

# SYSTEMATIC LITERATURE REVIEW: THE INFLUENCE OF INTERPERSONAL COMMUNICATION AND SERVICE QUALITY ON CUSTOMER LOYALTY IN THE BANKING BUSINESS

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## ABSTRACT

This systematic literature review research explains the influence of interpersonal communication and service quality on customer loyalty in the banking business. Nowadays, humans are in an era of cutting-edge technology, the function of the banking industry to advance and maintain the economy of a country is very important. With so many banking businesses nowadays, marketing in the banking business is very important for competition in the banking business world. The services provided by customer service officers to customers are closely related to communication, especially interpersonal communication. To achieve customers who are loyal to the banking business they run, interpersonal communication is needed to learn. When someone interacts through communication with other parties and the results of self-assessment are mostly obtained from ongoing communication, especially in meetings between customer service officers and customers. After good interpersonal communication is followed by how good service quality is a competitive weapon to win customer loyalty, then service quality can also be a benchmark for how well the level of service provided is able to meet the expectations or expectations of customers in the banking business. The results of several studies say that Interpersonal communication from response, alignment, openness and trust can influence customer loyalty in the banking business, then supported by service quality from empathy, responsiveness, reliability, physical evidence and guarantees to make customers more confident and loyal to our banking business.

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## 1. INTRODUCTION

Each banking company has a main weapon to keep its customers loyal. This is because the ultimate goal of banking services provided by banking companies is the loyalty of their customers. There are several strategies that banking companies can practice to achieve customer loyalty. Apart from that, banking companies should not stop if they have satisfied their customers. This is because banking companies are expected to continue making efforts to retain customers so they do not move to other banks. Having loyal customers is an asset and key to success for banking companies because it can increase profits. Realizing the importance of efforts to increase customer loyalty, banking companies are expected to do several things, including implementation, improving service quality and interpersonal communication quality. [1]

The banking sector plays an important role in today's economic business in the world, where this institution is a bridge between creditors and debtors. Seeing this situation will make competition between banks an interesting discussion. This is caused by a mismatch in market structure which impacts competition in the industrial world. Competition in the banking world is increasingly real, requiring banks to look for new breakthroughs so that customers open their hearts to join by looking at the convenience provided and the marketing system used. One of them is by presenting a digital bank to be successful in the competition. The digital banking industry has recently been on the rise, followed by not only new banks but also old banks. Everything is done so that we can continue to exist in the banking world. Apart from marketing factors, there are other factors that can influence customer satisfaction,

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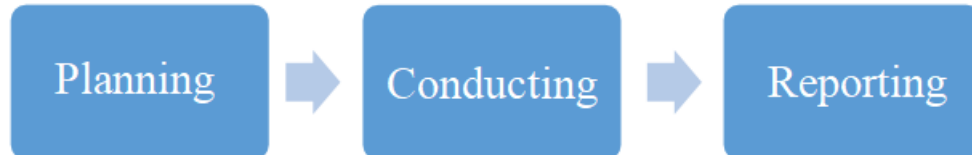
namely the quality of the services provided. Service is an advantage of businesses operating in the service sector. The perception of a person or customer will be influenced by the ease of the service and the quality of the service must be the best. Bank frontliners such as customer service, tellers, marketing and security are the front line of banking, they must have good communication skills. especially when conveying messages to customers. [2]

One financial institution that is currently continuing to innovate is the People's Credit Bank. BPR is a bank that is very important for the economy, especially for micro, small and medium businesses. The advantage of a BPR is its location close to the market so that it can reach more middle and lower class people with a variety of savings and loan products. With a variety of products/services offered, banking can continue to meet customer needs. With this, BPR is carrying out innovations, one of which is by utilizing E-Banking Services. Then, with the online system, the quality of interpersonal communication and service quality must be further improved. [3]

The conclusion that can be drawn from the research above is that increasing interpersonal communication and service quality has an influence on customer loyalty in the banking business. So in this research we will use the Systematic Literature Review method to review previous research on the influence of interpersonal communication and service quality on customer loyalty in the banking business so that it can become a reference for current banking business players who are increasingly appearing in what are often called loans. online (pinjol) in terms of interpersonal communication, the emphasis is more on response and alignment. Then in terms of service quality, namely in terms of empathy and responsiveness, it needs to be further improved.

## 2. METHOD

The method in this research has several process flows, namely:



**Figure 1.** Research Stages

Figure 1. is the research stages which consist of the planning stage, which is the initial stage of carrying out the SLR, then enters the conducting stage, namely the implementation stage of the SLR, and the final stage, namely Reporting, which is the stage of writing the SLR into a report.

### Research Questions

At this stage, questions are determined that are appropriate to the research topic. The following are the research questions in this study:

1. What interpersonal communication factors are used?
2. What service quality factors are used?
3. What data collection methods are used to measure customer satisfaction?

### Search Process

Search process is the search stage to find sources that match the research question. The source search process is carried out at the site address <https://scholar.google.com/>.

#### Inclusion and Exclusion Criteria

At this stage, the criteria for the data found are determined, whether the data is suitable to be used as a data source for research or not. The following are the criteria for data that is considered worthy of being a research data source, namely:

1. The data obtained has a time span from 2016 to 2023.
2. Data obtained from the source <https://scholar.google.com/>.

3. The data used is only journal papers related to interpersonal communication and service quality in banking business objects.

### Quality Assessment

At this stage the data that has been found will be evaluated based on the following questions:

1. Is the journal paper published between 2016-2023?
2. Does the journal paper discuss interpersonal communication and service quality on customer loyalty in the banking business?
3. Are journal papers discussing interpersonal communication and service quality used?

Each paper will be given a grade based on the questions above.

1.Yes: for journal papers that match the questions in the quality assessment.

2.No: for journal papers that do not match the questions in the quality assessment.

### Data Collection

At this stage, the data needed for the research is collected for further analysis. The following are the data collection steps:

1.Visit the site <https://scholar.google.com/>.

2. Enter the keywords "Interpersonal Communication and Banking service quality".

3.In "Custom range", enter 2016 in the first box and 2023 in the second box. This indicates that the range of journal papers selected is from 2016-2023.

### Data Analysis

Data that has been collected in the previous stage will be analyzed at this stage. The results that have been analyzed will answer all research questions that have been previously determined.

## 3. RESULT AND DISCUSSION

### Search Process Results and Inclusion and Exclusion Criteria

The results of the search process and inclusion and exclusion criteria were that only 10 journal papers were taken that met the criteria, namely journal papers published in the 2016-2023 period and had discussions related to "Interpersonal Communication" and "Service Quality". The information obtained is then grouped into several types of journals. The following are the types of journals that have been successfully obtained:

**Table 1.** Grouping Based on Journal Type

No	Journal Name	Year	Total
1	Jurnal Ilmiah Fokus Ekonomi, Manajemen, Bisnis dan Akuntansi	2022	1
2	Jurnal Egaliter	2023	1
3	Management Studies and Entrepreneurship Journal	2023	1
4	Jurnal Ilmiah Universitas Batanghari Jambi	2022	1
5	Psikoborneo	2016	1
6	Responsive	2019	1
7	Simki-Economic	2017	1
8	eJournal Ilmu Komunikasi,	2016	1
		2017	1
9	Jurnal Berkala Ilmiah Efisiensi	2016	1

### Quality Assessment Results

The following are the results of the quality assessment written in table form:

**Table 2.** Quality Assessment Results

No	Penulis	Tahun	QA1	QA2	QA3	Hasil
1	(Yuliani, 2022)	2022	Yes	Yes	Yes	Accepted
2	Rizky, Simbolon, Perwirawati	2023	Yes	Yes	Yes	Accepted
3	Nurkariani, Widiani	2023	Yes	Yes	Yes	Accepted

4	Lugina, Safira	2022	Yes	Yes	Yes	Accepted
5	Novia Hardiyanti Putri	2016	Yes	Yes	Yes	Accepted
6	Pragiwani, Alexandri, Hadijah	2019	Yes	Yes	Yes	Accepted
7	Angga Putra Bastian	2017	Yes	Yes	Yes	Accepted
8	Octaviani Hardianti	2016	Yes	Yes	Yes	Accepted
9	Anggie Seftyan Nugraha	2017	Yes	Yes	Yes	Accepted
10	Novita, Tumbuan, Tielung	2016	Yes	Yes	Yes	Accepted

### Data analysis

At this stage, the data analysis and results will answer the Research Question (RQ) that has been determined previously and will discuss the factors that influence customer loyalty that often appear from 2016-2023.

Results of RQ1: Interpersonal Communication

**Table 3.** Categories of Interpersonal Communication

No	Interpersonal Communication	Research Paper	Total
1	Tolerance	[2], [3]	2
2	Appreciative attitude	[1], [2], [3], [4], [6]	5
3	Trust	[2], [3], [4], [5], [9], [10]	6
4	Familiarity	[2], [3]	2
5	Alignment	[2], [3], [4], [5], [8], [9], [10]	7
6	Response	[1], [2], [4], [5], [6], [8], [9], [10]	8
7	Emotional atmosphere	[2], [3], [4], [5], [8]	5
8	Openness	[3], [4], [5], [10], [8], [9]	6

Based on Research Question 1 or RQ1 regarding interpersonal communication in the banking business, a paper category was produced based on the name of the interpersonal communication factor studied. The results shown in table 3 show that currently many researchers prefer to conduct research on interpersonal communication on customer loyalty in the banking business. The factors used include tolerance, respect, trust, familiarity, alignment, response, emotional atmosphere, and openness. With interpersonal communication, we try to improve human relations, avoid and resolve interpersonal conflicts, reduce uncertainty, as well as various customer knowledge and experiences in using banking services. Then the interpersonal communication factor that is often used is response, where a fast and responsive response can increase loyalty because customers will feel appreciated if the banking sector responds quickly to their customers. Apart from that, alignment also increases customer loyalty because as a banking business, regardless of who the customer is, everyone must be seen as the same and equal customer.

Results from RQ2: Service Quality Factors

**Table 4.** Categories of Service Quality Factors

No	Service quality	Research Paper	Total
1	<i>tangibles</i>	[2], [3], [4], [6], [7], [8], [10]	7
2	<i>emphaty</i>	[1], [2], [3], [4], [5], [6], [7], [8], [9], [10]	10
3	<i>reability</i>	[1], [2], [3], [4], [5], [6], [7], [8], [9]	9
4	<i>responsiveness</i>	[1], [2], [3], [4], [5], [6], [7], [8], [9], [10]	10
5	<i>Jassurance</i>	[2], [3], [4], [7], [8], [9]	6

Based on Research Question 2 or RQ2 regarding factors that influence service quality, the results obtained are paper categories based on factors that influence service quality in the banking business. From the results obtained in table 4 in terms of service quality, namely in terms of empathy, where it is easy for customers to contact the banking sector and handle customer complaints. Then in terms of responsiveness, banking employees must have the ability to help customers and provide appropriate

service. Of these two factors, it is most often scrutinized and must be given more attention to improve the quality of service in the banking business.

Results from RQ3: Data Collection Techniques

**Table 5.** Data Collection Techniques

No	Method Research	Sample	Research Paper	Total
1	The research method is quantitative (data collection using questionnaires)	100	[1][3][9]	3
		97	[4]	1
		87	[5]	1
		83	[10]	1
		75	[7]	1
		-	[6]	1
2	The research method is descriptive qualitative (interview)	5	[2]	1
		2	[8]	1

Based on Research Question 3 or RQ3, the most frequently used data collection technique is quantitative research methods (data collection using questionnaires) with a sample of 100 people.

## Discussion

### Summary of Data Analysis Results

From the results of each Research Question or RQ, information has been obtained regarding interpersonal communication factors, service quality and data collection techniques that have emerged and been studied by researchers from 2016 to 2023.

## 4. CONCLUSION

Based on the results of the research that has been carried out, it can be concluded that based on the results of the Systematic Literature Review or SLR, the interpersonal communication factors most researched by researchers are response and alignment. The most researched service quality factors are empathy and responsiveness. The most frequently used data collection technique is quantitative (data collection using questionnaires) from 100 sample respondents. Apart from that, 6 other factors were found that influenced customer loyalty in terms of interpersonal communication and 3 other factors were found that influenced customer loyalty in terms of service quality.

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