

The Art of Complaints: Analysing Complaints Management from a Social Media Banking Account

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ABSTRACT

Banking institutions' handling of complaints in today's context has become one of the most highlighted areas in customer service. Customer complaints are the basis of any organisation, and an organisation's ability to handle its customers reflects the competitive spirit in the business area. The resolution quality is what makes an organisation different from the others. Every business entity has now used an advanced tool to create customer satisfaction, and social media is a tool that has become familiar and popular among the public. Considering these phenomena, the banking industry has adopted social media to communicate with its customers. Subsequently, there are thousands of complaints posted through the social media platform and viral issues in social media could damage the organisation, affecting the profit made. While a happy customer could spread the information to 10 people, an unhappy customer could spread that issue to thousands of people on social media in a matter of seconds. Thus, the banking institution must strategize its standard of procedure in handling complaints so it would be beneficial instead of damaging. The present paper will analyse the types of complaints made by customers through the banking social media platform and the type of resolution the institution gave to rectify and solve the complaints. Findings showed that the highest type of customer complaint would be related to a banking service issue, followed by delayed service, general information, and issues on a social media campaign. In contrast, the most used type of resolution would focus more on explaining the predicaments, followed by resolution quality, being courteous, apology and accessibility.

Keywords: *Banking Service, Customer Complaints, Complaint Handling, Social Media, Customer Satisfaction*

1.0 INTRODUCTION

Customer satisfaction is the main result of showing whether the organisation is successful or not. In today's world, where everyone's business is competitive, one crucial element to differentiate between one organisation and the other is the quality of customer service. According to Zaid et al. (2016), higher service quality will guarantee satisfied customers, and this would make the organisation preferable to the other. An unsatisfied customer, on the other hand, would tarnish the organisation's reputation. With today's human behaviour that is more straightforward from the older generation and the advancement of technology that would make any issue go viral with a click of a browser or fingertips, it can be said that customer care is one of the most adventurous and highlighted areas of any business entity. The main element of customer satisfaction is the service quality of the organisation (Karim & Mahmud, 2018). Service quality, on the other hand, is the evaluation made by the customers, consisting of their expectations and how good the service is being forwarded to them. To have good service quality, an organisation must comply and adhere to a particular set of standards and expectations that meet the customer's requirements. According to Sulaiman et al. (2021), customers mostly need two values: excellent performance and dependability. Hence, it is up to the organisation to strategize a standard of procedure that embodies these two critical values, and it is pivotal for them to gain their customer's loyalty.

In the present banking system, customer care is thoroughly essential. With the advancement of technology, complaints from customers come from every direction, no matter if it is a physical complaint or an online complaint. According to Nithya and Kurithika (2021), customer complaints are an integral part of any business entity, and they become one of the benchmarks that help the organisation to do better. In banking services, however, this statement is their "product" that needs to be sold. They are not only a profit-making institution, but rather, this organisation has embodied the "for the people" service by providing financial help. Shammout and Haddad (2014) mentioned that the first law of people-servicing is to do it right the first time. One thing that all banking institutions have in common is that, for them to maintain their profit, they must keep their customer satisfied. It is not a secret anymore that all banking institutions need to orient their strategies and focus more on customer loyalty (Šević et al., 2022). Eduran and Lorcu (2020) further elaborated that banks are businesses with a wide consumer portfolio, and continued loyalty will always be the main issue. In viewing the case of Malaysian banking institutions, as cited in an article written by Forrester (2023), Malaysia's banks have been working hard for the past two years to ensure that their Customer Experience Index (CX Index) increased steadily (The Association of Bank in Malaysia, 2017). The result showed three main factors interconnected with customer loyalty-banking services, customer service and branch experience. These factors rely heavily on how banks handle their customer care, be it on the offline or online medium. This is because, in customer care, the feedback garnered would help the bank retain existing customers and perhaps keep an eye on potential customers. In addition, in the current context of banks in Malaysia, the existence of Internet banking has made it two times harder for the management to handle complaints. The highlighted issue would be whether the consumers are satisfied and the benchmark or standard of procedure that can be used to calculate the level of satisfaction and dissatisfaction and consumer loyalty (Hong & Marimuthu, 2014).

The penetration of the Internet globally has caused all marketers to fully utilise the benefit that comes with it. This can also be applied to customer complaints; in the present modern world, people are growing exponentially excited about using the Internet because of easy access, and it is far faster to reach the target objective. According to Štríteský and Stránská (2015), the Internet has opened a more significant opportunity for organisations to control their relations and reputation, as communication becomes easier and does not cost too much, unlike the traditional settings. It can be said that today's relationship between the organisation and its consumer is more personal and up-close. Ozuem et al. (2021) specify that before the existence of the Internet, any dissatisfaction from the consumer failed to be delivered because of the process and costs that appear to be more complicated, and it will take them longer to have any issue resolved. The change of the landscape of those situations with the emergence of the Internet and advancement of technology making the consumer use this online platform in seeking to resolve their issue and, in some cases, reveal the customers appeared to vent their frustration more openly and straight forward. One of these platforms that reached its familiarity and popularity would be social media. According to Juliarta et al. (2019), organisations are now adapting to the usage of social media, particularly in customer complaints, and they are working to strategize a new standard of procedure in handling them. Usually, the

organisation would have its customer service or public relations to handle and maintain any inquiries from the customers and ensure that all complaints are being handled thoroughly.

The banking industry is not far behind in following this new trend of social media complaints. Parusheva (2017) talks about how the banking sector is now valuing the usage of social media not only to interact with their customers but to manage their operations online daily. There are three elements of using social media for banking institutions, and they act as a marketing tool, communication tool, and transactional social banking. Social media is the tool for receiving endless customer complaints, and it is the place where a quick response is expected due to the nature of its accessibility. One of the most significant advantages of social media in handling customer complaints is that the process of inquiring and receiving is much faster, thus making any problems or predicaments can be solved quickly. It shows that these tools are very effective in conducting daily customer care, which would lead to satisfaction with the customers and their loyalty. A case study research by Lee et al. (2021) highlighted that Deutsche Bank Research revealed findings of higher demand for online financial information rather than face-to-face situations.

Furthermore, according to Agnihotri (2022), bank institutions tend to use social media more to provide a better and more enjoyable experience to their consumers. As a result, consumers are more accepting of social media because it offers fast responses to their queries and complaints. This situation warrants the ideal platform for the consumer to interact with the banking industry in a more stress-free and fast response environment, thus making it the most preferred choice.

1.1 Problem Statement

In this current internet-driven world, the tremendous impact that could be highlighted on social media platforms would be on the issue of customer complaints, as it provided an accessible platform that was convenient to use by everyone. People have begun to voice out their complaints publicly through social media, and this situation has become one of the challenges in customer care. However, online complaints are a relatively new practice, and the offline context of handling complaints is not easily transferable as both mediums require a certain standard of procedure that would be different. According to a study made by Istanbuloglu and Sakman (2022), there are significant responses regarding the relationship between repurchase intention and how an organisation handles online complaints. The study concluded the existence of a stronger reaction and repurchase intention when an organisation deploys a standard of procedure when handling online complaints. In addition, Juliarta et al. (2019) clarified that customer satisfaction heavily relies on how an organisation handles social media complaints where the result thoroughly showed that there is a higher percentage of repurchase and continued loyalty when the customers' needs are being handled through a proper handling process, such as being accurate, quick and offered compensation.

According to Mubarak and Che Azhar (2018), the two main culprits behind customer complaints would be as these two are interconnected in ensuring customer loyalty where expectations are being met and exceeded. Hence, a bank needs to address the issues and handle the complaint effectively in a quick and detailed manner to ensure that the customers will remain loyal and continue their purchased services. The issue of this study is to highlight the way Malaysian banks handle complaints on official social media and determine whether the responses made resulted in customer satisfaction. In this light, there are many complaints not taken seriously due to the hundreds of complaints received daily. The virality of the issue will affect a bank's reputation and ability to handle and solve customer complaints. Such problems have a significant effect on the consumer experience with the performance of banking services (Subahudin & Shahrom, 2023). Previous studies have highlighted the issue of this study lately, as most financial institutions have begun to adopt social media as one of their medium of communication with consumers. For instance, Uppal (2010) analysed the extent of complaints in three types of bank groups, namely: public sector banks, Indian private sector banks, and foreign banks. The most complaints are received by public sector banks, with high complaints related to deposits, credit cards, and housing loans. As the number of complaints and negative feedback delivered via social media continues to increase, Ceesay (2020) also emphasised that marketing, public relations, and customer service leaders need to develop comprehensive, unified corporate plans to effectively monitor and respond to these customer issues.

Fostering a communication relationship with the consumers through social media will be good for branding. However, the responses made to the consumer have their impact; for example, a delayed response would most definitely hamper the brand. This is because the idea of using social media is to expose and expand the information, and the same theory can be applied to customers' complaints. One happy customer could

share their delightful feedback with the bank to five people. In contrast, one unhappy consumer over social media could spread the information to 500 people in a matter of seconds. The demand of the consumer increased tremendously with the usage of social media, and it is up to the banking organisation to create and strategise the best way to meet this so-called demand. However, Hong and Marimuthu (2014) further clarified that among the ASEAN countries, there is relatively little research done to determine complaint resolution and how these affect consumers' satisfaction and dissatisfaction, particularly in the area of online platforms. Since dealing with this type of complaint is through social media, unlike traditional face-to-face, in-depth research needs to be made that focuses on a type of resolution that can be strategized as the new norm or standard of procedures and add more value to the current landscape of the banking industry in Malaysia.

Thus, this present study aims to explore the type of complaints customers post on a Malaysian bank's Twitter and Facebook pages and analyse how these complaints are handled and managed on the postings on both platforms. There are two research questions for this study;

1. What types of customer complaints are reported on the bank's social media account?
2. What are the strategies employed by the banking institution in handling complaints made by the customer?

2.0 LITERATURE REVIEW

2.1 Customer Complaints

Several studies pointed out that customer complaints can become profitable if handled correctly. This is because the resolution quality given by the organisation to the consumers could help achieve loyalty and brand advocacy. According to Melancon and Dalakas (2018), customer complaints are any dissatisfaction or remarks made by consumers towards the product or service given by the organisation. There are three important aspects of customer complaints: acknowledging the complaints, analysing the complaints, and handling the complaints. Most of the time, consumers do not complain about the pricing or faster service, but rather, it is due to how the organisation handles the complaints made, meaning the customer service. The conflict between consumers and organisations usually occurs when there is evidence of discrepancies between the service and consumers' expectations. According to Filip (2013), a list of complaints can be a guideline for the organisation's performance. This will help an organisation reveal any problems, or internal processes that might need some adjustments. Moreover, it can highlight any potential markers and problems that can be addressed and improved. Apart from that, from the consumer perspective, complaints made can reveal a literal feeling where the organisation can see and describe consumers' feelings. This is far better than doing research or surveys to get feedback from the consumers. According to Dafoe et al. (2021), understanding the consumer could bridge the gap between both parties. Thus, finding common ground would be extremely hard and the essence of understanding customer complaints is to identify the type of complaints and the type of resolution quality. These two pieces of information can be used to strategize a more productive system of complaint handling. Among the few types of complaints made by consumers are hidden fees, bad service, financial issues, general mistakes made by the organisation, broken promises, and many others.

2.2 Complaint Handling

According to Filip (2013), complaint handling involves elements that will be used to solve and learn from failure to develop more comprehensive ways to deal with predicaments with the consumers. Complaint handling was first developed by Hart et al. (1990), where it was known to be one of the effective strategies for developing certain procedures that will gain consumers' trust and confidence. There are other researchers, such as Vázquez-Casielles et al. (2010), who suggested complaint handling mostly dealt with the dissatisfaction from consumers about the product or the service. For this research, Simon et al. (2015) defined complaint handling as the process to rectify the customer's predicament and issue. Macnamara (2018) mentioned that complaints handling involves strategizing the process of receiving, recording, processing, responding, and reporting on complaints, as well as decision-making. The most important element embedded within complaint handling is customer recovery because it concludes whether the strategies used to handle the complaint succeeded or not. The perspective of complaint handling is to determine the right approach to the complaints after analysing the predicaments. In short, it was used to

minimise negative outcomes on the relationship with the customer and maximise the credibility of the organisation. Arguments were also made pointing out that an effective complaint-handling procedure would not only resolve the issue but ensure that the customers are happy with the process of how the organisation handles the complaint in general.

2.3 The Impacts Of Complaint Management

As cited in Kian et al. (2013), service failure can be defined as services provided by an organisation to the consumer failing to achieve its objectives. The manner in which the organisation chooses to handle service failure can be known as complaint handling. It can be said that failure in complaint handling will be seen as the main factor that separates a successful organisation from the others. The responses made by the organisation are the benchmark that would generate consumer turnover, which in return will cost more. Why is it important for an organisation, in this case, a bank, to design an accurate complaint-handling system? It is because consumers perceived poor complaint management as a big failure, which in turn might dissolve any further and future relationship between the organisation and consumer (Filip, 2013). Not only that, but there are also higher percentages that this negative experience will then be shared with others, family members and friends. It has been said that complaint handling can be seen as the moment of truth for any organisation, where they will need to place a strategic variable to retain customers and attract new ones. Customer loyalty is of utmost importance in the finance sector as the sector will cease to exist without it. This is because financial services thrive on customer retention, loyalty and satisfaction. When we are talking about money, the bankers understand that protection must be given to soothe the consumer's worries. According to an article by Bhat (2020), currently, financial institutions are being bogged down with multiple complaints coming from different platforms, especially online platforms. The challenges that the banks face in managing these complaints are unclear processes and workflow and the inability to identify complaints accordingly. If not addressed properly, these challenges would put customer loyalty at risk and negatively impact the institution.

2.2 Conceptual Framework – Complaint Handling Strategies

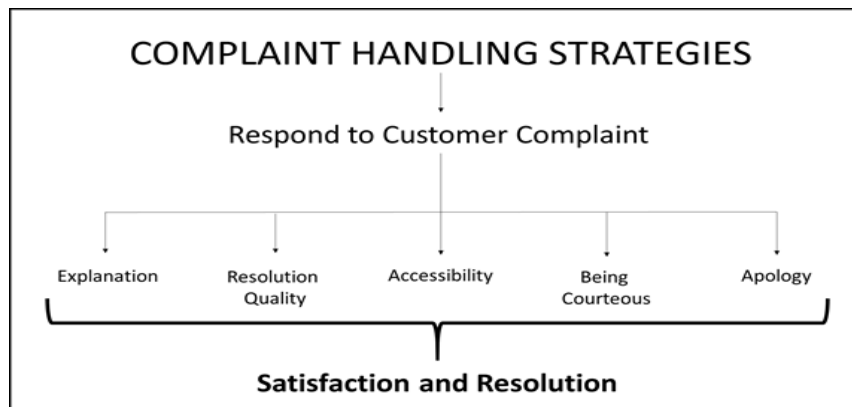


Figure 1: Complaint Handling Strategies Framework

This conceptual framework in Figure 1 shows the strategies used to manage complaints made by consumers. This conceptual framework was adopted from Razali and Jaafar (2012). In this light, while the original framework consists of four different entities, only one of the entities, namely, the Complaint Service Recovery, will be used as the conceptual framework to align with the purpose of this research. The term service recovery is popular among linguists, as mentioned by Zhang et al. (2018). This is an umbrella term for an arranged procedure by the organisation to correct the failure and achieve customer loyalty. The main idea behind this framework is to win back the customers by providing a quick and accurate response that matches or exceeds the customer's demand. It is the process of how an organisation handles the complaint right from the start, where the customer starts giving the complaint until the end, when the complaint is resolved, and some compensation is given.

Complaint handling is how the consumer evaluates the service quality and their expectation of the said quality. According to Wirtz (2018), for banks to design the framework of complaint handling, they must first understand why consumers complain and take steps to address this issue. Outlining the perfect standard

of procedure in handling complaints is a big task. However, the end goal of this is to ensure that the bank can retain its consumers, and, in return, the consumer can provide continued loyalty. According to Razali and Jaafar (2012), among the four elements that were found in this paper are accessibility, apology, explanation, and resolution quality. According to them, past researchers have identified a lot of reliable attributes, but they highlighted these elements that could be applicable to web-based complaints.

Accessibility means that the organisation provides an appropriate channel for the consumer to refer to and forward their complaint. One important element for accessibility is that the platform given must be easy to access, user friendly, and the availability would be open the whole time. Not only that, but the consumer should also be given a guideline on what to do next for better understanding.

Apology, on the other hand, is admitting to the service failure. This action must be done immediately to rectify any bad feelings from the consumers, and this action symbolises that the organisation puts the well-being of the consumers at top priority, thus enhancing the consumer's attitude and perception towards the organisation.

Being courteous means that an organisation must try to strike a balance between the consumers and its policy while resolving A complaint. While offering a solution or explanation, it is important to be courteous and respectful so that the consumer would not feel intimidated or hurt by the usage of words from the organisation.

Explanation is to give reasons, information and details that would help and guide the consumer through their complaints, and this element is very important to help "clear the air", ensuring that the consumer would be aware of the situation and plan their next step accordingly.

Resolution quality is the effectiveness of the solution given to consumers. This will evaluate the accuracy of the solution by ensuring that the same failure will not happen again. The quality of the solution must be on par and accurate to rectify the complaints made by the consumers, thus guiding the consumers through an organised procedure.

3.0 METHODOLOGY

3.1 Research Design

The research design for this study is descriptive research. Descriptive research is explaining and describing the data and characteristics of the population. Most of the time, the data description is factual, which means that researchers would not be able to describe the causal of the situation or phenomenon. According to Patel and Patel (2019), in descriptive research, assumed hypotheses can be made, but they may not be factual or tentative. The data for this study was collected from an online social network, which comprises two leading social media platforms, Facebook, and Twitter. According to Rahman et al. (2022), stratified sampling is the definition of where the population is being divided into certain subgroups to reduce the sample. For this paper, the population is divided into certain types of complaints that would classify the group. One bank was chosen according to its effectiveness in handling customer complaints and its popularity or "virality". The chosen bank was seen to be one of the "active" organisations that are transparent in their two-way communication and the volume of complaints received on their social media platforms are high. The complaints were chosen based on the context of the comments made by consumers, and those contexts were then categorised into four main types of complaints, which would classify the group that they belong to. The responses were also divided into subgroups to make it easier to calculate the amount of each group.

3.2 Research Instruments

Two instruments were used in this study; first, the Complaint handling strategies by Razali and Jaafar (2012), where the framework was created regarding to complaint handling. Based on the framework, five strategies can be employed to find a resolution. The second instrument used in this study was the social media platforms, comprising two applications, Facebook, and Twitter. Khan et al. (2017) stated that social media has become one of the important tools in receiving complaints on a real-time basis and fostering this particular online relationship can help build good branding, which, in turn, supports the bank in providing customer satisfaction through those complaints.

3.3 Data Collection Procedure and Data Analysis

The data collection procedure was divided into two parts. Firstly, both researchers were divided into two main social media platforms, Facebook, and Twitter. Then, the researchers would do a general scrolling in both platforms and do a quick spotting on the comments made by the consumers. For Facebook, most of the comments made by the consumer on (mostly) every content posting made were complaints, while for Twitter, the complaints can be spotted in the “replies” section. Secondly, the researchers then managed to gather 60 samples of complaints made by the consumer, together with the replies made by the bank.

A total of 60 samples was used, which were divided into:

- Twitter: 30 samples
- Facebook: 30 samples

The samples taken are in written format, and all the samples were then analysed using content description analysis. According to Gheyle and Jacobs (2017), content analysis is one of the research methods that, in short, could be defined as trying to determine the meaning behind textual context. It is how a researcher, or readers, make sense of the content from any message received. Gheyle and Jacobs (2017) further elaborated that content analysis is a research technique to obtain valid findings in terms of the inferences from the texts to the contexts of their use. Content analysis works similarly to how people transcribe communication. It comprises analysing a text and breaking it down into manageable categories, where these “categories” will further be analysed to summarise the data. For this paper, the first step would be to analyse the type of complaint and proceed to analyse the responses made by the banking institution. Emerging themes were then created that aligned with the conceptual framework, and these findings would then be compared to conclude the type of complaints and responses made from the sample.

Table 1 below would be the summarisation of the population and the sample of the study.

Table 1: The Summary on the Types of Complaint and Responses Made

Type of Complaint Made	The Type of Responses Made
1) Delayed Service Offline/Online 2) General Information 3) Banking Product Issues 4) Online/Bank Campaign Issue	1) Accessibility 2) Apology 3) Explanation 4) Resolution Quality 5) Being Courteous

4.0 RESULT AND DISCUSSION

The discussion will focus on customer complaints about their experience with the bank's social media platforms (Facebook and Twitter) interaction. Customer experience resulting from complaints can either advance customer loyalty or cause customer churn as well. It depends on the types of customer complaints that have been on the banking social media account. However, it is possible to transform the negative experience into a pleasant one as the bank is required to respond accordingly with the understanding of the needs of the customer based on the complaint made.

4.1 Types of Customer Complaints Reported on The Bank Social Media Account

The customer experience has been expressed through their complaints made on social media such as Facebook and Twitter based on the five types of complaints, as shown in Table 2.

Table 2: Types of Complaints Identified from the Bank’s Social Media Platforms

Types Of Complaint	Quantity	Facebook	Twitter
Delayed Service Offline/Online	17	<i>I'm not able to reach your customer care line what's going on ? My online banking is blocked due to some</i>	<i>Pls fix your IOS App. It's embarrassing its been inaccessible for this long! If you read your app review you would probably have to chg out</i>

		<i>nonsense security questions ! Calling day and night all the day busy .</i>	<i>your app developer. #poorcustomerservice</i>
General Information	14	<i>Hi, why do I have to call you 3 separate times just to update my mailing address for 3 different services?? Aren't you all ONE bank?</i>	<i>Yo why on earth you do a maintenance on your trading app during qfreaking trading hours. Holy F</i>
Banking Product Issues	24	<i>Having the most lousy stock trade system in the world</i>	<i>Hi.May I know how to change the phone number registered to receive OTP/TAC/MSOS for online transaction? I've called your hotline,but it keeps saying busy and no one answer. It's been the whole day like this.</i>
Online/Bank Campaign Issue	5	<i>why bother spinning the roda gempak wheel when u predetermine the prizes. got 1000 chances also1000 times must try again.</i>	<i>This spin roda thing is ridiculous It will always stopped at that sorry sign ... pffffff</i>

Table 2 shows the type of complaint received from the customer in expressing their experience with the bank application features. The highest number of complaints is regarding banking service issues, with 23 complaints, followed by “delayed service”, with 17 complaints received. The customer made 14 complaints about the general information and issues regarding the campaign held by the bank, and we have received 5 complaints. The findings show that most complaints deal with product and service-related issues as it is the biggest concern of the customer. This is supported by the result that Wenzler et al. (2019) found that product and service-related concerns lead even on companies’ social networks that are dedicated to corporate topics. Another study made by Juliarta et al. (2019) mentioned that in online banking, where everything is accessible. Despite updates being uploaded regularly, service issues will always be the main culprit. This is because customer expectations are different from the bank itself, as customers will become dissatisfied when the performance of the service is not at par with their expectations. Customers expect the services to be delivered in a timely manner and accurately. Therefore, customer satisfaction with the complaint management process is influenced by the concept of justice, highlighting customers’ reactions to conflict contexts (Dafoe et al., 2021). Bergel and Brock (2018) stated that a complaint is an indication of a consumer's dissatisfaction submitted to a service provider in the event of service failure. This indicates service deficiency in consumer assessment and evaluation, which also causes complaint behaviour. This service failure normally triggers complaint behaviour among the consumer when they know they have the right to express their dissatisfaction with the service. Not only that, Melancon and Dalakas (2018) stated that when a customer complaint, this will activate a domino reaction, where they will spread this dissatisfaction to others and blame the company, which creates a negative impact on the organisation.

However, it can be said that complaint is unavoidable in serving customers the service or product as it cannot be eliminated even by the company who utilised sophisticated technologies. The findings show that most complaints are associated with product and service-related issues since it is the customer's biggest concern. Consumers are complaining about the general resulting dissatisfaction they feel when experiencing a service performance that falls below expectations. A complaint is sure to happen in representing the service or product to customers. However, it can be resolved and reduced as the bank must implement an effective way to manage the complaint wisely.

4.2 Strategies Employed by The Bank in Handling Complaints

Social media is one of the channels that can be used to lodge complaints about banking services. After receiving a complaint, the bank must ensure that the complaint lodged is dealt with, responded to, and answered properly. The findings of this study reveal that the bank has dealt with complaints made by

customers with 5 types of responses: accessibility, apology, explanation, resolution quality, and being courteous.

Table 3: Types of Response Identified from the Bank's Social Media Platforms

Types of Response	Quantity	Facebook	Twitter
Accessibility	10	<i>...We do apologise for any inconvenience and please do not hesitate to PM (Personal Message) us your full name & contact number should you require further assistance. Thank you for your patience and understanding..</i>	<i>...Hi, good day to you. We appreciate if you may PM us your full name, phone number and screenshot of error message that appeared for further checking. Thank yo</i>
Apology	18	<i>...Hi Sarah Chew, any inconvenience is much regretted.</i>	<i>Hi Heng, we apologise for the unpleasant experienced. Do allow us to check further on the issue that you're facing regards to the credit card payment. Kindly DM (Direct Message) us ur full name, contact number & email address so tht we may attend this matter at soonest. Tq.</i>
Explanation	26	<i>...Kindly be informed that our Customer Service Helpline is experiencing a high call volume that might have caused delay in your call to be attended.</i>	<i>Hi, good evening. Yes, the temporary waiver of RMI interbank ATM cash withdrawal fee is still ongoing. We hope this provides relief to customers of all banks who may have to make cash withdrawals at the nearest ATM/self-service terminal. Thank you.</i>
Resolution Quality	24	<i>Kindly be informed that the bank Coin Deposit Machine is located inside the branch. Hence, the machine is available during banking operating hours only (Monday-Friday). You could find the location of the bank Coin Deposit Machine via our application by clicking below link: http://ow.ly/NbOw30la6xf - Locate Us. Kindly select the state (on the top left) and 'Coin Deposit Machine' at 'Show All Facilities'. The list will provide</i>	<i>Hi, good day to you. Please be informed currently we are having eFD-i promotion via FPX payment. The rate would be 2.43% for 2 months and 2.59% per annum for 6 month</i>

		<i>you the branch details i.e. address, telephone number and facilities provided.</i>	
Being Courteous	18	<p><i>Kindly select the state (on the top left) and 'Coin Deposit Machine' at 'Show All Facilities'. The list will provide you the branch details i.e. address, telephone number and facilities provided.</i></p> <p><i>Rest assured, we will assist you accordingly. Feel free to drop us a PM with your full name & your car registration no for further assistance.</i></p> <p><i>Thank you. Noted on that. Should you require any further assistance, you may revert to us. Thank you.</i></p>	<i>Hi, we understand your predicament. Rest assured that we have reverted the feedback for further consideration in regard to the branch operation. We truly appreciate your cooperation and continues support.</i>

Banks usually resolve the complaint by explaining the issues and experiences faced by the customer. In this regard, 26 responses have been made to the complaint to explain the reason and details of the issue to make customers understand what is beneath the failure of the situation. As suggested by Razali and Jaafar (2012), the bank must explain the facts of the situation so the customer can take precautions to prevent the same thing from occurring in the future. The important thing about explaining is to get the thing right. Wirtz (2018) stated the first law of quality and productivity is unspoken: do it right for the first time. In this context, the bank chooses to justify the reason and rationale by explaining and suggesting a solution to the issue. The suggested solution for service failure is to prevent it from occurring again. Macnamara (2018) asserted that complaints handling involves strategizing the process of receiving, recording, processing, responding, and reporting on complaints, as well as decision-making on solutions. Complaint handling is used to minimise negative outcomes on the relationship with the customer, which will lead to continued purchasing (Istanbulluoglu and Sakman, 2022).

Another type of response made by the bank is the resolution quality. The complaint made by the customer has received 24 responses to resolve the issue from the bank. Resolution quality is about the effectiveness of the suggested solution for the situation's failure to prevent it from occurring in the future (Razali & Jaafar, 2012). Solving a problem by providing a direct resolution is the quickest way to tone down the negative remarks made by consumers, as stated by Vázquez-Casielles et al. (2010). The most important factor in terms of resolution quality is to make sure that the organisation understands the root problem to respond with an accurate solution, a solution that guarantees consumer satisfaction. This will lead to customer loyalty and repurchase intention will be much higher among the consumers (Juliarta et al., 2019)

Besides, a courteous and apologetic type of response has been sent 18 times in response to the complaint made by the customer. These two types of response are immediate action from the service provider in admitting their flaws from their side. It is essential to address this matter as it shows that the service provider, especially financial institutions like the bank, is concerned about the customer experience dealing with situation failure. The bank also prefers being courteous in responding to complaints as a way to show their concern for their customers' experience and, at the same time, create a balance between the needs of the customer and bank policy, and it is part of the acknowledgement of responsibility from a service provider. As suggested by Opara et al. (2019), being courteous is part of good common sense, for the person voicing a complaint may regularly be irate, and a friendly voice may lessen more tension. It is important to project a sense of friendliness in handling the complaints of the customer. Then, giving an apology response is a part of complaint service recovery. An apology encourages a better relationship or preserves an existing relationship. When a consumer is unhappy, they can hear someone acknowledge the problem and tell them

they are sorry. Based on the findings, this study found that the bank usually puts the apology response at the beginning of the statement. Bae et al. (2021) explained that an apology usually improves perceived fairness and, thus, the customers' behaviour.

Another type of response that has been put into the bank's focal point is accessibility. The accessibility is essential to give the customer the awareness about the right channel to lodge their complaint in detail, such as asking customers for details of information through direct message or directly lodging a report to the police if customers are dealing with issues with a legal matter. This study showed that the bank responds to particular issues by asking their customer to complain to the right channel. For example, one of the customers is dealing with the issue of fraud, so the bank asked them to lodge a police report. It can be said that the channel that the service provider has proposed should become perceivable and operable for customers to lodge their complaints. A service provider like a bank needs to make the complaint handling accessible. It should be easy to access and understand the process of making a complaint and investigating it. Information on the process should be available in multiple forms of communication. Karim and Mahmud (2018) recommend that easily accessible and well-publicised mechanisms to resolve complaints need to be in place. Accessibility means that the bank managed to charter a concise way for the consumers on what to do next, and this is one of the most effective ways of handling complaints (Shuja et al., 2023). Being attentive to the consumer's needs is how to build rapport and trust, and in most cases, a study made by Simon et al. (2015) showed that handling consumer complaints in a detailed manner, such as managing their expectation and instructing them the correct way, 95% of the time the consumer is more likely to give the bank second chances, which can be used to instil a continued loyalty.

It is crucial to address the type of response that also plays a significant role in dealing with the complaint made by the customer. As suggested by Wenzler et al. (2019), effective online complaint management bears the extraordinary opportunity not only to win back the complainant but also to win over others and to shape their reputation. Thus, complaint management is also an integral part of relationship and reputation management. Customer complaints provide organisations with an opportunity to resolve unsatisfactory situations. Retention of customers is improved when an organisation can restore frustrated customers by developing effective service recovery programs. By taking advantage of the knowledge generated by customer feedback and increasing customer loyalty, and retention in the process, banking organisations will become more customer focused.

Complaint handling is a complex process because it involves a personal point of view toward the service failure by the service provider, as in this case, the bank is an established financial institution in Malaysia. Encountering hundreds of complaints every day is their daily job. The result of the study found that the bank prefers to respond to the customer complaint by giving an explanation and giving them a direct solution to the issue. The important thing about explaining is to get the thing right. Wirtz (2018) stated the first law of quality and productivity is unspoken: do it right for the first time. In this context, the bank chooses to justify the reason and rationale by explaining and suggesting a solution to the issue. The effectiveness of the suggested solution for the service failure is being prevented from occurring again. Macnamara (2018) mentioned that complaints handling involved strategizing the process of receiving, recording, processing, responding, and reporting on complaints as well as decision-making on solutions. Complaint handling is used to minimise negative outcomes on the relationship with the customer. It maximises the credibility of the organisation. The perspective of complaint handling is to determine the right approach to the complaints.

The customer complaint recovery is part of the negotiation process. It could be during conflict resolution of the issue when the service providers are recommending a solution. Effective service recovery can prevent customer transfers and, in many cases, restore trust in the business. When customers complain, they offer the company an opportunity to correct issues, restore relations with the complainant, and improve future satisfaction. Therefore, service recovery is an important opportunity for a valued customer to maintain (Ketchen Jr & Craighead, 2020). Being a service provider is more than just dealing with demanding customers. Strong understanding and effective persuasion are the guiding stars to conduct a good negotiation. The person in service also requires top-notch people skills to be adept in the art of negotiation in handling the customer experience and complaint. Service workers should be alert to signs of frustration and will inquire whether customers have an issue.

5.0 CONCLUSION

In conclusion, based on the results and findings, this research managed to accomplish the objectives of the research, which was to study the type of complaints made and the type of responses that the bank has made. Customer satisfaction is the main result of showing whether the organisation is successful or not. As this study has been focused on the banking sector, the findings reveal that it is essential to address the type of responses in handling customer complaints. By identifying all the relevant issues, the banking institution could be made aware of the resolution quality and whether it meets the customer's demand. In addition to that, identifying the complaints and categorising them into understandable variables would help tremendously in maximising the customer service process. Moreover, the organisation could plan and identify a few impactful strategies and create a standard of procedure that would guarantee resolution with the consumer. Organisations need to shift their perception of how complaints from consumers can be seen as negative. This is because, essentially, customer complaints are what make any business thrive. Unhappy consumers who do not complain will not show continued loyalty, and the organisation itself will not be made aware of their failure of services.

Moreover, to complete this study, a sincere effort has been put into collecting the data obtained from both Facebook and Twitter. However, this study limited its approach to analysing the type of complaint obtained from the consumer and the response made by the bank in handling the complaint of the customer. Within the short time frame, this study was unable to collect more data on the satisfaction of the customers after they received the replies from the bank they are using or dealing with. The researchers instead acknowledge these time constraints as limitations to study. The recommendation for future research is for future researchers to focus on customer satisfaction. It is essential to determine how happy customers are with the response sent by the service provider over the issue and experience or otherwise. The service provider should acknowledge this issue to keep its customers loyal to the service.

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