

## EXPLORING COMPLAINT AND COMPLAINT MANAGEMENT ON INDONESIA'S BANKING INDUSTRIES

Faizatul Hiqmah

### ABSTRACT

*This study aims to investigate the types of complaints filed by bank customers in Indonesia through their twitter accounts. In addition, this study also investigates the pattern of response or complaint handling shown by banks through their twitter accounts. This study focuses on the structure and frequency of the strategies used, including formality, use of non-standard structures, and apologies. The results of this study indicate that complaints from bank customers in Indonesia submitted through twitter accounts are dominated by complaints about services. Meanwhile, banks in Indonesia tend to use almost the same pattern in responding to these complaints. The implication of this research is that banks can use the results of this study to understand the types of customer complaints, develop appropriate complaint handling efforts, and expand appropriate service recovery and brand credibility strategies.*

Keywords: twitter, complaint, complaint handling, bank, interactional patterns

### INTRODUCTION

The development of digital technology allows consumers to convey responses to certain events, situations, products, or services through social media, such as Twitter, Facebook, Instagram, and others. Research shows that the positive and negative responses shown by consumers on social media have a big influence on the company's reputation and product sales (Dijkmans et al., 2015; Ramanathan et al., 2017).

Organizations or companies are expected to be able to communicate online with their customers by responding to customer questions or providing services with an emphasis on joint experiences and feedback (Zerfass, et al., 2014). A survey conducted on 422 consumers who submitted complaints via Twitter showed that 46% of them expressed dissatisfaction with the responses or handling of complaints shown by the company (Istanbulluoglu, 2017).

Responding to complaints through social media to satisfy consumers is important for the company, not only to maintain public perception, but also to maintain the company's reputation. Social media provided by an organization is generally made to be visible to the public so that all feedback, including complaints, can be seen by all internet users. This is the main difference with complaints submitted traditionally via telephone, email, or mail which can only be accessed by certain parties (Einwiller and Steilen, 2014). The purpose of uploading complaints on social media is so that complaints about the dissatisfaction experienced can get support from other stakeholders who feel the same way. In fact, research on crisis communication shows that information disseminated by third parties through social media can trigger the emergence of public emotions, such as anger, humiliation, and feelings of dislike, especially when the crisis originates internally (Jin et al., 2014). If other communities join the complaint, the consequence is called an "online firestorm" (Pfeffer et al., 2014).

Complaints shown through social media are an early warning signal that requires companies or organizations to take recovery steps. Apart from crisis prevention management and risk control, complaints also provide opportunities for organizations. Effective complaint management will have a positive effect on customer satisfaction, WOM, and repurchase from complainers. When online complaint management is successfully implemented, such as the interaction shown by the organization to respond to complaints submitted on social media, this will have a positive impact, especially for anyone who visits the same page (Einwiller and Steilen, 2014).

In exploring consumer perceptions and consumer complaints, most studies use sentiment analysis, including in the banking sector (Alamsyah et al., 2017; Setiawan and Legowo, 2020). However, there are still only few studies that specifically explore the types of complaints submitted by customers through Twitter accounts and how the interaction patterns shown by bank accounts in responding to these complaints (Tereszkiewicz, 2020). Based on the explanation above, therefore, this research specifically aims to explore the types of customer complaints and how the interaction patterns are shown by emphasizing apologies as part of complaint management practices based on a study conducted by Page (2014).

### THEORITICAL BACKGROUND

#### *Complaint behavior through social media*

The availability of various social media platforms, such as Twitter, Instagram, Facebook, Youtube, and other platforms, makes it easier for consumers to submit complaints quickly. Complaints via social media are defined as consumer complaints for service failures addressed to the service provider via social media (Balaji et al., 2015). Consumers perceive that complaining through social media helps them to quickly release feelings of anger or frustration because the service they receive is not as expected (Antonetti, 2016). This is what makes many companies, government organizations, and non-governmental organizations have official social media so that consumers can easily submit complaints and companies can handle them quickly (Balaji et al., 2015; Juliarta et al., 2019).

Quick and precise handling of complaints submitted through social media has many benefits. First, it prevents consumers from stopping the use of the products they have used so far (Juliarta et al., 2019). They think the service provider has acted fairly by acknowledging the shortcomings of their product or service and trying to fix it (Balaji et al., 2015). Second, it can make consumers who submit complaints turn around by giving positive comments which are also conveyed through social media because consumers think that the product provider is reliable (Juliarta et al., 2019). Third, it can foster trust among consumers because providers have quality products and increase the desire to continue to use them in the future (Juliarta et al., 2019).

Apart from the benefits of managing complaints through social media, literature studies show that research on complaints through social media still needs further attention. The trend of complaints through social media continues to increase but research on this issue is still limited (Javornik, 2020). This makes complaints on social media not well understood and many companies and non-business organizations fail to manage their reputation (Javornik et al., 2020). Specifically, complaints on social media about financial services have not received adequate attention compared to complaints on social media related to hotel services (Jin dan Lu, 2020). Referring to the failure in managing financial service complaints on social media that can damage consumer confidence in the national financial system (Juliarta et al., 2019), it is necessary to do research on complaints through social media related to financial services, such as in banks and insurance.

### **Company Response to Customer Complaints**

The company's response to customer complaints is defined as the company's desire to respond quickly to consumer needs and complaints (Einwiller and Steilen, 2014). The results of previous studies indicate that the level of customer satisfaction with handling of complaint is determined by the type of response shown by the company (Einwiller and Steilen, 2014). There are 6 dimensions of responses shown by the company to complaints submitted by customers. (1) Redress: the benefits that consumers get from the complaints submitted (compensation, replacement, repair, refund). (2) Apologies: recognition of the inconvenience experienced by the customer that has an impact on psychological compensation. (3) Credibility: providing an explanation of the problems encountered, explaining the causes of the problems, and preparing strategies that will be carried out by the company so that these obstacles are not experienced again by consumers. (4) Attention: interpersonal communication and interaction shown by the company. (5) Facilitation: policies and procedures in place to support customers who make complaints. (6) Timeliness: the speed with which the company responds to complaints.

Previous studies focused on consumer reviews published on different sites by looking at the structure of online complaints, complaint strategies, and the meaning of expressing evaluations and authority (Sparks and Browning 2010; Vásquez 2011). In addition, previous research highlighted the significant impact of negative reviews so that proper feedback and complaint management are considered as good marketing tools in showing the company's concern (Zhang et al. 2011; Creelman, 2015). Several studies show that the company's response in dealing with negative complaints consists of requesting for more complete information, acknowledging and thanking the complaint, promising corrective action, providing compensation, apologizing, providing further explanation, and expressing justifications or denials (Coyle et al. 2012; Zhang and Vásquez 2014; Einwiller and Steilen 2015; Sparks and Bradley 2017). In particular, Page (2014) conducted research on complaint management on Twitter by examining corporate apology acts in this medium. In this regard, Page (2014) analyzed apology with the framework proposed by Blum-Kulka et al. (1989) and interpreted the strategy with reference to Benoit (1995). The framework proposed by Page (2014) shows that apologies consist of Illocutionary Force Indicating Device (IFID), responsibility, explanation, offer to improve, and promise to take corrective action, which act as strategies that help the company to improve its reputation.

### **METHODOLOGY**

The data analyzed in this study were obtained from tweets originating from banking accounts in Indonesia and tweets addressed to these banking accounts. Tweet postings were limited to complaints submitted by customers and the responses given by the banking accounts to customer complaints.

The analysis of tweets in this study was limited to the use of the data collection period from November 2020 to January 2021. In the sense that this study took complaints tweets submitted by customers to the bank in that period and data showing responses to complaints given by banking accounts in the same period. This study aims to explore what complaints are submitted by customers regarding banking services via Twitter and how banks manage responses to these complaints, so a non-rigid data retrieval process is allowed.

The data retrieval process was carried out with the help of machine learning facilitated by Drone Emprit Academy, a system developed by Media Kernels, using the Application Program Interface (API) service from the Twitter platform to collect real-time conversations using the streaming method (Laagu & Arifin, 2020). By entering the keyword "bank complaints" during the period November 2020 - January 2021, 1244 tweets were obtained, both in the form of customer complaints and responses given by banks. The data were then processed to see if there were duplicate tweets, tweets from bot accounts, tweets from fake banking accounts, tweets containing promotions, or tweets containing things that were not in accordance with the purpose of this research, which were then deleted. Finally, 467 tweets were obtained that could be analyzed further. These tweets were then divided into 2 categories: tweets containing customer complaints and tweets containing responses given by banks to customer complaints.

Data analysis in this study consists of structural component analysis and pragmatic component analysis in tweets. This study focuses on complaints management strategies with particular attention to the act of apologizing. This analysis emphasizes this action because apology plays an important role in customer care interactions. In services, apology is the main strategy that compensates consumers for service failures (Marquez Reiter, 2008). More specifically, this analysis is carried out with reference to the framework developed by Page (2014). With this approach, each message is coded according to the apology structure. The

analysis in this study uses an apology expression or called Illocutionary Force Indicating Device / IFID (Cohen and Olshain, 1981). This analysis is also used to look at requests and offers for help, both of which are follow-up actions of an apology and a stand-alone complaint response strategy (Tereszkiewicz, 2020).

This study also analyzes other speech acts, such as denial or disagreement with consumers, the use of greetings, and the use of emoticons. In addition, this study also analyzes the stylistic and structural aspects of posted tweets, such as the complexity of tweets, the use of formal and informal language, non-standard elements, and code-switching. This study is also based on the politeness theory developed by Brown and Levinson (1987). This analysis is based on the concepts of positive and negative politeness and positive and negative views in investigating the pragmatic impact of strategies used in interactions. In this analysis, usernames and phrases indicating names are omitted from the sample for privacy purposes.

## RESULTS AND DISCUSSION

This section discusses tweets containing complaints and the strategies that are most often shown to respond to these complaints, which are indicated by the structure of the tweet, addressing terms, apology acts, offers of help and assistance, performative requests, denial and disagreement, and formalities.

### Customer complaint pattern

The following table shows the things that become a concern for customers when they complain about services via twitter. From November 2020 to December 2021, there were 157 complaints regarding service accessibility, troubled ATMs, transaction fees, transaction failures, loss of funds, security and privacy, handling of Covid-19, customer personal complaints, services, account opening, fraud, and handling time. Details of customer complaints are summarized in the following table:

| Types of Complaints          | Number |
|------------------------------|--------|
| Service accessibility        | 18     |
| Troubled ATMs                | 5      |
| Transaction fee              | 7      |
| Transaction failure          | 7      |
| Loss of funds                | 18     |
| security and privacy         | 21     |
| Handling of Covid-19         | 1      |
| Customer personal complaints | 32     |
| Services                     | 42     |
| Account opening              | 2      |
| Fraud                        | 1      |
| Handling time                | 3      |

Source: Research Results (2021)

From the table above, the most complaints made by customers are about services, or as many as 42 tweets complaining about the services provided by the bank. These complaints are mainly due to the inappropriate and convoluted handling of complaints, and complaints submitted via twitter but are responded to by fake accounts. For example:

*For admin of @XXXXX, just an input, please provide a different customer service line for customer complaints, and don't mix it up with the line for the Presidential Productive Assistance for Micro Business (BPUM). The queue becomes very long and it takes a long time. Please, we still have many other activities.*

*@XXXX I have a complaint regarding double banking transactions. Where should I go? The customer service, with the name XXX, is very fierce. Thx*

*@XXXX Weekends. The bank is in error. I want to complain but it's hard. I complained to bank XXX but was immediately infiltrated by a fraudster. I had sent a message via WA to that number... @XXXX @XXXX and I just realized that the account didn't have a blue tick...*

The next complaint that many customers submit is a customer's personal complaint. This complaint is a personal complaint that is felt by the customer but is not directly addressed to a particular bank account. This complaint is also an expectation to the bank for certain services. For example:

*I just printed a saving book at Bank XXXX and it was very fast, but other services had to queue up. Bank XXXX is closed due to renovation. I would like to request a detailed report of incoming transactions. Which branch of Bank XXX has fast service and does not need to queue?*

@XXXX This is similar to other services. If I want to open a bank account, I always pay attention to customer service and the teller. If the service is good and friendly, I will open an account there... ha ha..

This must also be accompanied by education to the beneficiaries who are still technologically backward or have never used banking services before @XXX

@XXX @XXX I still use Bank XXXX because Bank XXX is still not able to provide good service as Bank XXXX does. Hoping that Bank XXX can immediately provide services as provided by Bank XXXX

The 3rd most complaints are complaints about security and privacy. A total of 21 customers complained about this problem, especially regarding personal data and fake accounts in the name of official bank accounts. For example:

Because I was curious about digital banking services, I tried to open an account at Bank XXX, especially since there was a free overseas transfer service, but I was disappointed and now I'm worried about the fate of my biometrics and ID card scans. Plus the account failed.

If you frequently submit questions/complaints/suggestions regarding banking services such as XXX or others via Twitter, make sure the bank account is an official account with a blue tick. Now there are a lot of fake accounts in the name of a bank that aims to deceive

There must be detailed information on the sender, account number, name of the account holder, and bank. Why is Bank XXX branch XXX unable to provide detailed information? Doesn't want to provide services (discrimination)?

Meanwhile, complaints regarding service accessibility and loss of funds are indicated by the following tweets:

@XXX I'm frankly tired of bank XXX. If the number of customers increases, the digital services should be maximized. Do not ask customers to go to the bank too often for trivial matters. I had better use the mobile banking of the bank next door. it's safe after updating the Android 11 OS. If there is an error, just go to the nearest ATM.

@XXX No need for my data. ouch. Don't care about customer complaints. @XXXGroup rejects ALL @XXX cards for XXX apps. @XXXgroup there is no trust that @XXXX is a secure bank.

Hello @XXX @XXXX, it's been 5 days, since Wednesday, my mobile banking can't login with the notification "Currently improving the service". Until now, there is even an increase in the potential to move to another bank.

@XXX I was one of the victims last Saturday. My balance in savings decreased by 10 million by taking 2.5 million 4 times. My position was in Jogja but the one who withdrew was at an ATM in Surabaya. On Monday, I went straight to Bank XXX to make a letter of complaint and a chronology to the center. My friend also had the same experience, luckily, he had an SMS banking notification, so it was discovered that there was a withdrawal. He used XXX, lost 10 million. Complained to the bank, but the bank said it was possible the ATM was copied. The money doesn't come back.

#### **Tweet structure**

From the results of data crawling, there were 310 tweets related to the responses given by banks to customer complaints via Twitter accounts. The following table shows the frequency of structural features sorted in tweets.

**Table 2. Frequency and Structure of Tweets**

| Feature                          | Number |
|----------------------------------|--------|
| Number of tweets                 | 310    |
| Number of words in corpus        | 9706   |
| Average number of words on tweet | 30,74  |
| Simple tweet                     | 215    |
| Complex tweet                    | 95     |

Source: Research Results (2021)

The number of corpus and the number of words in a tweet indicates the density, structural complexity, and complexity of the message. From the table above, the number of simple messages is much more than the number of complex messages. A simple message that is shown in response to a complaint is indicated by a short answer to the customer's complaint. Meanwhile, complex messages are marked with an apology sentence followed by the next steps to be taken by the bank or what the customer must do in solving the problem. Examples of simple messages are as follows:

@XXX Good afternoon Ms. XXX, for the activation of XXX Mobile, you can do it yourself. Enter the appropriate data at the time of registration. If there is a data change, please visit the nearest Bank XXX service office by bringing your ATM, ID card and savings book.

@XXXX We suggest you to repeat the transaction at Bank XXX ATM machines at other locations, or for easy transactions, please use Internet Banking or Mobile/SMS Banking services. Thx ~XXX.

@XXXX We suggest you to confirm with the sending bank so that you will be assisted in making a complaint report. Thank you –XXX.

Examples of complex messages:

@XXX Hi guys. Sorry, at this time, validation of assistance can still be done through the XXX Office, so it does not require a special place. However, this will be a valuable input for Bank XXX to improve service quality. Thx~XXX)

@XXXX Hi XXXX friends @XXXX sorry for the inconvenience. If there are problems with the Home Loan auto-debit, please contact the 24-hour Bank XXX Contact Center at XXX XXX or email XXX@XXX so that you can be assisted

@XXX Sorry for your inconvenience, Mrs. XXX. Please provide further information whether you have made a report regarding the complaint experienced. For information, Bank XXX's official Twitter accounts are @XXX, @XXX)

@XXX It's very unfortunate for the problems that Mrs. XXX is experiencing. We inform you that transfer transactions to other banks via XXX on XXX mobile are online. If the transfer has not been entered into the destination account, we recommend that you contact the XXX service

@XXX Good morning Sir. Thank you for contacting Bank XXX and sorry for the inconvenience experienced. So that your question or complaint can be followed up immediately, please submit it directly by contacting XXXX)

The tendency to post complex tweets and combine them with other different sentences in one message shows their concern for consumers, conveys willingness and readiness to help customers, and provides quick solutions. In addition, this also shows the existence of consumer-oriented interactions. This can be analyzed further by showing the frequency and structure of the response that shows complexity or simplicity.

#### Address Terms

The use of greetings in response to customer complaints is also an indicator that shows the complaint response strategy carried out by the company. From the data obtained, from a total of 310 replies given by banks to customer complaints, there were 103 tweets that responded to customer complaints by greeting Sir / Madam Meanwhile, there are 79 tweets showing greetings followed by the customer's name (eg Mr. Agus). There are 45 tweets that greet customers with special nicknames for certain banks (eg Guys, Friends, etc.) and 78 tweets that do not use greetings.

**Tabel 3. Address Term**

| Greeting          | Number |
|-------------------|--------|
| Greeting          | 103    |
| Greeting and Name | 79     |
| Name              | 3      |
| Special greeting  | 45     |
| Username          | 80     |

Source: Research Results (2021)

Examples of using greetings:

@XXX Good afternoon Sir/Madam, make sure the number registered on XXX Mobile is on SIM 1. For settlement, please visit the nearest Bank XXX service office. For further complaint information, please contact the call center of Bank XXX

@XXX OK, Bro/Sis, please call back then press number 3 for banking services or 2 for Credit Card services. Thx~XXX

Examples of using greetings and names:

@XXX Sorry for your inconvenience Mrs. XXX, please provide further information whether you have made a report regarding the complaint you experienced. For information, Bank XXX's official Twitter account is @XXX @XXX

@XXX With my pleasure, Mrs. XXX. We inform you that for transfer transactions to other banks with LLG services at XXX, funds can be received on the same day if the transaction is made before XXX o'clock

Examples of using special greetings:

@XXX Hi XXX Friends @XXX we apologize for your inconvenience in using Bank XXX services. Currently, the Open Account service is still under development. We suggest that you open a savings account at the nearest branch office

@XXX XXXX Friends, let's identify the official accounts of BANK XXX social media services, Twitter @XXX, @XXX, with blue ticks. Always be aware of information from fake Twitter accounts in the name of BANK XXX. Always healthy and successful

Examples of using the name:

*@XXX Good morning, XXX. Bank XXX has a WhatsApp service at number XXX. XXX also has Social Media. You can access official XXX Social Media accounts by clicking the following link: <https://xxx>*

*(@XXX Hi XXX, the transfer service of the national clearing system (SKN) to other banks on 28-30 December 2020 is normal, maximum until 16.30 Western Indonesia Time. Thank you*

Examples of mentioning a user name:

*@XXX If there are remaining funds in the account, the customer must make book-entry settlement to another Bank XXX account in the name of the person concerned. The maximum number of customers that can be served at each service office of Bank XXX adjusts to the maximum capacity in each service office*

*@XXX, Bank XXX never asks for customer personal data either via SMS, telephone, email, social media or other media. The official account of Bank XXX is blue ticked/verified and WhatsApp service on number XXX*

*@XXX We would like to inform you again regarding the top up problem, please update it first at the ATM of the XXX issuing bank and if the balance is still not updated, please contact the XXXX service*

The mention of the username indicates the adaptation of conventional social media practices and interactions. Meanwhile, the use of a more formal greeting with the mention of Sir/Madam or a special greeting for certain bank customers shows that there is an adaptation of greetings made when dealing with customers directly online. Where in the past, greeting narratives to consumers were dominated by mentioning usernames without using greetings.

The use of greetings in responding to complaints submitted via twitter shows that banks take a personalization approach, actively listen to customer complaints, attract or keep customers' attention, and carry out a binding function in maintaining contact with the interlocutor (Ozóg 1990, 29).

#### **Apology Acts**

Apologies in this analysis consist of the use of performative words (apologizing), such as statements of regret (we apologize), and apologies (sorry for the inconvenience). Performative words used are generalized statements (sorry for this condition) or in the form of statements acknowledging the negative character in the complaint (sorry for the inconvenience). From a total of 310 tweet responses, 269 tweets do not show an apology, while the other 41 tweets show an apology.

Examples of tweet responses that do not show an apology:

*@XXX Good afternoon Sir/Madam, make sure the number registered on XXX Mobile is on SIM 1. For settlement, please visit the nearest Bank XXX service office. For further complaint information, please contact the call center of Bank XXX*

*@XXX Hello Sir/Madam, if there is a transaction failure, you can confirm to Bank XXX call center service at phone number XXX or XXX / you can send a message with email address XXX*

Examples of tweet responses that show an apology:

*@XXX Good afternoon, @XXX. Sorry for your inconvenience. We will make this as our evaluation material to improve services in the future so that we can always provide excellent service*

*@XXX Hi Bro/Sis. Sorry for your inconvenience. Currently Top Up XXX is in the process of improving service quality. During the process, XXX Top Up cannot be done*

*(@XXX We are Sorry, Mrs. @XXX. If there is something you want to ask about XXX banking information or services, please Mention / DM us again. Always healthy, ma'am.*

Apologies show a consumer-oriented perspective and appreciation given to consumers. This indicates that the company focuses more on negative politeness and reduces the threats faced by consumers for violations that occur. Apologies have been considered as a tool to enhance the reputation and value of the company by consumers.

The expression of empathy shows an understanding of the situation experienced by the customer. It is designed to show concern and appreciation for customer dissatisfaction (Lubecka 2000). The expression of apology indicates an increasing orientation to consumers and a willingness to meet consumer needs. The data in this study indicate that the majority of banks still have not shown apology acts in responding to complaints submitted by customers.

#### **Offer of help and assistance**

Offers of assistance to solve problems faced by customers indicate readiness or promise to investigate and resolve customer problems. This statement can be used without the addition of other statements that often indicate a follow-up strategy on a particular request, which reduces the face-to-face threat experienced by consumers (Page 2014). The offer of assistance analyzed in this study consists of a promise to take corrective action, to check or investigate the reported issue and to resolve the problem.

In this study, the offer of assistance is shown in the following table:

**Table 4. Offer of help and assistance**

| Feature       | Yes | No  |
|---------------|-----|-----|
| Offer of help | 83  | 227 |

Source: Research Data (2021)

Examples of responses offering help:

*@XXX OK, Bro/Sis, please call back, then press number X for banking services or X for Credit Card services. Thx~Kimi*

*@XXX Hi Bro/Sis. Sorry for the inconvenience you have experienced. For checking, please inform via DM the details of your complaint*

An example of tweet response without offering help:

*@XXX Good morning Mr. XXX, sorry for your inconvenience. Due to the operational adjustment at Bank XXX, for the time being, we have not been able to process the XXX application submission service, even though through the office.*

### **Performative Request**

A performative request is expressed as a request to do something. In this study, the request includes a request to call a specific number to get further information including suggestions for corrective actions that the customer can take to resolve the problem. Of the 310 tweets analyzed, 162 tweets do not show performative statements and 148 tweets show performative statements. The most commonly found performative statement structure is [we suggest] + suggested actions for customers. This structure is considered polite and formal and indicates the distance between the interlocutors. This action is often demonstrated in interactions between participants in neutral relationships and in institutional discourse (Tereszkiewicz, 2020). In this context, the use of request denotes an act of avoiding to order a customer directly.

This statement shows that the communicator (in this case the bank employee) politely mitigates the request by showing help, promising corrective action, and explaining what needs to be done as part of the corrective action. This is thought to be capable of minimizing interruptions, mitigating request attempts, eliminating command-indicating tones, and increasing the politeness of requests.

Examples of tweet responses showing a performative request:

*@XXX Sir/Madam, you can make transactions at the nearest XXX bank or XXX ATM. Along with efforts to improve digital banking services and prevent the spread of Covid-19, we also advise you to make transactions on e-channel services*

*@XXX @XXX Hello Sir/Madam, to activate the online XXX debit service, it can only be done at the XXX branch office by bringing a saving book, XXX debit card and ID card*

Examples of tweet responses not showing performative requests are:

*@XXX Sorry for the inconvenience, you experienced. Bank XXX always provides the best service, Bro / Sis.*

*@XXX Hi XXX friends @XXX we want to inform you that the XXX Branch Office will not operate on December 24, 25, 26, 27, and 31, 2020. For general transactional services, please come on December 28-30, 2020.*

### **Denial and disagreement**

Actions in refusing and denying customer complaints are often assumed to be in the form of explicit denial where the speaker assumes there is no service failure. This statement is considered a less consumer-oriented action.

Based on the analyzed tweets, out of 310 tweets, there are only 2 tweets that show denial. However, the denial is conveyed in polite language and shows a desire to explore the problems experienced by the customer first, as shown in the following tweets:

*@XXX Hi Mr. XXX, currently the e-money top up service is in normal condition, to make sure we recommend that you do a physical check of the card through the nearest Bank XXX Branch Office by bringing your Identity Card, savings book, XXX debit card and XXX e-card. money. Thx*

*@XXX Hi Bro / Sis XXX, currently all E-channel services at Bank XXX are normal. If there are any problems related to ATM or banking details, please tell us via DM.*

## **DISCUSSION**

This study discusses how the interactional patterns experienced by customers for the complaints they submit to the banking industry accounts via Twitter. First, this study discusses the types of complaints that are mostly submitted by customers through their twitter accounts. Second, this study discusses how the interaction patterns shown by banking accounts in responding to their customers' complaints.

Several research results show that complaints about banking services are caused by several categories (Shams et al., 2020). Valenzuela et al., (2013) conducted a study on banking in Australia and stated that most of the complaints submitted to the banking industry in Australia were caused by failures that arose due to the inability of banks to fulfill their commitments and promises to

service, wrong transactions, lack of information regarding bank products and policies, unfriendly employees, and network disturbances. According to Singhal et al. (2013), service failures include failure of banking tools or machines, infrastructure failure, procedural failure, information failure, and response and feedback failure.

The results of this study indicate that most of the customers' complaints submitted through their twitter accounts are complaints about services, complaints about customers' personal experiences, and complaints about security and privacy. Complaints about services are mostly caused by improper and complicated handling of complaints and complaints submitted via twitter but are responded by fake accounts. The complaints experienced by customers themselves relate to complaints that are not submitted directly to the banking twitter account but are in the form of personal tweets that are submitted indicating service failures or hopes for service improvement. Another complaint is about security and privacy. The main problems experienced by customers are transaction failures and the emergence of fake accounts that often use banking names with the aim of deceiving customers through Twitter.

This study confirms the findings in the study conducted by Shams et al. (2020) that the main cause of customers submitting their complaints is dissatisfaction. Further, Singhal et al. (2013) stated that failure in banking services can trigger a negative impact for banks. Therefore, handling complaints is crucial.

This study also investigates how banks respond to complaints submitted by customers through their twitter accounts. The results of this study indicate that there are almost similar interaction patterns shown by banks in Indonesia in responding to customer complaints. The interaction patterns analyzed in this study are shown through the complexity of the posted tweet structure, the use of greetings, apology acts, offers of assistance, performative requests, and denial and disagreement. The results of the analysis above show that in responding to customer complaints, the majority of banks in Indonesia use a simple tweet structure by providing short answers to customer complaints, while in the use of greetings, there are various patterns of interaction. Some banks use special greetings and formal greetings, while others mention names directly or mention the customer's account in question. The use of the greeting itself shows personalization and attention to customers (Ozóg 1990). This study also explores the use of apology acts, where the majority of banks do not show apology acts when responding to customer complaints. Regarding offers of assistance in responding to customer complaints submitted, most banks do not use sentences that offer assistance in responding to customer problems. However, most banks use performative requests in responding to customer complaints. This structure is considered polite and formal, especially in institutional discourse (Tereszkiewicz, 2020). In addition, in responding to customer complaints, the majority of banks also do not show denial or disagreement in which the use of this structure is considered an act that is less consumer oriented (Tereszkiewicz, 2020).

Research on message structure in customer complaint response analysis will be more comprehensive if the research is conducted in a sequential context. Based on several message structures analyzed in this study, it shows that banks do not show customer orientation in responding to customer complaints. However, the strategy for handling customer complaints has many dimensions. As stated by Einwiller and Steilen (2014), there are 6 dimensions of response shown by banks to complaints submitted by their customers. (1) Redress, where the bank will provide compensation for the complaint submitted. (2) Apologies, where the bank recognizes the inconvenience experienced by the customer. (3) Credibility, where the bank explains the problems faced, the causes of the problems, and what the company will do so that these obstacles are no longer experienced by customers. (4) Attention, where the bank establishes communication and interaction with customers. (5) Facilitation, where the bank makes policies and procedures to support customers who make complaints. (6) Timeliness, where the speed of the bank in responding to complaints is very important. In addition, in analyzing the response structure to customer complaints, banks need to look at the context of the complaints submitted so that the analysis carried out will be more comprehensive.

## **CONCLUSION**

This study investigates the types of complaints submitted by bank customers via Twitter and how the bank responds to these complaints. The results of this study indicate that the complaints submitted by bank customers are dominated by complaints about banking services. This study also indicates almost the same patterns shown by banks in Indonesia in responding to customer complaints. Although the use of apology acts is still rarely found in the tweet structure for responding to customer complaints, most banks use performative requests to elaborate on complaints submitted by their customers. The use of performative requests shows a customer-oriented accommodative strategy. This strategy is also seen as having a positive impact on consumers (Sparks and Fredline, 2007; Levy et al. 2013; Einwiller and Steilen 2015; Ki and Ye, 2017).

This study has limitations because the types of tweets used to analyze complaints and responses are separate tweets, so it is difficult to show a causal relationship. In addition, the tweets taken in this study are not limited to service complaints experienced online or offline, but overall service complaints. Future research is expected to be able to distinguish complaints that are intended for online or offline services only. In addition, future research is also expected to be able to analyze synchronous tweets so that causal conclusions and more specific conclusions can be drawn.

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Faizatul Hiqmah  
*Universitas Hayam Wuruk Perbanas*  
*Jl. Wonorejo Timur, 16, Surabaya, Indonesia*  
*Email: faizatul@perbanas.ac.id*