keywords:** *Service Quality, Pick-Up Deposit Service, Complaint Handling, Customer Loyalty*

### ABSTRACT

aims to determine the effect of the quality of savings pick-up and delivery services and complaint handling on member loyalty at KSPPS BMT NU Muncar, a sharia microfinance institution. As an LKM (Microfinance Institution), BMT aims to serve people who have not been reached by conventional banking, provide financing for micro businesses, facilitate savings, and avoid usury practices. BMT NU Muncar in its operations focuses on increasing member trust and satisfaction as an effort to build loyalty. This study uses a quantitative method with a descriptive approach, involving 67 samples from 200 active members who use savings pick-up and delivery services. The sample was determined by purposive sampling technique using the Slovin formula with primary data collected through a questionnaire measured using a 4-point Likert scale. Data analysis was conducted using SPSS version 23, which includes statistical tests such as the Determination Coefficient Test, F Test, and T Test. The results of the study showed that the F test results showed that the calculated F value was 201.682, while the F table value was 2.3516584, with a significance level (p-value) of 0.000 which was smaller than 0.05 ( $0.000 \leq 0.05$ ). The R-Square test results showed a value of 0.863 or 86.3%, which means that 86.3% of the variation in member satisfaction was influenced by the independent variables (Quality of Shuttle Services and Complaint Handling), while the remaining 13.7% was influenced by other factors. This study is expected to provide insight for BMT NU Muncar in increasing competitiveness and operational sustainability by increasing member loyalty. The implications of the study suggest that it is important for BMT to continue to adapt to member needs and



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ensure operational sustainability through improving service quality that can increase satisfaction levels and ultimately strengthen member loyalty.

**Keywords:** *Kualitas Layanan, Layanan Setoran Penjemputan, Penanganan Keluhan, Loyalitas Pelanggan*

### ABSTRAK

*Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan antar jemput tabungan dan penanganan keluhan terhadap loyalitas anggota di KSPPS BMT NU Muncar, sebuah lembaga keuangan mikro syariah. Sebagai LKM (Lembaga Keuangan Mikro), BMT bertujuan melayani masyarakat yang belum terjangkau oleh perbankan konvensional, memberikan pembiayaan untuk usaha mikro, memfasilitasi tabungan, serta menghindari praktik riba. BMT NU Muncar dalam operasionalnya berfokus pada peningkatan kepercayaan dan kepuasan anggota sebagai upaya membangun loyalitas. Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif, melibatkan 67 sampel dari 200 anggota aktif yang memanfaatkan layanan antar jemput tabungan. Sampel ditentukan dengan teknik purposive sampling menggunakan rumus Slovin dengan data primer dikumpulkan melalui kuesioner yang diukur menggunakan skala Likert 4 poin. Analisis data dilakukan menggunakan SPSS versi 23, yang mencakup uji statistik seperti Uji Koefisien Determinasi, Uji F, dan Uji T. Hasil penelitian menunjukkan bahwa hasil uji F menunjukkan bahwa nilai F hitung sebesar 201.682, sementara nilai F tabel adalah 2.3516584, dengan tingkat signifikansi ( $p$ -value) sebesar 0.000 yang lebih kecil dari 0.05 ( $0.000 \leq 0.05$ ). Hasil uji R-Square menunjukkan nilai sebesar 0.863 atau 86.3%, yang berarti 86.3% variasi kepuasan anggota dipengaruhi oleh variabel independen (Kualitas Layanan Shuttle dan Penanganan Keluhan), sementara 13.7% sisanya dipengaruhi oleh faktor lain. Penelitian ini diharapkan dapat memberikan wawasan bagi BMT NU Muncar dalam meningkatkan daya saing dan keberlanjutan operasional dengan meningkatkan loyalitas anggota. Implikasi penelitian mengemukakan bahwa pentingnya BMT untuk terus beradaptasi dengan kebutuhan anggota dan memastikan keberlanjutan operasional melalui peningkatan kualitas layanan yang dapat meningkatkan tingkat kepuasan dan akhirnya memperkuat loyalitas anggota.*

### INTRODUCTION

Microfinance institutions (MFIs) are generally defined as financial institutions that serve micro-entrepreneurs. Several international institutions, such as UNDP and the ILO, define MFIs as institutions that provide services to people who do not have access to banking financial institutions. This is because the community cannot meet the technical requirements set by the bank. Based on Law No. 1 of 2013 concerning Microfinance Institutions, MFIs have an official definition "Financial institutions that are specifically established to provide business development and community empowerment services, either through loans or financing in micro-scale businesses to members and the community, deposit management, and the provision of business development consulting services that are not solely for profit" (München et al., 2024). BMT is a non-bank Islamic



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financial institution that operates on the principle of profit sharing. The goal is to develop micro businesses to improve welfare and dignity, as well as defend the interests of the poor (Jigla et al., 2024; Kabadayi et al., 2023; Maulina et al., 2023). BMT supports productive businesses and investments to improve the economic quality of small and micro entrepreneurs, among others by encouraging the habit of saving and providing financing for their economic activities (Mukoro et al., 2022).

BMT NU is one of the Islamic microfinance institutions that operates based on sharia principles, avoiding the practice of *riba* which is prohibited in Islam. The existence of BMT has a positive impact on the community's economy, especially for those who are not familiar with the conventional banking system and reject usury. Like Islamic banks, BMT NU acts as a financial mediator, by collecting funds from the community and redistributing them. One of the important aspects of BMT NU's operations is the marketing strategy to build a good image and trust of members, which ultimately creates loyalty. However, the challenge faced is how to build strong trust in the midst of competition, given the shifting behavior still often occurs among members (Cooke, 2024; Saharani & Diana, 2024). Trust and satisfaction of members are key factors in the success of financial institutions, because without them, it is difficult for institutions to develop (Malik et al., 2024). This quantitative study aims to analyze the factors that affect the level of trust and loyalty of members to BMT NU and how this has an impact on the performance of the Institution (Vuong et al., 2024).

*Baitul Maal wat Tamwil* was founded inspired by the concept of Baitul Maal in Indonesia. Baitul Maal is a state financial institution that functions to store, receive, and distribute state funds in accordance with Islamic sharia principles (Wojewska et al., 2024). *Baitul Maal* plays the role of an institution that manages state finances (Agrawal et al., 2024). *Baitul Maal* was first established during the time of the Prophet Muhammad SAW, where at that time *Baitul Maal* functioned to manage the spoils of war of the Prophet's companions (Kalimullina & Orlov, 2020). The development of Islamic microfinance institutions (LKMS) in Indonesia is not new. However, since around 1992, sharia-based financial institutions have begun to emerge that avoid the practice of interest (*riba*) in their operations (Fayyad, 2023; Qoyum et al., 2022). One of the main factors behind the birth of Islamic banks and LKMS is the strict prohibition of *riba* in the Qur'an. *Riba* is a profit obtained without a valid substitute transaction according to sharia (Ledhem, 2022; Mkadmi & Ben Ali, 2024). As competition among financial institutions increases, every company must strive to increase its competitiveness, because the profits of financial products are very easily eroded by competitors.

Service quality is a factor that encourages members' trust in BMT's products and services, which ultimately affects the increase in market share and the Company's image (Virnandes et al., 2024). In addition, service quality is also a concept that is difficult to understand as an indicator, so financial institutions need to make a positive impression on customers by maintaining trust, as well as providing fast, accurate, and transparent services in handling member complaints (Faiz et al., 2023; Usman et al., 2024). Member satisfaction is a value which will be realized if the quality of services provided by BMT is carried out properly. This will ultimately generate the expected profits and support the sustainability of the Company's operations (Ataman et al., 2024; Bennouna et al.,



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2024). As a relatively new financial institution, KSPPS BMT NU Muncar Branch offers a variety of sharia-based products, including financing, and savings.

Member loyalty plays a crucial role in the long-term success of a service company. Once members' trust has been successfully built, the next step for companies is to maintain and increase their loyalty (Hameed et al., 2024). Member loyalty can be interpreted as a member's commitment to continue using the product or service based on awareness, trust, and satisfaction felt, followed by a repeat purchase (Kim et al., 2024). This loyalty is the key to success that not only supports the company's growth in the short term, but also provides a sustainable competitive advantage.

Basically, service is an activity offered to consumers or customers that is intangible and cannot be owned. Service can also be interpreted as an activity that occurs through direct interaction between individuals and others (Poulova et al., 2024; Zuhdi et al., 2024). Service quality is a key element in building and maintaining customer loyalty (Jiang et al., 2024; Purwanto & Wafa, 2023). According to Parasuraman, Zeithaml, and Berry (1988) in (Yeong et al., 2022), service quality can be measured through five dimensions: reliability, responsiveness, guarantee, empathy, and tangible. Members who feel cared for tend to stay and continue using BMT services. This discussion led to the importance of BMT to maintain high standards in service in order to maintain member loyalty. Today's marketing strategy involves active actions from business people, both those who sell products and services (Jiang et al., 2024; Maulidia, 2023). They no longer just wait for customers to arrive, but proactively reach out to customers one by one to inquire about their needs.

Complaint handling is the ability and willingness of a company to handle any complaints that come in quickly. In this case, when dealing with customer complaints, it is important to listen carefully and understand the customer's perspective (Fadli Hidayat et al., 2024; Li & Moreira, 2024; Zain & Mustofa, 2024). When dealing with customers who may be aggressive, maintain a calm and unemotional attitude. Guide the customer to a position where they feel understood and appreciated. Set a realistic time limit for each complaint and empower customer service staff to take concrete action to resolve the complaint (Baffour Gyau et al., 2024; Cobbinah et al., 2024). If the complaint takes longer to resolve, make sure the customer is kept informed of the progress so they feel confident that their complaint is being processed.

Several studies have highlighted the importance of service quality and complaint handling in building customer loyalty in banking and financial institutions. However, few have specifically examined the context of Islamic microfinance institutions, particularly BMTs. Previous studies have focused more on conventional banking institutions or large financial institutions. In contrast, the role of BMTs as Islamic microfinance institutions operating under Islamic principles remains under-explored in this context. Furthermore, although service quality and complaint handling are recognized as important factors in building member trust and loyalty, few studies have holistically integrated both aspects to analyze their impact on member loyalty at BMT NU Muncar. Therefore, this study offers a new contribution by examining the effect of service quality and complaint handling on member loyalty at BMT NU Muncar. This context is still rarely studied in the literature.



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This study aims to analyze the effect of service quality and complaint handling on member loyalty at BMT NU Muncar. The main focus of this study is to identify how these two factors influence the level of member trust and loyalty towards the institution and how this can affect the performance and growth of BMTs. The contribution of this study is to provide deeper insight into how BMT, as a Sharia microfinance institution, can improve its members' loyalty through exemplary service quality management and effective complaint handling. The results of this study are expected to provide practical recommendations for BMT NU Muncar in optimizing marketing and operational strategies to strengthen relationships with members and expand their market share.

The hypotheses proposed in this study are: (1) Savings Shuttle Service Quality significantly influences member loyalty at BMT NU Muncar Branch. (2) Complaint handling affects member loyalty at BMT NU Muncar Branch. (3) Savings shuttle service quality and complaint handling significantly influence member loyalty at BMT NU Muncar Branch. This study will test the relationship between the independent variables, namely Savings Shuttle Service Quality (X1) and Complaint Handling (X2), with the dependent variable, namely member loyalty (Y), to determine how much influence the two factors have on the level of loyalty of BMT NU Muncar members.

## LITERATURE REVIEW

### Concept of Savings Shuttle Service

The savings shuttle service is a form of service provided by financial institutions to make it easier for members to make deposits or withdrawals without the need to come directly to the office. Service as an activity or benefit offered by one party to another party that is intangible in nature and does not involve a transfer of ownership (Vuong et al., 2024). In the context of BMT, this service is an innovation that aims to improve the comfort of members and expand access to services, especially for members who have limited time or mobility.

Good quality of service, including the ability to adjust schedules according to members' wishes, can increase satisfaction and loyalty (Ferreira et al., 2021; Sanjani, 2024). Service is an action carried out by an individual or organization with the aim of providing satisfaction to customers or members.

### Complaint Handling

A complaint or complaint is a statement of dissatisfaction or doubt expressed by a customer regarding the services provided by BMT, where members feel that their expectations are not met. Therefore, the company must provide good complaint handling so that customers still feel comfortable in transactions (Lian, 2024).

Complaint handling is an important aspect in building long-term relationships between companies and customers. The ability of a company to handle customer complaints quickly and effectively can increase customer satisfaction and loyalty (Poulova et al., 2024). Good complaint handling involves not only a quick response, but also a deep understanding of the customer's perspective and transparent solutions.



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## **The Effect of Savings Shuttle Service on Customer Loyalty**

Customers with good service feel more cared for and valued, which can ultimately increase their loyalty. Ease of access and efficiency in services strengthens the relationship between members and financial institutions. This kind of service also reduces the possibility of members moving to other financial institutions because they feel the convenience of transacting (Lian, 2024). Member loyalty refers to a strong commitment to continue using or purchasing the same product or service consistently, despite external or competitive factors that can influence moving behavior within.

The quality of savings transfer services has a significant impact on customer loyalty, especially in the microfinance sector. Efficient and reliable transfer services increase member convenience, leading to increased satisfaction and loyalty (Staupoulou et al., 2023). Good service, including timely, secure, and convenient transfer processes, serves as a key driver in retaining members and strengthening their relationships with financial institutions.

## **RESEARCH METHODS**

This study applies quantitative data analysis with a descriptive approach (Mulisa, 2022). The population in this study is BMT NU Muncar Branch customers who use savings products, with the number of active customers as many as 200 using the online slovin formula to produce 67 samples. The sampling process is carried out using the proportional sampling technique, where samples are taken based on the criteria that have been set by the author, namely customers who use savings products with a shuttle service system. The types of data used include primary data and secondary data. Primary data was obtained through the distribution of questionnaires, while secondary data was obtained from journals, and other library sources.

In this study, there are two variables, namely the dependent variable (Y) and the independent variable (X). The independent variable (X) consists of (X1) = the quality of the savings shuttle service and (X2) = complaint handling. While the dependent variable (Y) is member loyalty. For measurement, this study uses a 4-point Likert scale. The analysis method used in this study is SPSS version 23. Some of the methods that will be carried out include the Determina Coefficient Test, F Test and T Test (Anjelina & Masruchin, 2023).

## **RESULT**

### **Model Feasibility Test**

#### **1. T-Test**

The t-test or partial test is a test used to find out whether or not partially independent variables have a significant effect on dependent variables. This test is carried out as a method to determine whether each independent variable has a significant influence on the dependent variable. Provided that the significance level  $\leq 0.05$ , the test results are as follows:



Table 1. Results of t-Test Analysis

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.791	.975		3.890	.000
	X1	.701	.165	.530	4.241	.000
	X2	.409	.123	.416	3.333	.001

a. Dependent Variable: Y

Source: Primary data processed by SPSS, 2024

Based on the t-Test Results Table above, it can be seen that, the significance value (p-value) in the Shuttle Service Quality variable (X1) is 0.000. Since this (p-value) is smaller than the significance level of 0.05 ( $0.000 < 0.05$ ), it can be concluded that the Shuttle Service Quality variable has a significant effect. This means that this variable has a significant effect on member satisfaction at BMT NU Muncar Branch. Thus, the variable X1 can be said to be accepted in the t-test, so  $H_{a1}$  is accepted and  $H_{o1}$  is rejected. The significance value (p-value) for the Complaint Handling variable (X2) is 0.001. Because this (p-value) is smaller than the significance level of 0.05 ( $0.001 \leq 0.05$ ), this shows that the Complaint Handling variable has a significant effect on member satisfaction at BMT NU Muncar Branch. Therefore, the variable X2 can be considered partially accepted in the t-test, so  $H_{a2}$  is accepted and  $H_{o2}$  is rejected.

2. Test F

This test was carried out to determine the influence of independent variables on dependent variables simultaneously using F calculation. This test was carried out with the provision of a significance level of  $\leq 0.05$ . The test results are as follows

Table 2. Results of Test Analysis F

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2323.748	2	1161.874	201.682	.000 <sup>b</sup>
	Residual	368.699	64	5.761		
	Total	2692.448	66			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: Primary data processed by SPSS, 2024

The results of the F test show that the F value of the calculation is 201.682, while the F value of the table is 2.3516584, with a significance level (p-value) of 0.000 which is smaller



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than 0.05 ( $0.000 \leq 0.05$ ). This indicates that simultaneously, the variables of Shuttle Service Quality (X1) and Complaint Handling (X2) have a significant influence on member satisfaction (Y). Therefore,  $H_{a3}$  is accepted and  $H_{03}$  is rejected.

3. Determination Coefficient Test (R-Square)

The purpose of R-Square analysis is to measure how much variation in the dependent (dependent) variable can be explained by the independent (free) variable in a regression model. R-Square functions to assess the goodness of fit of the regression model used.

Table 3. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.929 <sup>a</sup>	.863	.859	2.40019

a. Predictors: (Constant), X2, X1

Source: Primary data processed by SPSS, 2024

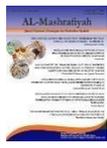
This result shows that the R Square is 0.863 or 86.3%, which means that 86.3% of the variation in member satisfaction is influenced by independent variables (Quality of Shuttle Service and Complaint Handling), while the remaining 13.7% is influenced by other factors. Thus,  $H_a$  is accepted and  $H_0$  is rejected.

**DISCUSSION**

The Islamic financial system, or known as the Islamic financial system, is an economic and financial system based on Islamic teachings. The system is designed to ensure compliance with sharia law, which is a guideline in Islam that governs various aspects of life, including economics and finance. The quality of pick-up and drop-off services plays a very important role in creating member satisfaction. Based on the results of the T-test analysis, it shows that the better the pick-up and drop-off services provided, the higher the level of satisfaction felt by BMT members.

These results are in line with previous research conducted by Hameed et al. (2024) which found that service quality significantly affects customer satisfaction in sharia-based financial institutions. Good service, such as punctuality, comfortable facilities, and friendly employee attitudes are the dominant factors influencing customer satisfaction. These results strengthen the findings of this study which emphasize that quality pick-up and drop-off services are a determining factor in member satisfaction. These findings also support the theory of service quality (SERVQUAL) which states that service quality dimensions have a significant effect on customer satisfaction (Yeong et al., 2022), especially in the context of microfinance services such as BMT.

The results of the analysis conducted by the author show that the handling of complaints has a significant influence on the satisfaction of savings product members at BMT NU Muncar Branch. This evidence can be seen from a significance value smaller than alpha 0.05 ( $0.001 \leq 0.05$ ), so the second hypothesis is accepted, which shows that the handling of complaints significantly affects the satisfaction of savings product members at BMT NU Muncar Branch, so that  $H_a$  is accepted



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by Ho is rejected. This finding is in line with previous research by Anjelina and Masruchin (2023) which stated that complaint handling has a significant effect on customer satisfaction. Complaint handling has a significant influence on member satisfaction, although satisfaction cannot always be measured only from this aspect.

Customer complaints reflect the dissatisfaction felt by consumers. Ignoring such complaints can cause consumers to feel neglected and can ultimately lead them to leave the company. Therefore, customer complaints should be viewed as constructive criticism and used as evaluation material for the company. Generally, these complaints arise due to dissatisfaction with the product or service used by the customer (Bakhouche et al., 2022; Rabbani et al., 2021). The combination of service quality and complaint handling contributes greatly to the level of customer satisfaction in sharia-based cooperatives. A comprehensive approach that combines good service with responsive and effective complaint handling will increase customer trust and satisfaction.

The results of the F test analysis showed that the quality of shuttle service and complaint handling simultaneously had a significant effect on the satisfaction of savings product members at BMT NU Muncar Branch. This is evident from the calculated F value of 201,682 with a significance level of  $\leq 0.05$  ( $0.000 \leq 0.05$ ), this indicates that service factors and complaint handling have a dominant contribution to member satisfaction. Thus, it can be concluded that these two variables together affect the satisfaction of savings product members at BMT NU Muncar Branch. This research is supported by Avdukic and Asutay (2024), which also shows that service quality and complaint handling have a significant influence on member satisfaction.

Internal factors such as service quality and complaint handling contribute to customer satisfaction, while other external factors play a smaller role. Riaz et al. (2023) highlights the importance of emotional factors such as trust and loyalty built through excellent service. Therefore, the results of this study further strengthen the finding that service quality and complaint handling play a very important role in creating member satisfaction in microfinance institutions such as BMT. The main goal of all these ventures is not only to achieve financial gain, but also to develop in accordance with the principles of Islamic economics (Madah Marzuki et al., 2023; Mawardi et al., 2024).

The high value of data analysis indicates that the regression model used is able to provide strong predictions of the dependent variable. The combination of excellent service and fast response to complaints plays an important role in creating member satisfaction (Alam & Miah, 2024; Billah et al., 2024). Thus, the results of the study at BMT NU Muncar Branch showed that the results of data analysis strengthen the view that good service and effective complaint handling have a crucial role in creating member satisfaction.

## CONCLUSION

Savings Shuttle Service has a significant influence on the loyalty of BMT NU Muncar Branch members. Good shuttle service quality can increase member loyalty by providing convenience and ease in transactions. Complaint Handling has an influence on member loyalty, the results confirm that fast response, appropriate solutions, and good communication in handling complaints play an



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important role in maintaining member loyalty. Savings Shuttle Service and Complaint Handling simultaneously have a significant influence on the loyalty of BMT NU Muncar Branch members. These results confirm that the combination of good service and effective complaint handling creates a positive experience for members which leads to increased loyalty.

The implications of these findings highlight the importance of improving service quality and an effective complaint handling system as the main strategy in maintaining and increasing member loyalty. BMT NU Muncar Branch is advised to continue to improve service aspects by ensuring the punctuality of shuttle services, as well as providing training to staff to be more responsive and provide solutions in handling member complaints. With this step, it is hoped that BMT NU Muncar Branch can strengthen relationships with its members and improve the positive image of the institution.

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