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## Complaint Handling Management System (CHMS) Application in Increasing Customer Satisfaction at PT Bank Syariah Indonesia TBK

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**Abstract:** This study is motivated by the increase in customer complaints at BSI from 2021 to 2023, despite a reduction in SLA for complaint resolution. The purpose of this study is to analyze the implementation of the Complaint Handling Management System (CHMS) in handling customer complaints at PT Bank Syariah Indonesia Tbk (BSI) and to identify potential bottlenecks as well as customer satisfaction with the complaints process. This research uses a qualitative method with a descriptive approach. The subjects of this study include BSI employees managing the CHMS and customers who use the complaint service. The results show that the CHMS application successfully reduced the SLA for complaints, from 8.45% to 0.71%, indicating improved speed and efficiency of handling complaints. However, bottlenecks were still identified. Overall, customer satisfaction with the CHMS application is high, with 82.79% of customers expressing satisfaction with the service. The implications of this study suggest the importance of continually enhancing employee training and optimizing the automation features within CHMS to reduce bottlenecks and further improve customer satisfaction.

**Keywords:** CHMS, Customer Satisfaction, PT Bank Syariah Indonesia, Customer Complaint, Bottleneck.

### INTRODUCTION

Customer satisfaction is an assessment of problems encountered when using a product or service compared to pre-use expectations (Kotler & Keller, 2021). Discrepancies between customer expectations and what they receive at BSI are facilitated through both offline and online complaint channels. In this process, banks must follow established procedures and regulations in handling complaints. Effective complaint handling not only resolves customer issues but also strengthens the bank's positive public image (Salim, 2018). Complaint handling has various benefits for banks, such as helping companies understand weaknesses in service and identifying areas that need improvement. It also serves as a means of introspection for banks to better listen to customer complaints, facilitate service quality improvements, and

increase customer trust and loyalty. Appropriate complaint handling can strengthen customer loyalty. Several factors causing customer dissatisfaction include: 1) a discrepancy between the results received and customer expectations; 2) inadequate service; 3) bank employee performance that disappoints customers; 4) an atmosphere or condition within the bank that does not support customer comfort; 5) product prices that are considered too high; and 6) mismatch between reality and promotions carried out by banks (Piha, 2015).

Based on Bank Syariah Indonesia's (BSI) annual report from 2021 to 2023, the number of customer complaints shows an increasing trend each year. This increase can impact public perception of the company's image. Therefore, BSI must continuously improve its service quality to ensure that every complaint received is resolved effectively. The bank also needs to ensure that its performance in handling complaints reflects its commitment to customer satisfaction.

Table 1. The percentage of Complaints SLAs at BSI from 2021 to 2023 demonstrates BSI's strong commitment to complaints being resolved within 20 business days. In 2021, SLAs exceeding 21 business days were 19,503, representing 8.45% of the total number of complaints. While the majority of complaints were successfully resolved (i.e., within 0-20 business days), the 8.45% figure indicates issues or obstacles in resolving complaints that needed to be addressed. In 2022, SLAs exceeding 21 business days decreased to 2,394, representing only 0.71% of the total SLA. This represents a significant improvement compared to 2021, with a drastic decrease in SLAs exceeding 21 business days. While the percentage is low, the absolute number still indicates that there are areas that still need attention in the complaint resolution process.

Table 1. Percentage of Complaint SLAs at BSI in 2021-2023

Tahun	2021		2022		2023	
	0 – 20 HK	21 – 40 HK	0 – 20 HK	21 – 40 HK	0 – 20 HK	21 – 40 HK
TW I	32.727	675	72.263	1.282	125.905	481
TW II	66.068	3.392	89.949	295	120.581	2.123
TW III	48.760	13.226	70.902	331	114.306	1.485
TW IV	63.751	2.210	100.637	486	104.452	518
Total	211.306	19.503	333.751	2.394	465.244	4.607

Source: BSI Annual Report 2021-2023

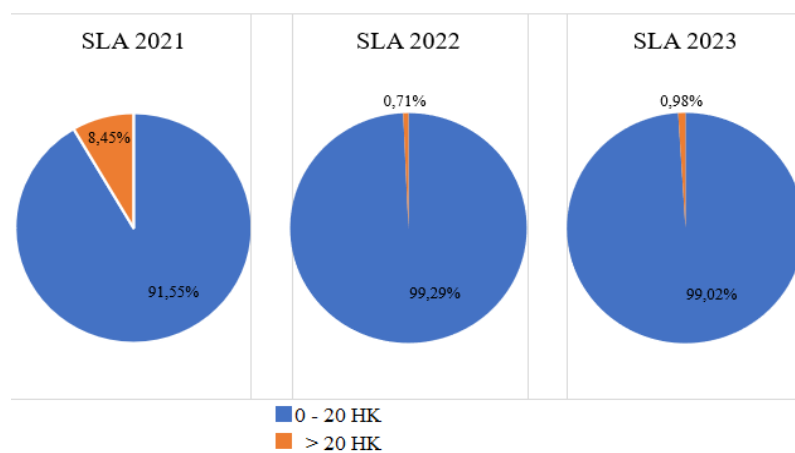


Figure 1. BSI SLA Percentage 2021-2023

Source: BSI Annual Report 2021-2023

Figure 1. BSI's 2021-2023 SLA Percentage shows that in 2022 and 2023, complaint resolution performance improved, from a resolution percentage above 20% (8.45%) to below 1%. The 2021 complaint resolution phenomenon is interesting to examine in more depth, considering the obstacles and solutions implemented, resulting in many complaints being resolved with a higher SLA compared to the following year.

Based on the phenomena described above, the number of complaints at BSI has increased over the past three years, indicating a growing number of problems faced by customers in using BSI services. The completion rate based on time shows that there is still a lot of data that is completed in more than 20 working days or exceeds the SLA standard. However, it should be emphasized that there was a significant reduction in SLA from 2021 to 2022 and was stable in 2023. Namely, in 2021, SLAs above 20 working days had a percentage of 8.45% (19,503), while in 2022 it was 0.71% (2,394), and in 2023 it was 0.98% (4,607). The increase in complaints and the reduction in SLA that occurred attracted the attention of researchers to study in depth the complaints experienced by BSI and their resolution.

Based on the problems proposed above, the research objectives in this thesis are:

- 1) To analyze the implementation of the CHMS application in handling customer complaints at PT Bank Syariah Indonesia Tbk.
- 2) To analyze potential bottlenecks in the workflow for handling customer complaints using the CHMS application.
- 3) To analyze efforts to overcome bottlenecks that arise in the workflow for handling customer complaints through the CHMS application.
- 4) To analyze customer satisfaction in handling complaints through the CHMS application.

## **Literature Background Management**

Robbins and Coulter (2017) define management as activities that include establishing organizational strategies and coordinating staff efforts to achieve these goals using available resources. In this context, management also refers to the hierarchical structure within an organization that supports the decision-making process and goal achievement. According to Robbins and Coulter (2017), management has four primary functions that are crucial in managing an organization:

- 1) Planning. Planning is the primary function of management, involving setting goals, developing strategies to achieve those goals, and designing plans to integrate and coordinate activities to achieve those goals.
- 2) Organizing. The organizing function involves dividing tasks and structuring work to achieve organizational goals.
- 3) Leading. Directing, or leadership, is a managerial function that involves influencing and communicating to motivate and direct organizational members in achieving established goals.
- 4) Controlling. Control is a managerial function focused on monitoring and evaluating the performance of organizational members, as well as comparing achieved performance with established standards.

## **Customer Relationship Management**

Customer Relationship Management (CRM) is a managerial approach that places customers at the center of a company's marketing strategy (Susanti, 2021). This concept is based on the belief that customers are more likely to build positive long-term relationships with one company than to switch to another.

According to Susanti (2021), CRM has three main components:

- 1) Management: Planning and implementing long-term customer relationship management, where these relationships can positively impact company growth.

2) Relationships: Building two-way communication with customers that can provide satisfaction and encourage customer loyalty.

3) Customers: All parties who will, currently, or have used a company's products or services.

The Complaint Handling Management System (CHMS) is a CRM system used by PT Bank Syariah Indonesia Tbk (BSI Annual Report, 2021). This CHMS is designed to manage and handle complaints submitted by customers. CHMS plays a vital role in maintaining good relationships between the company and its customers and is an effective tool to ensure customer satisfaction is maintained despite any problems or dissatisfaction. Some of the main components of a CHMS include:

1) Complaint Collection: Complaint collection can be done through various communication channels, such as telephone, email, mobile applications, or even social media.

2) Complaint Classification: Complaints received need to be categorised to facilitate handling and resolution.

3) Complaint Analysis and Resolution: Identifying the root cause and providing an adequate solution for each complaint.

4) Follow-up: Ensuring that the solutions provided are adequate and monitoring to prevent the same problem from recurring.

### **Customer Complaints**

In the banking sector, the term "customer" refers to a customer. A customer complaint is a form of emotional expression that arises when a customer is dissatisfied with a product or service provided (Hermawati, 2023). In general, complaints are often perceived as negative for both the bank and the customer. Complaints are typically viewed as an indication of an error, problem, or dissatisfaction, which occurs when the service received does not meet customer expectations. To address this, banks need to have an effective complaint handling strategy. Complaint handling is a step to manage conflicts that arise between the bank and its customers. This process is particularly important when the product or service provided does not meet customer expectations. Complaint handling must be carried out systematically to prevent similar errors from recurring and to ensure that complaints are resolved thoroughly. If customer complaints are not promptly addressed, the bank, as the service provider, can suffer losses. However, complaints should not be avoided or hidden. Instead, complaints can be an opportunity for banks to learn and receive valuable feedback to improve their performance. Customer dissatisfaction with bank services is a normal part of business.

According to Sugiarto (2008), customer complaints can be categorized into four types:

1) Mechanical Complaints: Complaints related to the customer's inability to use the products or equipment provided.

2) Attitudinal Complaints: Complaints arising from unprofessional or poor attitudes of bank employees towards customers.

3) Service-Related Complaints: Complaints related to the quality of service provided, such as long wait times at the teller.

4) Unusual Complaints: Complaints not directly related to bank services but rather influenced by customer psychological factors.

Kotler and Keller (2021) suggest several strategies for handling customer complaints, including:

1) Opening a toll-free hotline available 24 hours a day (via telephone, fax, or email).

2) Immediately contacting customers who submit complaints. Slow complaint handling will increase customer dissatisfaction and negatively impact the bank's reputation.

3) Avoid blaming customers under any circumstances. Banks must be prepared to take responsibility for customer complaints and disappointments.

4) Selecting employees with high empathy to handle customer complaints.

5) Promptly resolve complaints and strive to ensure customer satisfaction.

## Customer Satisfaction

Customer satisfaction refers to the feeling of satisfaction or disappointment that arises after someone compares product quality with their expectations. Priansa (2017) explains the elements of customer satisfaction as follows:

- 1) Customer expectations: These expectations are formed before a customer purchases a product or service. If the product or service received meets expectations, the customer will be satisfied.
- 2) Performance: Customer satisfaction is also influenced by their assessment of the actual performance of the product or service used, regardless of prior expectations.
- 3) Comparison: Customers compare their expectations with the performance of the product or service received. If the performance exceeds expectations, the customer will be satisfied.
- 4) Experience: The experience of using a product or service that is different and more satisfying than others also contributes to customer satisfaction.
- 5) Confirmation and disconfirmation: Satisfaction occurs when actual performance matches customer expectations.

According to Kotler and Keller (2021), several methods can be used to measure customer satisfaction, namely:

- 1) Periodic surveys: This method is conducted to determine how likely customers are to return or recommend the bank to others.
- 2) Observing customer attrition rates: By monitoring customers who churn or switch to another bank, banks can determine the reasons behind these decisions.
- 3) Mystery shoppers: In this method, individuals assigned to directly assess bank services will pose as customers and evaluate the bank's performance, both at their own bank and at competing banks.

## METHOD

### Research Object

The research object in this study is PT Bank Syariah Indonesia Tbk (BSI). BSI is a bank resulting from a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The research area and scope will be BSI's Head Office, located at The Tower Building, Jl. Gatot Subroto No. 27, Karet Semanggi Village, Setiabudi District, South Jakarta 12930. The target work units are Customer Care Management, located in Culture, and the Customer Care Group, which handles all complaints in the Complaint Handling Management System (CHMS) application.

### Research Design

This research uses a qualitative approach with a descriptive nature. According to Sugiono (2017), qualitative research is a method used to study natural phenomena, where researchers collect data based on the perspective of the data source, not the researcher's perspective. This study uses a descriptive method to examine the CHMS application workflow at BSI in handling customer complaints, based on existing facts and presenting accurate information (Djajanegara, 2019).

### Research Informants

The selection of informants in this study used a purposive sampling technique. This means that the researcher chose informants deemed to have in-depth knowledge of the activity being studied, in this case, the CHMS application. Therefore, informants must be able to provide complete and comprehensive explanations on the topic. The criteria used in selecting informants in this study were as follows: customer care management managers, customer care management staff, customer service representatives, and customers whose complaints were resolved through CHMS.

### Data Collection Techniques

To obtain valid data for this study, the researcher used field research using the following methods: observation, interviews, questionnaires, and documentation.

### Data Validity Testing

Data validity testing in qualitative research involves several tests, one of which is the credibility test (validity interval) or the trustworthiness test of the research results. According to Sugiyono (2018), methods to test data credibility or trustworthiness of research results include increased research diligence, triangulation, discussions with colleagues, and member checking.

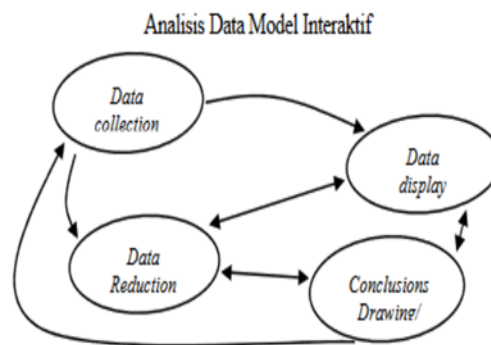


Figure 2. Interactive Model Data Analysis  
Source: Rijali (2018)

### Data Analysis Techniques

The data analysis process was conducted by the researcher throughout the study, starting from the time the researcher went into the field to collect data related to the problem being studied. The interactive analysis pattern is shown in Figure 3. Interactive Model Data Analysis. The researcher conducted data analysis through several stages, including: 1) Data Collection: Data was collected from various sources, including interviews and observations, which were then recorded in field notes. 2) Data Reduction: The process by which the researcher selected, focused on simplifying, abstracting, and transforming raw data from written field notes. 3) Data Presentation: The collected data was presented systematically so the researcher could analyze and examine the components of the problem being studied. This data presentation could be in the form of brief descriptions, charts, and similar materials. 4) Conclusion Drawing and Verification: Conclusions were drawn from the analyzed data and verified data based on evidence obtained at the research site. In this step, the researcher concluded the effectiveness of the CHMS application, potential bottlenecks, and solutions in the customer complaint handling workflow using the CHMS application.

## RESULTS AND DISCUSSION

### CHMS Application Implementation in Handling Customer Complaints

The complaint management process through the CHMS at BSI begins with the receipt of the complaint, where the customer submits the complaint through various channels (branch, BSI Call, or the BSI Mobile application). Officers at each channel will record the complaint in the CHMS system. Following the complaint's recording, the Customer Care Management (CCM) unit will monitor the complaint's status and ensure it is handled in accordance with established procedures. If the complaint requires further handling, it will be forwarded to the relevant unit. Complaint resolution involves providing a solution or providing resolution information to the customer. This resolution status will be recorded in the CHMS for further reference and evaluation. After the complaint is resolved, customers can provide feedback on

their experience during the complaint resolution process, which will be used to improve future services.

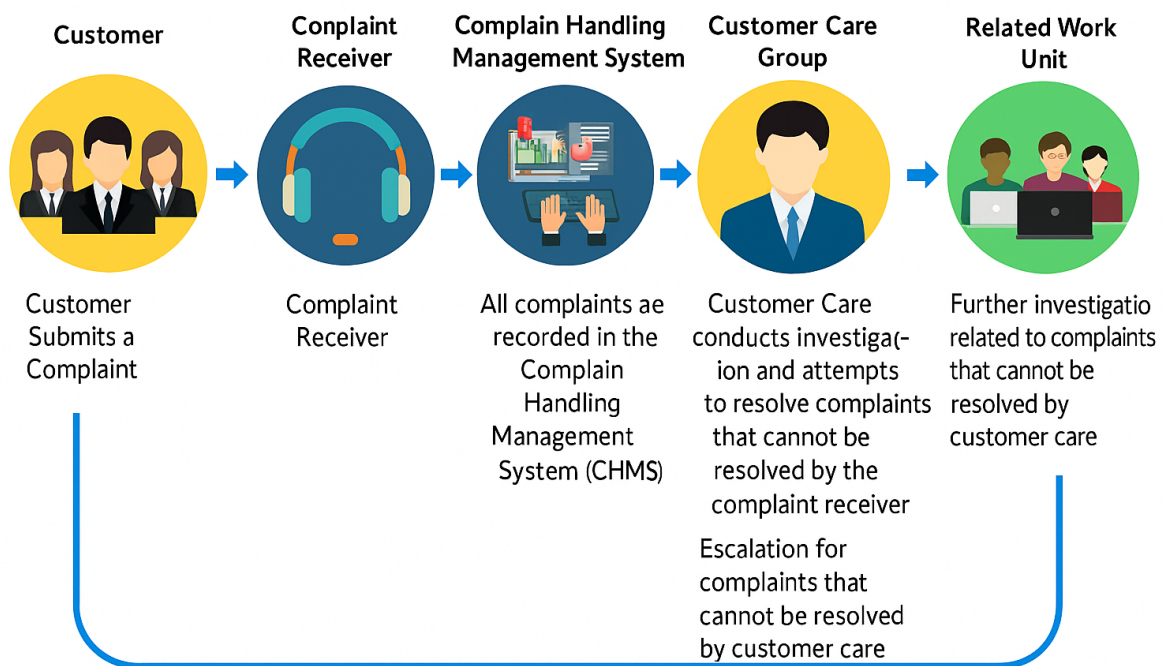


Figure 3. BSI Customer Complaint Handling Flow  
Source: BSI Annual Report (2021)

The customer complaint handling flow can be seen in the illustration in Figure 3 above.

To obtain valid data for this study, the researcher used field research with the following methods: observation, interviews, questionnaires, and documentation.

### CHMS Workflow Bottlenecks and How to Address Them

The use of a Complaint Handling Management System (CHMS) application to handle customer complaints presents several potential bottlenecks that impact the smoothness and efficiency of the workflow. These bottlenecks can slow down the complaint handling process, impact customer satisfaction, and degrade overall system performance.

Potential bottlenecks that occur in the customer complaint handling workflow using a CHMS application and their impact on the process, summarized from informants from Customer Service Representatives and Care Management Staff:

- 1) Bottlenecks in receiving and recording complaints. These bottlenecks often arise from data input errors or delays in recording complaints by staff, specifically the CSR or call center, which can result in complaints being incorrectly recorded or processed late. The resulting complaints are poorly recorded, resulting in a slow and disorganized follow-up process. However, there is still room for further improvement in the recording process. Further and ongoing training is needed to ensure higher proficiency in the application's use. In addition, the use of automated recording with templates or pre-populated data features will reduce input errors and expedite the recording process, ensuring complaints are recorded accurately and timely.
- 2) Bottlenecks in complaint monitoring and management. The second bottleneck is the

lack of real-time monitoring, which results in complaints not being prioritized or followed up promptly. Complaints that are not promptly addressed can be overlooked, accumulate, or even prolong the resolution time. Using a real-time monitoring dashboard will significantly assist in monitoring complaint status more effectively, thereby simplifying management and accelerating resolution.

- 3) Bottlenecks in collaboration between units or departments. This bottleneck occurs due to limited communication between units or delays in follow-up from related units. This has the potential to delay complaint resolution and cause customer confusion about who is responsible. Developing clearer SOPs and strengthening communication between units is essential to ensure that each unit's responsibilities are better defined.
- 4) Bottlenecks in complex complaint resolution. Complex complaints often take longer to resolve, prolonging the process and leading to larger issues. If these complaints are not promptly and effectively addressed, this can lead to worsening dissatisfaction. It is important to set realistic deadlines for each complaint, especially those requiring more in-depth handling.
- 5) Bottlenecks in communicating resolution outcomes to customers. Delays in communicating resolution outcomes or ineffective communication can lead to customer dissatisfaction, even if the issue has been resolved. This can create confusion and reflect negatively on the company's service. Automatic notifications via the Customer Relationship Management System (CHMS) after a complaint is resolved will also help expedite communication and maintain customer satisfaction.
- 6) Bottlenecks in analysis and reporting. This bottleneck occurs when inefficient data collection or late reporting hinders the analysis and reporting process. This results in untimely and inaccurate reports, hindering continuous improvement efforts. Reporting automation will significantly accelerate the generation of accurate and timely reports and provide a stronger foundation for future continuous improvement.

### **Customer Satisfaction in Handling Complaints Through the CHMS Application**

The success of a complaint management system depends heavily on several key factors, including speed of response, transparent communication, quality of solutions, ease of access to complaint channels, interaction with customer service, and guaranteed data security. Effective complaint management will create high levels of satisfaction and increase customer loyalty, while poor management will leave customers feeling neglected, ultimately threatening the long-term relationship between BSI and its customers. Therefore, BSI needs to address each of these aspects holistically to enhance the customer experience and continuously improve its services. Interviews and questionnaires indicate that the majority of customers are satisfied with the service provided by BSI in handling their complaints. The questionnaire result, which showed 82.79%, reflects that the majority of customers felt that their complaints were processed adequately and that the solutions provided met their expectations. This reflects adequate performance in terms of response speed, solution quality, and communication provided to customers.

### **Respondent Identity Data**

The majority of respondents were female (67%), with a balanced married and unmarried status (50% each). Most were in the 23–39 age range (85%) and had a bachelor's degree (86%). In terms of occupation, the majority were private sector employees (54%), followed by other categories (11%), civil servants (10%), and other professions to a lesser extent. The customer service duration was dominated by the 2–4 year group (48%), followed by those with less than 2 years (22%) and those with 5–7 years (20%). For complaints, BSI Mobile was the primary channel (37%), followed by branch offices (22%) and call centres (21%), while social media such as Twitter and Instagram were used in very small portions.

However, while most customers are satisfied, there are some areas that require further attention, such as better compensation handling and error recognition. Some customers felt that in some cases, error recognition or compensation handling was suboptimal. This is a factor that impacts the overall customer experience and may contribute to dissatisfaction among a small number of customers.

Furthermore, customer interviews indicate that clear communication and transparency regarding complaint status are important. Customers who feel they are provided with clear information and can track the progress of their complaints tend to be more satisfied, while those who do not receive updates feel ignored. Therefore, while the questionnaire results indicate good performance, there is room for improvement.

### **Descriptive Percentage of Customer Satisfaction Questionnaire**

The assessment results showed that the majority of respondents considered BSI's complaint handling to be good. BSI was assessed as responding to complaints in a timely manner (80.33%), providing appropriate compensation (77.50%), and making appropriate corrections for errors (82.17). In addition, BSI was also considered to have sincerely acknowledged errors (81.17), conveyed sincere apologies (82.50), and provided credible explanations for errors (83.17). Improvement efforts to prevent errors from recurring received the same high rating (83.17). In terms of attitude, BSI was assessed as respecting customers (86.17), empathetic (84.00), and listening to complaints well (85.17). Explanations regarding complaint procedures were also assessed as easy to understand (84.67), and overall complaint handling was considered good (83.50). These findings indicate that BSI's responsiveness, empathy, and credibility in handling customer complaints are at a fairly satisfactory level.

### **Managerial Implications**

The managerial implications of handling customer complaints through the Customer Handling Management System (CHMS) at Bank Syariah Indonesia (BSI) are crucial for improving service efficiency and effectiveness and ensuring customer satisfaction. In this context, management considers various strategic and operational aspects to improve the complaints system and ensure that the service provided meets customer expectations.

Several key aspects need to be considered by the management of PT Bank Syariah Indonesia Tbk (BSI) to improve the effectiveness of the Complaint Handling Management System (CHMS) in handling customer complaints. First, improving technology and system infrastructure is key to ensuring the CHMS application can handle the increasing volume of complaints. This requires continuous investment in technology such as real-time complaint tracking, notification automation, and integration with other systems. Management needs to ensure that the CHMS system is always up-to-date to support a smooth complaint-handling process.

In addition, the development of standardized procedures for complaint management becomes the next important step. By establishing clear SOPs, the bank can ensure that complaint handling is carried out consistently and efficiently. Standardized procedures will reduce human error and guarantee that all necessary steps to resolve complaints are implemented in accordance with existing regulations. Training and skill enhancement for staff must also be prioritized. Well-trained staff in communication, complaint management, and emotional skills will be more effective in dealing with customers who feel frustrated or upset. Continuous training programs are essential to ensure that staff maintain relevant skills for resolving complaints quickly and accurately.

Furthermore, the use of data and analytics holds significant potential for improving services. By analyzing complaint data, management can identify recurring patterns or trends, which can be utilized to improve systems and services. Customer satisfaction should also be considered a key performance indicator of the CHMS system. Customer satisfaction surveys

conducted after complaints are resolved will provide valuable insights for the bank to adjust policies and procedures based on customer feedback. Integrating complaint management with the development of other services is also crucial, as complaints received may reflect dissatisfaction with existing services or products. This information should be used to enhance the quality of products and services provided, ensuring that customers do not feel neglected.

Monitoring and evaluating the performance of the complaints team is equally important. Through the implementation of a monitoring system based on KPIs (Key Performance Indicators), banks can measure the speed of complaint resolution, the level of customer satisfaction, and the success of effectively resolving issues. Transparency in complaint resolution is also essential. Customers should be provided with regular updates on the status of their complaints and given the opportunity to provide feedback, so they feel involved in the process. Finally, complaint-related policies and regulations must be continually reviewed and updated, especially given rapid technological developments. Banks should conduct regular audits of complaint policies to align existing procedures and provisions with customer needs and the latest technological developments.

Overall, effective management in these aspects will ensure the CHMS system functions optimally in handling customer complaints and increasing customer satisfaction with the services provided by PT Bank Syariah Indonesia Tbk.

## CONCLUSION

Based on the analysis conducted, the following conclusions can be drawn:

- 1) The implementation of the CHMS application at BSI has successfully delivered a significant impact in improving the efficiency of customer complaint handling, particularly in reducing complaint resolution time. In 2022, the CHMS application improved efficiency by reducing the Service Level Agreement (SLA) from 8.45% to 0.71%, indicating faster response and resolution of complaints. This application not only facilitates the complaint management process from receipt to resolution but also helps reduce the risk of complaints being left unresolved.
- 2) Bottlenecks in the complaint-handling workflow using the CHMS application occur at several points. One major bottleneck is the delay in monitoring and managing complaints in real time, which can result in complaints being overlooked or not prioritized promptly. In addition, data input errors or delays in recording by staff also pose challenges, often due to suboptimal use of the application. Limited communication between units or departments in following up on complaints is another significant bottleneck. Finally, more complex complaints require longer resolution times, which can lead to an accumulation of issues.
- 3) Efforts to overcome bottlenecks in the complaint-handling workflow through the CHMS application include intensive training for CSR officers and CCM staff, the use of automation for complaint recording, and automatic reminders within the CHMS application to accelerate real-time monitoring and complaint management.
- 4) Most customers are satisfied with complaint handling, with a satisfaction level reaching 82.79%. Customers appreciate the speed of response and the ease of tracking complaint status through the application. However, some areas require attention, such as compensation handling and acknowledgment of errors, which some customers consider less optimal. Nevertheless, overall, the CHMS application has successfully increased customer satisfaction, as customers feel more valued and find it easier to obtain information regarding their complaints.

## Implication

Theoretically, this study strengthens the Technology Acceptance Model (TAM) by adding the dimension of impulsive buying as a mediator and digital financial literacy as a moderator in explaining consumptive behavior. Practically, the results of the study confirm the importance of digital financial literacy to keep pace with the acceleration of payment system digitalization so as not to pose the risk of excessive consumptive behavior. For regulators and service providers, the results of this research can serve as a basis for designing education and policy strategies that are more balanced between technological innovation and consumer protection.

## Research Limitations

1. This study focused on analyzing the implementation of the Customer Handling Management System (CHMS) in handling customer complaints at PT Bank Syariah Indonesia Tbk., with particular emphasis on the SLA governing complaint resolution times between 21 and 40 working days. Although this research provides useful insights into the effectiveness of the system in handling complaints within that timeframe, several limitations should be noted. These limitations may affect the validity and generalizability of the findings, while also providing opportunities for further research to explore other factors that may contribute to the overall complaint-handling process.
2. It should also be noted that this study was conducted during an important period for PT Bank Syariah Indonesia Tbk., namely after the merger in 2021. The merger process, which involved the integration of systems, policies, and workflows across several banking entities, may have influenced the implementation of the CHMS application, particularly in terms of operational consistency and interdepartmental coordination. Therefore, the merger momentum may be a factor affecting the research findings and should be considered when interpreting the results.

## Recommendations

1. For Bank Syariah Indonesia
2. Optimize notification and real-time monitoring systems. Given the potential bottlenecks in complaint management, it is recommended to enhance automatic notification features and real-time monitoring dashboards within the CHMS application. This will help staff respond more quickly to complaints and ensure that no complaint is overlooked.
3. Improve inter-unit collaboration processes. It is recommended to strengthen integration between departments, particularly between Customer Care Management and related units, through more efficient internal communication platforms and clearer SOPs. This will reduce delays in complaint resolution.
4. Continuous training for staff. To ensure staff can optimally use the CHMS application and handle customer complaints effectively, regular and intensive training should be conducted. Training can focus on the use of new features in CHMS as well as improved communication techniques with customers.

## For Future Researchers

1. Future research can focus on analyzing in greater depth the relationship between the use of the CHMS application and customer satisfaction. This will help measure the extent to which the application contributes to improving service quality and customer perceptions of the bank's responsiveness in handling complaints.

2. Further studies can conduct comparative analyses between CHMS and other customer complaint-handling systems in different banks. This can provide broader insights into the strengths and weaknesses of CHMS compared to similar technologies in the banking industry, as well as recommendations for further improvement.
3. Future research can also examine the impact of bottlenecks on service performance and operational efficiency in greater detail. This may include aspects such as complaint resolution time, operational costs, and the effect on customer experience quality, with the aim of providing concrete recommendations to reduce existing obstacles.

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