

Customer Service Complaint Handling Strategies in Enhancing Customer Satisfaction at Bank Syariah Indonesia KCP Madiun Caruban

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ABSTRACT

This study examines how complaint handling strategies implemented by customer service are utilized to enhance customer satisfaction at Bank Syariah Indonesia (BSI) KCP Madiun Caruban. Complaint handling theory emphasizes the importance of being prompt and responsive, providing empathy and a personal approach, offering appropriate and fair solutions, and conducting follow-ups. However, discrepancies between customer expectations and the actual service received persist; therefore, customer service complaint handling strategies need to be analyzed to ensure they are more effective in improving customer satisfaction at BSI KCP Madiun Caruban. This study employs field research with a qualitative approach to gain an in-depth understanding of the customer service complaint handling strategies used to increase customer satisfaction at BSI KCP Madiun Caruban. Data were gathered through semi-structured interviews, direct observations, and Google reviews. The findings indicate that the complaint handling strategies at BSI KCP Madiun Caruban which include being prompt and responsive, showing empathy through a personal approach, providing appropriate and fair solutions, and conducting follow-ups after resolution are generally effective in increasing customer satisfaction. Nevertheless, the promptness and responsiveness aspect still requires improvement. The impact of these strategies is reflected in customer loyalty, service re-use, and positive recommendations. Customer service complaint handling strategies at BSI KCP Madiun Caruban are proven to increase customer satisfaction, although the speed of response still needs to be enhanced.

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1. INTRODUCTION

Banking plays a strategic role in supporting modern economic growth because various economic activities require financial services (Sulasih dkk., 2024). Despite the crucial role of banking in the economy, various issues often arise, particularly regarding service delivery, including complaint handling (Putri & Faizal, 2023). Complaint handling is a method of managing or resolving customer complaints in an appropriate manner that satisfies the customer. Theoretically, a good complaint handling strategy is characterized by promptness and responsiveness, empathy and a personal approach, appropriate and fair solutions, and effective follow-up (Juliana, 2025). The effectiveness of complaint handling on customer satisfaction can be observed through the alignment of expectations, the intention to revisit, and the willingness to recommend (Musman, 2024). Consequently, banks must employ competent customer service personnel capable of handling customer complaints quickly and effectively in accordance with service standards.

A company's success can be measured by how they handle complaints. Banks must listen to the criticism, suggestions, and feedback of their customers (Anjelina & Masruchin, 2023). If customers perceive that their complaints are handled well, they tend to remain loyal and not switch to other banks, reuse services, try other available services, and provide positive recommendations to others (Kasmir, 2012). If product performance meets expectations, customers will feel satisfied; however, if performance falls short of expectations, customers will feel dissatisfied (Kotler & Keller, 2008). Customers will observe and perceive whether they are satisfied or dissatisfied with the service received from the complaint handling process conducted by customer service (Akbar & Sari, 2022).

Based on interviews with several customers of BSI KCP Madiun Caruban, the level of customer satisfaction still needs improvement (Z. Kurniawati, 2025). The limited number of customer service staff causes longer waiting times, and the response to complaints, particularly through the call center, is considered slow (Kurniawanto, 2026). This is further evidenced by Google user reviews with a rating of 3.6, indicating complaints related to slow and unsatisfactory service (Lail, 2024). Observations also show that although complaint handling has been carried out according to procedures, some customers remain dissatisfied and experience a decline in trust (N. A. Widia, 2025). These findings indicate a gap between theory and practice, where complaint handling which theoretically should increase satisfaction has not been fully realized by customers in reality (Setijaningrum, 2023).

In the context of increasingly intense banking competition, the quality of customer service in handling complaints becomes a decisive factor in enhancing customer satisfaction. Therefore, it is essential to examine the strategies implemented by customer service, the effectiveness of these strategies in increasing customer satisfaction, and the impact of complaint handling on customer satisfaction at BSI KCP Madiun Caruban. The focus of this research aligns with the service needs in the field and customer characteristics, thus providing an accurate depiction of the reality of complaint handling and its correlation with overall levels of customer satisfaction. This research is expected to provide practical contributions for bank management in formulating more responsive customer complaint handling policies.

2. METHODS

This study utilizes field research by collecting data directly at BSI KCP Madiun Caruban. This study employs a qualitative approach, aiming to obtain in-depth data that accurately reflects real-world conditions in the field (Sugiyono, 2016). This study utilizes primary data from customer service and customer interviews, as well as observations at BSI KCP Madiun Caruban, supplemented by secondary data from Google Maps reviews to assess the effectiveness of complaint handling. Data processing in this study is conducted by classifying or categorizing data from BSI KCP Madiun Caruban based on several themes according to the research focus (Suyanto & Sutinah, 2006). Data analysis in this study is carried out through three main steps: data reduction (summarizing and

sorting data), data presentation or description, and drawing conclusions (Kriyanto, 2007). The data validity checking technique is performed using source triangulation, which involves verifying data from various informant sources to be collected (Nugrahani, 2014).

3. FINDINGS AND DISCUSSION

Analysis of Strategies Implemented by Customer Service in Handling Customer Complaints at BSI KCP Madiun Caruban

Complaint handling strategies are systematic approaches to resolving customer complaints swiftly, accurately, and effectively (Indonesia, 2014). Structured mechanisms are essential for maintaining a positive image, building loyalty, and supporting business success (Sundari, 2021). Practices at BSI KCP Madiun Caruban demonstrate consistency with these theories through responsive service patterns. Based on interviews, observations, and Google reviews, there are four primary strategies for complaint handling, namely:



Source: Juliana, 2025

1. Prompt and Responsive Strategy

Customers expect their complaints to be handled immediately and efficiently. Delays in response can exacerbate dissatisfaction, necessitating that companies have systems that support rapid complaint resolution (Juliana, 2025).

Research indicates that BSI KCP Madiun Caruban's customer service provides prompt and clear initial responses. However, resolution of certain cases remains suboptimal due to lengthy processes involving external parties (N. J. Kristanti, 2026). These findings are reinforced by interviews with customers, which show that the initial service is already good (Z. Kurniawati, 2025). Customers also stated that the lengthy resolution time of 14 to 28 working days, along with the less-than-prompt call center response, causes concern (Kurniawanto, 2026). Google documentation data also shows several customer reviews mentioning that the service process is quite lengthy (Lail, 2024). Furthermore, it causes customers to wait a long time before obtaining a resolution (Setyawan, 2024). Serta kurang memuaskan nasabah (A. M, 2026). The researcher's observations also indicate that although officers are responsive and communicative, the resolution time remains a primary concern for customers (N. A. Widia, 2025).

The study indicates that customer satisfaction is not yet fully optimized despite the well-regarded initial service. However, the lengthy resolution process of 14–28 working days creates a gap between the quality of initial interaction and the final service outcome, triggering customer concern. This research highlights a discrepancy between theory and practice: while theoretical complaint handling should enhance satisfaction through speed and precision, this is not yet fully realized in practice (Juliana, 2025). Consequently, although initial interactions meet expectations, resolution delays remain the primary factor in declining satisfaction.

2. Empathy and Personal Approach Strategy

An empathetic attitude is key to repairing relationships with customers. It involves active listening and understanding the customer's perspective. A personal and empathetic

approach is capable of de-escalating emotions and demonstrating corporate care (Juliana, 2025).

Research findings at BSI KCP Madiun Caruban indicate that customer service allows customers to fully voice their complaints without interruption, maintains a calm demeanor, and seeks to understand their emotional state. Additionally, customer service builds rapport with customers by providing personal contact details, making it easier for them to follow up on the progress of their complaints (N. J. Kristanti, 2026). This statement is reinforced by customers who stated that they felt heard and were served with patience (Z. Kurniawati, 2025). Customers also became calmer after receiving clear explanations, despite having to wait for the resolution process (Kurniawanto, 2026). The researcher's observations also show that customer service prioritizes the emotional comfort of customers with a friendly attitude, polite language, and soothing communication, so that customers who were initially panicked or tense become more stable (N. A. Widia, 2025).

The study indicates that the empathy strategies and personal approaches implemented have a positive impact on customer satisfaction. Empathy demonstrated through active listening, understanding the customer's condition, and addressing emotional aspects is proven to enhance satisfaction. Furthermore, a personal approach strengthens the relationship between the bank and its customers, creating a more comfortable service experience. These findings align with the theory stating that empathy and personal engagement are vital factors in increasing satisfaction and improving customer relations (Juliana, 2025). Consequently, the implementation of these strategies at BSI KCP Madiun Caruban is consistent with the applied theoretical framework.

3. Strategy of Providing Appropriate and Fair Solutions

The solutions provided must be tailored to the type of problem faced while considering the expectations and needs of the customer. Furthermore, the offered solutions should be fair and proportional, for instance, through product replacement, refunds, or other appropriate compensation (Juliana, 2025).

Findings at BSI KCP Madiun Caruban indicate that customer service provides solutions tailored to the specific type of customer issue, accompanied by clear explanations regarding potential outcomes, whether in the form of a refund, an investigation process, or specific conditions such as fraud where a refund may not be possible. Additionally, customer service provides education to customers regarding phishing risks and the importance of maintaining personal data security (N. J. Kristanti, 2026). These findings are reinforced by interviews with customers who stated that the explanations provided helped them understand the situation and gave a clear picture of the possible result. These findings are corroborated by customer interviews, which indicate that the explanations provided help clarify the potential outcomes they might receive (Z. Kurniawati, 2025). Customers also expressed that customer service strives to foster a sense of trust even though the resolution process takes time (Kurniawanto, 2026). The researcher's observations also show that officers first identify the problem before determining a solution, explain the process in detail, and provide education as a preventive measure to ensure similar issues do not recur (N. A. Widia, 2025).

The study demonstrates that the solution-oriented strategies for complaint handling at BSI KCP Madiun Caruban are implemented accurately, transparently, and in accordance with customer conditions. Customer service provides not only relevant solutions but also honest communication regarding potential outcomes and education on transaction security, thereby enhancing customer understanding. This research confirms alignment with the theory that providing clear, fair, and transparent solutions is a vital factor in increasing customer trust and satisfaction (Juliana, 2025). Consequently, although initial interactions meet expectations, delays in resolution remain the primary factor behind declining customer satisfaction. This indicates that response speed is crucial in maintaining long-term customer trust.

4. Follow-up Strategy

After the complaint resolution process is completed, the company needs to conduct a follow-up to ensure that the customer is truly satisfied with the results provided. This follow-up serves as a tangible form of the company's commitment to maintaining customer satisfaction, while also playing a vital role in building and enhancing long-term customer loyalty (Juliana, 2025).

Findings at BSI KCP Madiun Caruban indicate that customer service implements follow-up efforts after complaint resolution by re-contacting customers to ensure the problem is completely resolved and to inquire about the customer's level of satisfaction. Additionally, customer service provides supplementary information and offers relevant products as a form of ongoing attention to the customer. (N. J. Kristanti, 2026). These findings are reinforced by interviews with customers, stating that follow-up actions make them feel valued and enhance their trust in the bank's services (Z. Kurniawati, 2025). Customers also feel comfortable because the communication is conducted politely without coercion (Kurniawanto, 2026). Observations show that customer service actively maintains communication after complaint resolution, ensuring results are received and understood, and building better relationships through follow-up communication (N. A. Widia, 2025).

The research findings indicate that the follow-up strategy is a form of genuine attention that has a positive impact on customer satisfaction. Customer service does not merely settle administrative aspects but also conducts follow-up communication to ensure customer satisfaction, thereby fostering a sense of being valued and cared for. This finding confirms alignment with the theory stating that follow-up is an essential part of service quality in maintaining satisfaction and building customer loyalty. Consequently, the follow-up strategy at BSI KCP Madiun Caruban is in accordance with theoretical concepts and plays an important role in creating satisfaction and long-term relationships with customers.

Analysis of the Effectiveness of Complaint Handling Strategies Implemented by Customer Service in Enhancing Customer Satisfaction at BSI KCP Madiun Caruban

The data analysis of this study aims to measure the effectiveness of the complaint handling strategies implemented by BSI KCP Madiun Caruban in enhancing customer satisfaction. The strategies examined include promptness and responsiveness, empathy and a personal approach, the provision of appropriate and fair solutions, and follow-up after complaint resolution, which collectively demonstrate that customer complaints are handled seriously and shape the service experience perceived by the customer. The effectiveness of implementing these strategies in increasing customer satisfaction can be observed through several key indicators, namely:



Source: Asti Musman, 2024

1. Alignment with Expectations: Customer satisfaction can be measured by the degree of alignment between the company's actual performance and customer expectations. Customer expectations reflect an evaluation of product or service performance, which can result in

satisfaction (performance exceeds expectations), neutrality (performance meets expectations), or dissatisfaction (performance falls below expectations).

2. **Interest in Returning:** This indicator assesses customer satisfaction through the tendency to make repeat purchases or reuse services in the future. The higher the interest in returning, the greater the likelihood that customers will maintain their banking activities at the same institution.
3. **Willingness to Recommend:** Customer satisfaction can also be measured by the willingness to recommend products or services to others, such as family, friends, or associates. The higher the level of satisfaction, the greater the tendency for customers to provide positive recommendations (Musman, 2024).

Based on these concepts, the subsequent analysis will link the complaint handling strategies implemented by customer service with the indicators of customer satisfaction effectiveness:

1. Prompt and Responsive Strategy

Research findings at BSI KCP Madiun Caruban indicate that complaint handling speed has not yet fully met customer expectations (N. J. Kristanti, 2026). This is corroborated by customers who, despite describing the service as friendly and professional, expressed concern over lengthy resolution durations, particularly in urgent situations (Z. Kurniawati, 2025). Furthermore, customers identified resolution time as the primary factor influencing satisfaction levels, even when general service quality is rated positively (Kurniawanto, 2026). Observations confirm that while complaint handling strategies effectively make customers feel valued, relatively long wait times remain a significant hurdle that triggers uncertainty and impacts overall satisfaction (N. A. Widia, 2025).

This study assesses the extent to which swift and clear handling strategies meet the indicators of customer satisfaction, as follows:

- a. **Conformance to Expectations:** Not yet fully effective; while general service meets expectations through friendliness, empathy, and clear communication, the lengthy resolution duration results in suboptimal alignment with customer expectations.
- b. **Revisit Intention:** Effective; high-quality service and professional conduct ensure that customers remain comfortable returning to use the services.
- c. **Willingness to Recommend:** Not yet fully effective; the prolonged resolution process negatively influences the customers' willingness to recommend the bank to others.

The study indicates that the swift and clear handling strategies at BSI KCP Madiun Caruban are not yet fully effective, despite operating according to procedures. A gap remains between customer expectations regarding service speed and the actual experience, which impacts overall satisfaction levels. Therefore, the speed of resolution must be improved to ensure that every issue is addressed in the shortest time possible. This is crucial to ensure that expectations are met, repeat visit intentions are secured, and the willingness to recommend is maximized, ultimately enhancing overall customer satisfaction.

2. Empathy Strategies and Personal Approaches

Research findings at BSI KCP Madiun Caruban indicate that customer responses to empathetic service tend to be highly positive. Customers feel confident that their problems will be resolved immediately (N. J. Kristanti, 2026). This is corroborated by customers who reported feeling seriously listened to and not ignored; they became calmer after receiving patient and clear explanations (Z. Kurniawati, 2025). Furthermore, customers felt that the attention provided enhanced satisfaction because they felt valued and prioritized, thereby fostering trust in the quality of service (Kurniawanto, 2026). Observations showed that customers' facial expressions, which were initially tense, became more stable as the interaction progressed, indicating that an empathetic approach effectively creates composure during the service process (N. A. Widia, 2025).

This study assesses the extent to which empathy strategies and personal approaches in complaint handling meet the indicators of customer satisfaction:

- a. Conformance to Expectations: Effective; empathy strategies align with customer expectations. This indicates that the service meets or exceeds expectations, directly increasing customer satisfaction.
- b. Revisit Intention: Effective; a comfortable service experience encourages customers to continue using the services in the future.
- c. Willingness to Recommend: Effective; the perceived satisfaction encourages customers to recommend the bank to others, thereby building BSI's positive reputation through word-of-mouth.

The study shows that the empathy and personal approach used by BSI KCP Madiun Caruban's customer service effectively increase customer satisfaction. By caring, listening to complaints, and calming the customers' emotions, the service meets their expectations. The customer service also builds a good relationship with the customers. Customers who feel valued are more likely to perform repeat transactions and recommend BSI to others. Therefore, this empathy strategy successfully meets all three effectiveness goals: meeting expectations, encouraging return visits, and gaining recommendations.

3. Strategies for Providing Appropriate and Fair Solutions

Research findings at BSI KCP Madiun Caruban indicate that staff strive to provide solutions tailored to the customer's specific issues while explaining the resolution process in a clear and easy-to-understand manner (N. J. Kristanti, 2026). This is corroborated by customers who stated that the explanations provided helped them understand the situation and feel more composed, thereby increasing satisfaction with the service received (Z. Kurniawati, 2025). Furthermore, customers felt that the clarity and appropriateness of the solutions were vital factors in forming a positive perception of the service (Kurniawanto, 2026). Observations showed that clear and transparent communication facilitated the resolution process and enhanced the customer's sense of security and satisfaction, particularly when the solutions provided were deemed appropriate and fair (N. A. Widia, 2025).

This study assesses the extent to which strategies for providing appropriate and fair solutions in complaint handling meet the indicators of customer satisfaction:

- a. Conformance to Expectations: Effective; customers received complete and clear information that met, and in some cases exceeded, their expectations.
- b. Revisit Intention: Effective; appropriate solutions foster customer trust, encouraging them to continue using the services in the future.
- c. Willingness to Recommend: Effective; a positive and transparent problem-solving experience encourages customers to share positive information with their peers.

The study indicates that providing appropriate and fair solutions is effective in increasing customer satisfaction at BSI KCP Madiun Caruban, as it builds trust, reduces anxiety, and strengthens loyalty and positive recommendations. Solutions delivered clearly and accurately make customers feel treated professionally and fairly. Moreover, precision in decision-making helps expedite complaint resolution, thereby reducing perceived uncertainty. The effectiveness of this strategy is characterized by its alignment with customer expectations, fostering loyalty, and driving positive word-of-mouth. Therefore, the strategy of providing convincing explanations effectively fulfills all indicators of effectiveness.

4. Follow-up Strategies

Research findings at BSI KCP Madiun Caruban indicate that staff perform follow-ups by providing ongoing communication and proactively updating customers on the progress of their complaints (N. J. Kristanti, 2026). This is corroborated by customers who stated that they felt more valued and appreciated because they received continuous information without having to initiate contact themselves (Z. Kurniawati, 2025). Furthermore, customers felt more

confident that their complaints were being handled properly, which increased their satisfaction with the service (Kurniawanto, 2026). Observations showed that consistent follow-up communication fosters better interaction between customers and service staff. Customers appeared calmer and more trusting as they received clear information regarding the progress of their complaints (N. A. Widia, 2025).

This study assesses the extent to which convincing follow-up strategies in complaint handling meet the indicators of customer satisfaction:

- Conformance to Expectations: Effective; follow-up actions demonstrate genuine concern for the customer, meeting their expectations for responsive service.
- Revisit Intention: Effective; the follow-up provided makes customers feel secure and comfortable in continuing repeat transactions after receiving certainty.
- Willingness to Recommend: Effective; ongoing interaction increases the likelihood of customers recommending BSI because they feel their voices are heard.

The study demonstrates that the active and continuous follow-up strategies implemented by BSI KCP Madiun Caruban's Customer Service are proven effective in increasing customer satisfaction. By utilizing WhatsApp and official contact channels, the bank demonstrates genuine care for its customers. Clear and responsive follow-ups provide a sense of security, strengthen trust, and encourage customers to continue using the services and recommend them to others. This strategy meets customer expectations, maintains their interest in future transactions, and enhances their willingness to recommend BSI.

The Impact of Customer Service Complaint Handling on Customer Satisfaction at BSI KCP Madiun Caruban

This analysis examines the impact of complaint handling conducted by customer service on customer satisfaction levels at BSI KCP Madiun Caruban, focusing on changes in customer attitudes and behavior after receiving service during the complaint resolution process. Four key impacts of complaint handling on customer satisfaction can be identified, namely:



Source: Kasmir, 2012

1. Demonstrating Loyalty to the Bank

Loyalty is defined as the tendency of customers to continue using the same bank's services with a low probability of switching to another bank (Kasmir, 2012).

Research findings at BSI KCP Madiun Caruban indicate that customers who are satisfied with the overall service tend to become more loyal (N. J. Kristanti, 2026). This statement is reinforced by customers who expressed that their positive transaction experiences encourage them to remain loyal to the bank's services. This proves that the quality of initial interactions significantly determines customer loyalty (Z. Kurniawati, 2025). Furthermore, customers stated that satisfaction gained through effective and transparent communication fosters trust, leaving them with no reason to migrate to another bank (Kurniawanto, 2026). Observations also show that satisfied customers tend to maintain their banking activities as usual (N. A. Widia, 2025).

The study demonstrates that customer satisfaction is proven to be the primary factor in strengthening customer loyalty at BSI KCP Madiun Caruban. Complaint handling that is swift, clear, and empathetic fosters a sense of being valued, secure, and comfortable, thereby increasing customer trust in the bank's services. This aligns with the theory of complaint handling impacts, which states that satisfaction is the foundation of loyalty, reflected in the customer's tendency to continue using the same service (Kasmir, 2012). Consequently, effective complaint handling at BSI KCP Madiun Caruban fosters long-term loyalty and reinforces positive perceptions of the bank's service quality.

2. Reusing the Same Services

Satisfaction with the services received encourages customers to repeatedly utilize the bank's services in the future (Kasmir, 2012).

Research findings at BSI KCP Madiun Caruban indicate that customers who are satisfied with specific services, such as savings or transfers, tend to reuse those same services (N. J. Kristanti, 2026). This is corroborated by customers who revealed that they routinely use certain services because they find them practical, secure, and easy to understand (Z. Kurniawati, 2025). Furthermore, customers expressed confidence that every transaction will proceed smoothly, eliminating concerns when performing repeat transactions (Kurniawanto, 2026). Observations showed that several customers returned to conduct transactions for the same products without requiring detailed re-explanations (N. A. Widia, 2025).

The study demonstrates that customer satisfaction not only generates a positive perception of the bank but is also reflected in consistent service reuse behavior at BSI KCP Madiun Caruban. Clear, empathetic, and professional service builds trust and a sense of security, ensuring customers that every transaction will be handled properly, efficiently, and responsibly. This research aligns with the theory stating that satisfaction encourages the reuse of products or services (Kasmir, 2012). Consequently, customer satisfaction at BSI KCP Madiun Caruban significantly influences loyalty through the tendency toward sustainable service usage.

3. Utilizing Other Services Available at the Same Bank

Satisfaction has an impact on banking activities, leading to more diversified use of products and services within a single institution (Kasmir, 2012).

Research findings at BSI KCP Madiun Caruban indicate that customers who are satisfied with one service usually become interested in trying other services, such as opening Hajj savings or gold savings (*e-mas*) (N. J. Kristanti, 2026). This is corroborated by customers who initially only held a regular savings account but, after feeling satisfied, began utilizing additional products like *e-mas* (Z. Kurniawati, 2025). Furthermore, other customers stated that while they initially only had basic savings, they have now opened Hajj savings accounts (Kurniawanto, 2026). Observations showed that after completing a transaction, customers often inquire about additional services and appear more open to suggestions when explanations are provided in a friendly and easy-to-understand manner (N. A. Widia, 2025).

The study demonstrates that customer satisfaction at BSI KCP Madiun Caruban not only encourages service reuse but also promotes the expanded utilization of other products and services within the same bank, such as hajj savings, gold savings, and mobile banking. This research aligns with the theory stating that customer satisfaction drives the use of various banking products and services (Kasmir, 2012). Consequently, optimal service not only retains customers but also expands the long-term relationship between the customer and the bank.

4. Voluntarily Sharing Positive Experiences with Others

Customer satisfaction regarding the quality of a bank's service leads to personal recommendations without the need for promotional costs (Kasmir, 2012).

Research findings at BSI KCP Madiun Caruban indicate that customers who feel satisfied often share their positive experiences with family, friends, or colleagues voluntarily

(N. J. Kristanti, 2026). This is corroborated by statements from customers who expressed that they shared their positive experiences with others because they felt well-served (Z. Kurniawati, 2025). Furthermore, customers stated that they have recommended their positive experiences to other parties (Kurniawanto, 2026). Observations also show the presence of new customers coming to the bank based on recommendations from relatives or friends, which serves as tangible evidence of the positive impact of customer satisfaction (N. A. Widia, 2025).

The study demonstrates that customer satisfaction serves as a medium for indirect promotion through word-of-mouth. Service that is clear, empathetic, and professional encourages customers to voluntarily recommend the bank to family, friends, or associates. These findings align with the theory stating that a customer's positive experience drives the voluntary spread of recommendations (Kasmir, 2012). Consequently, customer satisfaction at BSI KCP Madiun Caruban becomes a strategic factor in expanding the bank's network of trust within the community.

CONCLUSION

This conclusion is based on the research findings regarding customer complaint handling strategies implemented by the customer service at BSI KCP Madiun Caruban, along with recommendations for relevant parties and future researchers:

1. The complaint handling strategies at BSI KCP Madiun Caruban ranging from responsiveness and personal empathy to consistent follow-ups are generally well-implemented and align with existing theories. However, these strategies have not yet fully succeeded in maximizing customer satisfaction. The primary obstacle is the resolution process, which still takes a considerable amount of time. Even though the staff is very friendly, customers remain less than satisfied if they must wait too long for a final result. Therefore, BSI KCP Madiun Caruban needs to speed up the resolution process by improving its Service Level Agreements (SLA) to ensure that overall customer satisfaction is truly optimized.
2. Responsive and proactive strategies are not yet fully effective, as they have not fulfilled the indicators of conformance to expectations and willingness to recommend, despite positive initial service ratings. Conversely, strategies involving empathy, the provision of fair and appropriate solutions, and consistent follow-up have proven effective in increasing customer satisfaction. This indicates that the quality of interaction and clarity of service are key to building trust. Consequently, BSI KCP Madiun Caruban should develop a digital-based complaint monitoring system to enhance transparency, security, and customer satisfaction.
3. Effective complaint handling impacts customer satisfaction, as evidenced by customer loyalty, service reuse, the expanded utilization of products, and the voluntary spread of positive recommendations. Customer satisfaction functions as an indirect promotion that strengthens the bank's image and public trust. Therefore, the bank needs to maintain its existing service quality while optimizing weaker aspects. Furthermore, future researchers are encouraged to expand this study using quantitative approaches to measure the levels of influence more precisely.

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