The Effect Of Complaint Handling Towards Customers Satisfaction, Trust And Loyalty To Bank Rakyat Indonesia (Bri) Southeast Sulawesi

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--**ABSTRACT**--
Nofal Supriaddin, Postgraduate of Halu Oleo University 2015. The effect of complaint handling towards customers' satisfaction, trust and loyalty to Bank Rakyat Indonesia (BRI) in Southeast Sulawesi. Promotor. Prof. Dr. AlidaPalilati, Co-Promotor 1, Dr. Patwayati, Co-Promotor 2 Dr. Hayat Jusuf.

The purposes of this research are to examine and prove empirically: (1) The effect of complaint handling towards customers satisfaction of Bank BRI in Souteast Sulawesi. (2) The effect of complaint handling towards customers trust of Bank BRI in Souteast Sulawesi. (3) The effect of complaint handling towards customers loyalty of Bank BRI in Souteast Sulawesi. (4) The effect of customers satisfaction towards customers loyalty of Bank BRI in Souteast Sulawesi. (5)The effect of customers satisfaction towards customers trust of Bank BRI in Souteast Sulawesi. (6) The effect of customers trust towards customers loyaltyof Bank BRI in Souteast Sulawesi.

Population of this research was all customers of Bank BRI customers in Souteast Sulawesi who ever delivered complaints with more than two years saving account, in addition the customers were adult in age chategory (more than 17 years old). The sample of this research werei 168respondents, those sample were taken by purposive sampling. Data analysis used path analysis.

Findings in this research show : (1) The better of customers' complaint handling will increase customers satisfaction of Bank BRI in Southeast Sulawesi. (2) The better of customers' complaint handling will increase customers trust of Bank BRI in Southeast Sulawesi. (3) The better customers' complaint handling will increase customers loyalty of Bank BRI in Southeast Sulawesi. (4) The higher customers satisfaction makes customers loyalty of Bank BRI in Southeast Sulawesi higher. (5)the higher customers satisfaction makes customers trust of Bank BRI in Southeast Sulawesi higher. (6) The higher customers trust makes customers loyalty of Bank BRI in Southeast Sulawesi better.

KEYWORDS : *Customers satisfaction, customers trust, commitment of customers, customers loyalty, and marketing relation.*

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I.   INTRODUCTION

1.1 Background

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

This case is along with the statement stated by Lovelock (2004:7) that service sector is the biggest sector who experienced changes as the result of rapid change experienced by other factors. For example, the shange in technology directly increase the competition climate in the industry. Therefore, the management of bank try hard to deliver the best service to the customers to create customers loyalty.

The low attention of Bank BRI is reflected through the ability of Bank BRI in solving/handling it's customers' complaints. Still found customers who unsatisfied with services delivered by Bank BRI in Southeast Sulawesi and tend to not doing complaint to Bank BRI because of the customers' untrust to the ability Bank BRI to solve the complaint. Thus, customers tend to deliver their complaint to mass media. As what happened reported through Rakyat Sultra Newspapper (2014) customers compaint about ATM of Bank BRI often lack even empty of money make customers get difficulty to withdraw money.

In *relationship marketing theory,*customers loyalty is inflenced by some factors, they are:: *Customer satisfaction,compalint handling,customer trust and customer commitment* (Dagger *et al*, 2011; Bua, 2009; Yap B W, *et. al*. 2012;Jaikumar, 2013; Osarenkhoe, 2013) customers loyalty is the result of customers assessment after buying product or service thus is very influenced by customers satisfaction, trust and commitment

Most of customers who delivered complaint actually care to company. By complaint the company can know exactly in what area in the company must be improved whether in packaging, taste or service. Therefore it easier the company to improve its product or service to increase the customers satisfaction(Yap B W, *et. al*. 2012).

Researchers regarding to complaint (Dolinsky,1994; Goodwin & Ross,1990; Hart, Hesket& Sasser,1990; Kelley & Davis,1994) suggested in order to company support customers to deliver complaint to the company, because the company has chance to improve the mistake as well as can avoid negative *word-of-mouth*information or customers move to other companies, even if handling well can change unsatisfaction become better satisfaction than before, increase customers trust and loyalty (Yap B W, *et. al*. 2012; Ndubisi, 2010).

II. LITELATUR REVIEW

2.1 Complaint Handling

Every organization which has orientation to the customers (*customer oriented*) need to provide easy and comfortable chance and access to their customers to deliver their suggestion, critics, opinion and compnaint (Tjiptono, 2005:210). Complaint is one part of negative expressions resulted by unsuitability and gap between reality and someone's expectation(James, 2006:20). Customers' complaint behavior is term which cover all customers action if they feel unsatisfied with a purchase or service.

In the case of unsatisfaction, at least there are four possibilities of customers responses (Tjiptono, 2006).They are: **First**, do nothing. It means that they don't give complaint to anyone. But, they directly move to other suppliers.

Second, stop to buy the product and or deliver *word-of-mouth* to family, friends and relatives (*private action*). This information commonly flow fast and give effect to company reputation. Consequently the company may lose their potencial customers and their recent customers.

Third, give direct complaint and or ask compensation to the company. If this situation happened actually the company still got "advantage". At least the company can give valuable feedback from various complaints delivered and there is chance to solve the problem before it widely spread. If the complaint was effective and successfully solved to satisfy customer, the customer who formerly unsatisfied become satisfied and repurchase the company's product. It is different with customers who directly stop using product and move to other competitor without giving complaint. Thus, the company doesn't know the cause of the disappoinment. Unfortunately, only 4 % of unsatisfied customers do complaint, the rest 96% still unsatisfied and share it to approxiamate 12 people abaout the unsatisfaction (Kotler, 2000).

Fourth, Complaint through mass media, customer board or related government institution or to prosecute producer through law action. This is the most frightful form of complaint for every company. Marketing communication and *public relations*hold vital role in anticipating and handling possibility this type of complaint. **Fifth,**unsatisfied customers do something in purpose to to hurt or vengeance to the company. Actions taken may be in various forms for example destroy display product, hide or remove things/product from previous place.

Effective complaint handling gives chance to change unsatisfied customers become satisfied one (and even become eternal customers). The other advantages from effective complaint handling/solving are: (1) service provider get opportunity to improve their relation with disappointed customers; (2) service provider can be avoided from negative publicity; (3) service provider can understand aspects of service which can be improved in order to satisfy the customers; (4) service provider will know source of their operation's problem; and (5) workers can be motivated to deliver better quality of service (Mudie&Cottam, 1999).

A well and effective complaint handling surely give opportunity to change an unsatisfied customer become satisfied customer and even become loyal customer.

Tjiptono (2007:240) stated that at least there are four aspects in handling important complaint. They are:

a. Empathy to angry customer
b. The speed in complaint handling
c. Justice or normality in breaking/solving the problem or complaint
d. Easy for customer to contact the company

Meanwhile, according to Carvajal (2011) variable of complaint handling is measured by indicators:
1. Bank solves complaint in appropriate period of time
2. Bank shows eagerness to solve complaint or problem
3. Bank solves complaint or problem to create customers satisfaction
4. Bank has special mechanism to register complaint or problem

Indicators of compalint handling in this research were addopted from researches conducted by Tjiptono (2007) andCarvajal (2011) thay were:care towards customer who do compalint, fast in handling complaint, equity in solving the complaint, has ability to discuss solution when the problem appear.

Customers who do complaint need tobe solved well in order to customers who formerly unsatisfied towards services delivered become satisfied again (Dolinsky,1994; Goodwin & Ross,1990; Yap B W, *et. Al*. 2012; Osarenkhoe , 2013). The reason behind the importance of complaint handling/solving in increasing satisfaction is the ability of company to hold and solve the complaint well and fast to change customers perception who unsatisfied formerly become satisfied again because customer consider the company has ability to solve the complaint. Based on the result of the research, thus the hypothesis 1 in this research as follow

H1. Complaint handling has significant effect towards customers satisfaction of Bank BRI in Southeast Sulawesi.

Complaint handling/solving has positive effec towards the increasing of customers trust(Dolinsky,1994; Yap B W, *et. al.* 2012; Mosavi, 2012). The reason behind this principle is complaint handling is particular case from customers interaction after consuming or using service. Customer will trust the ability of Bank BRI in Souteast Sulawesi in solving complaint and opened to discuss solutions in solving customers problems. Based on result of this research, thus the hypothesis 2 in this research as follow:

H2. Complaint handling has significant effect towards customers trust of Bank BRI in Southeast Sulawesi.

The ability of Bank BRI in handling customers' complaint will stimulate customers loyalty(Dolinsky,1994; Bruce, 2004; Tronvoll, 2008; Ndubisi, 2006; Yap B W, *et. Al,* 2012;Jaikumar, 2013; Osarenkhoe, 2013).Logical framework behind this is customers' experience towards good and equity complaint handling will create customers' perception that the company has high care towards their customers. Therefore, will direct customers to do positive *word-of-mouth*. Thus,company reputation will be better, customers alwo will keep interacting in the same bank and refuse offer from competitors. Based on result of those researches, thus the hypothesis 3 in this research as follow:

H3. Complaint handling has significant effect towards customers loyalty of Bnak BRI in Southeast Sulawesi.

Customers satisfaction

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

Based on that framework, thus Kotler *et al.,* (2003:57) define *satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's preceived performance (or outcome) in relation to his or her expectations*. Customers satisfaction is happy or unhappy feeling of someone after comparing product performance that he/she feel or the perception with the expectation. If the product performance is considered below the expectation, it means customer is unsatisfy. On the contrary, if the performance is considered above the expectation means the customers are satisfied.

Based on some definitions of satisfaction above, can be concluded that satisfaction is comparison between consumen perception and service performance delivered. Consumen will satisfy if company is able to hold/solve customers' complaint fast and accurately as well as workers has ability to solve complaint from customers.

Measurement Indicators of Customers satisfaction

Based on some definitionsof customers satisfaction that has been explained, thus measurement of customers satisfaction can be seen from two points of view, they are *expectation theory*and*perception theory.*

Based on*expectation theory* point of view, customers satisfaction is measured by performance of product/service as expected compared to actual performance. The difficulty of measurement from *expectation theory*is that customers are difficult to decide standard of good/service performance as expected before buying them. Caruama and Maltha (2000) explained indicator items of customers satisfaction from expectation theory point of view: 1. Expectancy towards good/service performance, 2. Achievement towards performance, 3. Unsuitability towards good/service performance, 4. Satisfaction towards good/service performance.

From *perception theory*point of view : customers satisfaction is measured based on customers satisfaction towards good/service performance that thay feel after buying and consuming or using good/service. Measurement of customers satisfaction rely on what is assumed by customers after consuming or using good/service that has been bought (Tjiptono, 2005:366;). Rise a question, what is measured with customers satisfaction. Item measured are components which create customers satisfaction with some phrase (Tjiptono, 2005:366)

First : Identify key factors of customers satisfaction indicators. Deciding indicators of customers satisfaction is matched with types o product or service produced. Customers satisfaction towards product of goods can be measured from product quality, durability, model, color, save energy, etc. But to measure satisfaction of service for example monetery service can be measured by: service benefit, service speed, service accuracy, certainty guaranty, attention and hospitality of Bnak in serving customers.

Second : Asking customers assess performance of good and service based on their perception based on item indicators of customers satisfaction above. Here, customers assess objectively based on what they feel after consuming or using the product and service. If the customer measure performance of good/service by using indicators of speed in solving complaint, accuracy in solving complaint, hospitality in solving complaint mean that customers are satisfied. On the other hand, if customer measure performance of good/service is not suitable as what they assumed means customers are not satisfied.

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

Customers satisfaction has positive and significant effect towards customers loyalty(Kessler *et al,* 2009; Kim *et al.*,2009; Saura, 2009; Limbu,2011; Arbore; 2011; Beneke, *et al*, 2012; Vuuren, 2012; Shipten, 2012;Jaikumar, 2013; Osarenkhoe, 2013; Pratminingsih, 2013; Majid, 2013).

The higher customers satisfaction will increase customers loyalty. The logical framework behind this argument is that the truely satisfied customers towards the ability of Bank BRI to solve complaint will be loyal to company as reflected by doing transaction again, share positive *word-of-mouth*about the advance and goodness of company to others and refuse the offer of product from competitors. Based on the result of those researches thus, the hypothesis 4 in this research as follow:

H4. Customers satisfaction has significant effect towards customers loyalty of Bank BRI in Southeast Sulawesi.

Concept of customers satisfaction is the result of customer's evaluation towards performance assumed before buying good/service compared to the performance received after buying or consuming the product. If the customer feels that the company is able to solve the complaint accurately and fast as he/she expected makes the custpmer satisfied. The satisfied customer will create trust feeling to the compnay. Research result concludes that customers satisfaction has positive and significant effect towards customers trust to the company (Caruana and Malta, 2000; Kenedy *et al.*, 2004; Tian 2007; Chumpitaz, 2008; Macintosh *and* Lockshin, 1997; Yap B W, *et. al.* 2012; Shepetim*, 2012;* Pratminingsih*,* 2013; Majid, 2013).

H5. Customers satisfaction has significant effect towards customers trust of Bank BRI in Southeast Sulawesi.

Customers trust
Concept of customers trust used in this research is the basic foundation to understand concept and indicators to measure customers trust.Mancintosh*and*Lockskin (1997:489) explained the definiton of customers'trust as*"define trust as one party's confidence in an exchange partner's reliability and integrity".*This definition shows that if one perty is trust and confidence about the reliability and integrity of partner in exchanging.

Lau & Lee (1999) developed concept of customers trust to brand (*brand in a trust*) in which "*brand trust*"defines as the readyness of customer to trust and rely on the brand in a risky situation because he/she expectes that the brand gives positive result. Customers trust to the brand above related to the readyness of customer to receive the risk with expectation that customers will receive value beyond their expectations. Then Deutsch (1958) stated*trust is defined as the expectation of the parties in a transaction and the risk associated.*Trust is expectation that want tobe received from group of people who do transaction by concerning the risk.

Doneyand Canon (1997) explained that in the beginning of creating partnership relation is based on trust. This is along with what was stated by McKnight, Kacmar, danChoudry (in Bachmann &Zaheer, 2006), stated that trust is developed before parties know each othe through tansaction or interaction.

Customers trust has positive and significant effect towards customers loyalty(Lau and lee.,1999; Ndubisi, 2006; Bua, 2007; Tian, 2007; Kim.,2009; Saura, 2009; Vuuren, 2012; Shipten, 2012; Pratminingsih, 2013; Majid, 2013). Customers loyalty will arise if customers has high trust to Bank BRI in Southeast Sulawesi in solving complaints from it's customers. In this research, customers trust was measured by four indicators. They are: customers rely on their expectation to company because the company is able to solve the complaint well, trust to the workers honesty in solving customers complaint, customers trust towards the hospitality of workers in solving the customers complaint, customers trust towards the ability of workers in solving customers complaint. Based on some researches result thus, the hypothesis 6 in this research as follow:

H6. Customers trust has significant effect towards customers loyalty of Bank BRI in Southeast Sulawesi.

Customers loyalty

2.9.1 Concept of Customers loyalty

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

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

Concept of customers loyalty was measured by four indicators reflected positive attitude and repurchasing behavior, they are:*"1. Purchase intention, 2. Word-of-mouth, 3.Price sensivity, 4.Will utilize new product if needed.*

III. RESEARCH METHODOLOGY

Population and Sample

4.3.1 Population

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

Sample is element of population which is selected to represent population in the research (Cooper dan Schindler, 2003:82). Due to unknown/unlimited populatin in this research, thus the sample in this research followed SEM analysis which was 5 - 10 times number of parametre estimated (Ferdinand, 2000:44). This research was consist of five variable and 21 indicators. Therefore, the total sample in this research was 8 times number of parametre estimated or indicators used. Then, number of sample in this research were 168 respondents.

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

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

IV.   ANALYSIS AND RESULTS

Linearity Test, Linearity test of data was aimed to see whether the model used in the research was linear model or not. Linearity test in this research used *curva fit*. Result of analysis showed that linear model resulted was significant (0,000). Based on *parsimony*principle (Solimun, 2010 : 118) if the linear model is significant (without concerning other model is significant or non significant) or all model used in the test are non significant means that model assumed linear. Therefore, data used in the research fulfil data linearity criterion. Brieft analysis can be seen in the following table:

Table 5.18 Summary of linearity test result among variables

Independent Variable	DependentVariabel	Sig. Score for Linearcriterion	Relation Information
Complaint handling	Satisfaction	0,000	Linear
Complaint handling	Trust	0,000	Linear
Complaint handling	Loyalty	0,000	Linear
Satisfaction	Trust	0,000	Linear
Satisfaction	Loyalty	0,000	Linear
Trust	Loyalty	0,000	Linear

Source: primary data treated in 2015

Analysis of Structural Relation
Analysis of structural relation was used to know: 1. Structural relation Analisishubunganstrukturalbetween indicators with laten variable and 2. Direct and indirect relation among laten variable in the model of the research.Laten variable developed in this reserach were: 1. Compalint handling, 2. Customers; satisfaction, 3. Customers; trust, 4. Customers' commitment, 5. Customers satisfaction towards customers trust, 6. Customers satisfaction towards customers' commitment, 7. Customers trust towards customers' commitment, . customers; trust towards customers loyalty and, 9. Customers' commitment towards customers loyalty.

Table.5.20 *Standardized regression weight*of direct effect between variables

Relation between variable			Koef. path Standardize	p-value	Info
Satisfaction	<---	Complaint handling	0,883	<0,0001	Sig.
Trust	<---	Complaint handling	0,467	<0,0001	Sig.
Loyalty	<---	Complaint handling	0,235	0,043	Sig.
Loyalty	<---	Satisfaction	0,294	0,020	Sig.
Trust	<---	Satisfaction	0,457	<0,0001	Sig.
Loyalty	<---	Trust	0,262	0,040	Sig.

Source :Primary Data treated 2015

Based on result of structural analysis we know that score of *Standardized Regression Weights*the variable of customers' handling complaint towards customers satisfaction was 0,883 with probability <0,0001, this score was smaller than score of *level of significant* (α) decided about 0,05 (0,0001< 0,05).Complaint handling has positive and significant effect towards customers satisfaction. The effect of customers complaint handling variable towards customers trust was 0,467with probability about <0,000, this score was smaller than score of *level of significant* (α) decided about 0,05. Complaint handling has positive and significant effect towards customers trust. Customers' complaint handling towards customers loyalty was 0,235with probability0,043. This score was smaller than score of *level of significant* (α) decided about 0,05. Thus, complaint handling has positive and significant effect towards customers loyalty.

Based on score of *Standardized Regression Weights*about the effect of variable customers satisfaction towards customers loyalty was about 0,294with probability,020this score was smaller than score of *level of significant* (α) decided about 0,05. Thus, can be concluded that customers satisfaction has positive and significant effect the increasing of loyalty. The effect of variable customers satisfaction towards customers trust was 0,457with probability<0,0001this score was smaller than score of *level of significant* (α) decided about 0,05. Thus, can be also concluded that customers satisfaction has positive and significant effect towards the increasing of customers trust. The effect of variable customers; trust towards customers loyalty was 0,262with probability0,040this score was smaller than score of *level of significant* (α) decided about 0,05. Thus, can be concluded that customers trust has positive and significant effect towards the increasing of customers loyalty.

V. DISCUSSION

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

Based on result of *confirmatory factor analysis* (CFA) we know thatthe biggest indicator in creating customers' complaint handling is the speed in handling the customers' complaint. If we connect it to result of descriptive analysis shows that this indicator is assumed by customers in high chategory. In other words, customers assumed that workers of Bank BRI in Southeast Sulawesi are able to solve the complain fast, but the company still need to improve the attention/care of workers towards customers whodeliver complaint. It is because the indicator of workers' attention/care was assumed low if compared to other indicators that create complaint handling/solving.

Management of Bank BNI need to educate the workers how important complaints that were given by unsatisfied customers to get suggestion and identify mistakes in delivering services. Therefore, complaint given by customers must be handled with hospitality and polite thus customers will be more interesting to give complaint to Bank BRI it self instead of complaint through mass media which finally will decrease company's reputation. Strategies which can be implemented by bank BRI in handling customers' complaint are train the workers to always smile, use polite language and not emotional if the customers give their complaint in impolite ways

Moreover, aspect which must be increased in creating good cuatomers' complain handling based on the priority is by doing several things: equity complaint handling, service improvement which closely related with justice dimension. Customers who experienced fail in service and get recovery service will evaluate actions which were carried out by company in creating equity.justice of complaint that they feel (Siu*et al*., 2013). All customers who complaint actually expect to get equity treatment they assess their experience based on justice/equity perception.

Mowenand Minor (2002:96) in*equity theory*stated that, people will analyze ratio between input and outcome towards result and input from their relatives in one share and if tey find the ratio of their relatives are higher so they will feel inequality given by Bank BRI in handling the customers' complaint by delivering discrimination in handling customers' complaint between one customers to others.

Result of this research also support theory and some result of empirical studies which concluded that complaint handling has positive and significant effect towards customers trust (Dolinsky,1994; Yap B W, *et. al*. 2012; Mosavi, 2012). The result of this reserach shows that their research result show that the increasing/improvement in customers' complaint handling will create stronger trust towards certain Bank. Thus, the customers will trust in the Bnak is able to solve their complaint well.

Reason behind this assumption that handling complaint is a special case from customers interaction after consuming or utilizing service. Customers will trust towards the ability of Bnak BRI in Southeast Sulawesi in solving complaint if the company is able to solve the complaint well, fast equality and opened to discuss solutions in solving customers problem.

Result of this research also empower theory and some result of empirical studies which concluded thathandling customers' complaint has positive and significant effect towards customers trust(Dolinsky,1994; Yap B W, *et. al*. 2012; Mosavi, 2012). Their reserach result show that the increasing/improvement in customers' complaint handling will create stronger trust towards certain bank. So, the customers will trust if the bank is able to solve their complaint well.

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Customers who complain must be handling intensively in order to avoid gap between customers' expectation and performnace given by company. The more satisfied the customers towards complain handling given by company makes the customers if they are cared. Complaint handling will keep good relation between customers and company of service provider thus encourage customers tobe loyal. The more satisfied complaint handling received by customers, the higher loyalty of customers.

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Test result of hypothesis 8 confirmed that the higher customers trust, the higher customers loyalty of Bank BRI in Southeast Sulawesi. It also shows causality relation between variable of customers trust and customers loyalty.Customers loyalty to Bank BRI in Southeast Sulawesi happened if Bank BRI is able to prove promise given to customers (*dependability)*which make customers rely on their expectation to company to get complaint handling as promised by Bank BRI in Sotheast Sulawesi.

In addition, customers feel that personell of Bank BRI in Southeast Sulawesi are honest in deliering information and service needed, customers feel that complaint handling given is suitable and even beyond the customers' expectation, customers feel that personell of Bnak BRI in Southeast Sulawesi give good and fast service because the workers have ability to solve customers' problem (*competence*), and customers feel that personell of Bnak BRI are polite and eager to help the customers' complaint handling well.

Result of this research support *trust theory* (Swan *and* Nolan, 1985) expalined that long term customers loyalty will be created if customers have high level of trust to product or company. If the customers don't trust the company, long term customers loyalty will not be created because customers faced risk of uncertainty product quality and service quality that they expect from company. This statement is aline with statement from Fukuyama (1995:51) that high customers trust will increase company's competitiveness because customers will do constant repurchase and give recommendation to others.

VI.   LIMITATION AND FUTURE RESEARCH

This research has limitations thus can not be generated for all banks in Southeast Sulawesi perticularly and generally in Indonesia. The limitations are:
1. Respondents used in this research was limited only adult chategory customer and have already saved in the bank for two years. Therefore, result of this research can not be generalized to all customers of Bank BRI in Southeast Sulawesi.
2. Model in this research was recursive . It means that there are not *feed back loop*among laten variables thus this research can not identify reciprocal effect or non-recursive among laten variables. For example reciprocal between customers satisfaction and trust.

VII. CONCLUSION

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

Mowen and Minor (2002:96) in*equity theory*stated that, people will analyze ratio between input and outcome towards result and input from their relatives in one share and if tey find the ratio of their relatives are higher so they will feel inequality given by Bank BRI in handling the customers' complaint by delivering discrimination in handling customers' complaint between one customers to others.

Result of this research prove that the increasing in customers satisfaction will increase customers trust and loyalty to Bank BRI in Siutheast Sulawesi. To increase customers trust and loyalty, so the company need to handle complaint in short time by improve workers' understanding about sources of problem faced by customers.

Result of this research proves that high customers trust will incerase customers loyalty. SwanandNolanin Kennedy *et al*. (2002:75) expalined that customers trust can be increased by delivering realistic promise, honesty of workers in handling complaint, workers have ability to handle complaint and hospitality and politeness of workers in handling customers' complaint. If the trust has been developed between customers and Bank BRI in Southeast Sulawesi it self, thus customers will be loyal which was reflected by the eager of customers to do retransaction and recommend to others and utilize new products owned by Bank BRI.

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