


# Complaint Management Analysis in Digital Transactions: a Case Study of Saqu Bank

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Article Info	ABSTRACT
<p><b>Keywords:</b> Complaint Management, Service Quality, Digital Bank, NVivo, Saqu Bank</p>	<p>This study aims to analyze customer complaint handling management at Bank Saqu Indonesia using the service quality dimension framework proposed by Mark Colgate (2018), namely Reliability, Responsiveness, and Relationship. The background of this study is based on the increasing importance of digital banking service quality in building customer satisfaction and loyalty in the era of financial transformation. The research method used is a qualitative case study approach. Data were collected through in-depth interviews with four external informants (customers) and one internal informant (the bank), then analyzed using NVivo12 software with thematic analysis techniques (Braun &amp; Clarke, 2006). The analysis process included data familiarization, coding, theme identification, review, and thematic narrative development. The results showed that the most dominant customer complaints were related to the Reliability dimension, specifically delays in account verification, system errors, and lack of notification when disruptions occurred. The Responsiveness dimension was also highlighted, particularly the slow response of customer service to transaction problems. Meanwhile, the Relationship dimension emerged in the form of complaints related to the lack of personalized service and appreciation for existing customers. Internally, Bank Saqu already has a Jira-based complaint management system with a 24/7 Service Level Agreement (SLA), but still faces challenges in handling traffic spikes during promotional periods. This study concludes that effective complaint management requires an integration of system technical reliability, response speed, and strategies for building emotional relationships with customers. The contribution of this study lies in the development of a revised research framework that emphasizes the importance of simultaneously managing three dimensions of service quality to achieve Best Service Excellence in the digital banking sector.</p>
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## INTRODUCTION

Digital transactions have undergone a significant transformation with the advent of blockchain technology, which offers improved security, efficiency, and cost-effectiveness across various sectors (Al Shamsi, 2024). The integration of electronic and digital payment systems has impacted the velocity of money circulation, with credit cards showing a negative

effect and debit cards a positive one (Roy et al., 2021). The COVID-19 crisis has accelerated the adoption of digital financial transactions, particularly among low-income groups, with financial literacy playing a crucial role in this shift (Singh & Malik, 2022). The digital transformation in payments has gained international recognition, with the UPI platform adopted by over 20 countries (Divi et al., 2024). However, the increasing use of AI in facilitating e-commerce and digital transactions raises ethical and regulatory concerns, necessitating the development of robust regulatory mechanisms to address these issues (Divi et al., 2024).

The adoption of digital banking and financial technology in Indonesia has increased, particularly during the COVID-19 pandemic (Andrian et al., 2022; Budiarani et al., 2021). Sentiment analysis of digital banking tweets shows varying levels of customer satisfaction across providers (Andrian et al., 2022). The Kano model was used to evaluate the quality of digital wallet services, highlighting the need for specific feature improvements to meet customer expectations (Budiarani et al., 2021). Despite the growth of financial technology transactions, Indonesia still has a low level of financial inclusion (Kurniasari et al., 2021). Customer decisions in choosing financial technology services are heavily influenced by customer knowledge, which is formed through social networks, government regulations, and financial service facilities (Kurniasari et al., 2021). This also applies to Bank Saqu, a digital bank in Jakarta. Bank Saqu is a digital banking service from PT Bank Jasa Jakarta, owned by Astra Financial and WeLab. As a Comrade in Struggle, Bank Saqu targets the younger generation, especially solopreneurs in Indonesia, including small business owners, freelancers, and permanent employees with additional jobs (BJJ, 2025).

Based on secondary data processing, the total number of customer complaints from October 2024 to February 2025 shows an increasing trend in the number of complaints each month. In October 2024, a total of 228 complaints were received, with an average of 6 complaints per day. This number increased to 234 complaints in November 2024, with a constant daily average of 6 complaints per day. The upward trend continued in December 2024, where the number of complaints increased to 240, although the average daily complaint rate decreased slightly to 5. In January 2025, there was a more significant spike, with a total of 245 complaints and an average of 8 complaints per day. The peak occurred in February 2025, with a total of 258 complaints and an average of 9 complaints per day. This increase could indicate new system issues, service constraints, or simply a growth in the number of users leading to more reports. Although the number of complaints has increased, further analysis is needed to understand the root cause of this spike. It is necessary to investigate whether this increase is due to an increase in the number of users or a system disruption that occurred in the last 5 months.

Customer complaints in digital transactions in the banking industry often stem from various operational and user experience issues. These complaints can have a significant impact on customer retention and brand reputation, thus requiring a thorough understanding of their causes. This development suggests that digital strategies in complaint handling are relevant not only in the banking industry but also in the telecommunications sector, which both face challenges in maintaining customer satisfaction in the digital era. With the

increasing reliance on digital services, banks and telecommunications companies must design a more proactive and technology-based approach in handling customer complaints. Therefore, this study will focus on "Complaint Management Analysis in Digital Transactions: A Case Study of Saqu Bank", to explore the effectiveness of digital approaches in improving customer experience and reducing the negative impact of customer complaints.

## Literature Review

### Complaint Management

Complaint management is crucial for companies to improve employee quality, and the companies in this study followed standard procedures for managing consumer complaints (Hastuti et al., 2022). Complaint management is a multidimensional concept involving customer complaint behavior, the company's handling of complaints, and post-complaint customer behavior. Complaint management serves as a defensive marketing strategy and is crucial for improving customer relationships and competitive advantage (Kumar & Kaur, 2020). Complaint management is a systematic process that enables businesses to effectively handle customer complaints, identify internal deficiencies, increase customer satisfaction, and prevent customer loss, ultimately serving as a strategic advantage in maintaining a competitive position in the market (Ali et al., 2023).

### Digital Services and Customer Experience

Digital services refer to public services delivered through digital technologies, enabling interaction with public sector organizations through IT systems. These services aim to improve transparency, efficiency, and responsiveness, particularly addressing accessibility challenges (Lynn et al., 2020). Digital services are a crucial component of the internet economy, which emphasizes interaction, collaboration, and individual support (Lux & Robra-bissantz, 2021). Digital services are online platforms or applications that customers use in their daily lives. They can contribute positively to well-being through digital escape, relaxation, and socialization, but also have the potential to cause negative impacts such as stress, isolation, and dependency (Technology, 2024). Customer experience is a multidimensional concept encompassing all interactions between customers and organizations across the customer lifecycle (Silva, 2021). This concept focuses on customers' perceptions and feelings resulting from these interactions across multiple channels (Silva, 2021). Customer experience differs from employee experience and human experience, with each perspective having a distinct focus (Gustafsson et al., 2024). In the fintech sector, customer experience is influenced by factors such as perceived value, customer support, assurance, speed, and perceived company innovation (Barbu et al., 2021).

### The Role of Technology in Complaint Handling

Technology plays a crucial role in handling customer complaints and improving public services. Information systems can streamline the receipt and processing of complaints, thereby increasing efficiency and customer satisfaction in public services (Komarudin, 2023). The Simple Additive Weighting method can help prioritize complaint handling, potentially improving technician performance (Jumaryadi & Nugroho, 2021). In the banking sector, perceptions of information technology and complaint handling positively influence customer interest in using internet banking services (Kasus et al., 2021).

### Service Quality Theory

Service quality is a key concept in service marketing that plays a crucial role in shaping customer satisfaction and loyalty. According to Parasuraman, Zeithaml, and Berry (1985; 1988), service quality is perceived as the result of comparing customer expectations before receiving a service with their perceptions of the service they actually receive. If service performance meets or exceeds expectations, customers will perceive the service quality as good; conversely, if performance falls short of expectations, the service quality is considered poor.

### RESEARCH METHODS

This research uses a qualitative approach with a case study type, to gain an in-depth understanding of strategies and ways to control or reduce complaints in digital transactions at Bank Saqu Jakarta. The research was conducted at the operational head office of Bank Saqu Jakarta and through the official digital channels and social media of Bank Saqu. Bank Saqu is a digital banking service from PT Bank Jasa Jakarta. The research subjects consisted of: 1. Internal parties of Bank Saqu, such as digital customer service managers, customer service staff, and digital platform managers. 2. Bank Saqu customers who have submitted complaints related to digital transactions. As part of the qualitative approach in this research, participant observation was conducted to obtain a direct picture of complaint handling practices in the digital environment of Bank Saqu. To assist in the management and mapping of complex data, this study used NVivo software as a computer-assisted qualitative data analysis software (CAQDAS). NVivo supports the thematic analysis process by facilitating the coding, categorization, visualization, and relationships between themes, so that the analysis becomes more structured, transparent, and traceable (audit trail).

### RESULTS AND DISCUSSION

#### Discussion of Problem Formulation I: Implementation of a quality management system to reduce the number of complaints

The results of this study indicate that the implementation of a quality management system in complaint management at Bank Saqu has demonstrated fairly systematic steps through the provision of complaint facilities, a structured handling process with a ticket system, good responsiveness, and speed of resolution that is generally in accordance with the established time standards.



**Figure 1.**Intersecting Code

Based on the intersecting code results in the treemap visualization above, it can be seen that the complaint handling process is the most dominant theme in complaint management at Bank Saqu. This indicates that the handling process, from the time a complaint is submitted to its resolution, is a highly sought-after aspect by customers. In this process, the involvement of various parties, such as the Customer Relationship Management (CRM) team, escalation to the IT team, and the existence of a ticketing system, are crucial elements that ensure customer complaints are handled in a structured and systematic manner.

The NVIVO analysis results indicate a strong correlation between themes in customer complaint management at Bank Saqu. Each identified theme is interconnected and forms a systematic flow that influences the customer experience. This begins with the complaint channel, which facilitates customer submission, and continues through the complaint handling process, which determines the quality of the initial response. The quality of this process influences the level of responsiveness perceived by customers, which in turn influences the speed of complaint handling. Furthermore, prompt and appropriate problem resolution is key to building customer satisfaction with complaint handling, ultimately strengthening customer trust after a complaint is filed. This correlation between themes demonstrates that effective complaint management does not rely solely on a single factor, but rather on the integration of various mutually supportive aspects to create a quality and sustainable service experience.

**Discussion of Problem Formulation II: Internal and external factors that cause an increase in complaints from customers**

Based on the analysis, it can be concluded that internal factors such as system stability, technological readiness, and transaction handling effectiveness are the main causes of complaints at Bank Saqu, which are reinforced by external factors such as customer network conditions and spikes during promotional periods. Nevertheless, the ease of reporting complaints through the application and the rapid response from customer service are strengths that help maintain customer trust. Customers remain loyal thanks to the availability of attractive promotions, responsive service, and superior features such as Saku Booster. So,

despite facing obstacles, they continue to choose Bank Saqu as a digital banking alternative that is relevant to their needs.

The intersecting code results from the Nvivo analysis, as shown in Figure 1.2, illustrate the relationship between themes related to internal and external factors causing customer complaints at Bank Saqu. The aspects complained about became the dominant theme, encompassing various complaints such as failed transactions, promotions or cashback not being received, and slow transaction history. This theme closely intersects with the ease of reporting complaints, indicating that customers easily access the complaint feature via live chat or the call center, resulting in quick resolution of complaints.



**Figure 2** Intersecting Code Problem Formulation II

An analysis of complaint management at Bank Saqu indicates that internal factors such as system stability, technological readiness, and transaction processing effectiveness are the primary causes of customer complaints. This banking system instability is also reflected in the case of Bank A in Africa, which emphasized the importance of system resilience to effectively handle disruptions (Langerman & Joseph, 2023). Furthermore, the effectiveness of digital transaction processing is a crucial factor in maintaining stability and customer satisfaction, as revealed in a study of Indian banking that highlighted the role of digital transactions in service quality (Puri et al., 2023).

The implications of this research's findings indicate that Bank Saqu needs to strengthen its technology systems and operational stability to minimize customer complaints. Issues related to an unstable system, slow transaction history, and missed promotions and cashback are key concerns that must be addressed immediately with technological improvements. Increasing system capacity, particularly during promotional periods, is crucial to ensure system stability despite a surge in transactions. Implementing more adaptive and high-capacity technology will help prevent potential system failures that could impact customer trust and loyalty.

**Discussion of Problem Formulation III: Obstacles faced by Bank Saqu in managing customer complaints regarding digital transactions**

The analysis of customer complaint management constraints at Bank Saqu shows that the main issues lie in technological system limitations, minimal notification when disruptions occur, and a suboptimal complaint handling process when transactions spike, particularly during promotional periods. Customer feedback and expectations clearly call for improvements to the application system, network improvements, increased customer service capacity, and the provision of faster and free complaint features through the app.



**Figure 3** Intersecting Code Constraints

The image shown is a visualization of NVivo analysis, showing the frequency distribution of themes related to the challenges faced by Bank Saqu in managing customer complaints regarding digital transactions. Three main themes emerged: "Feedback," "Complaint Handling Process," and "Expectations for Bank Saqu." The "Feedback" theme was the most dominant, reflecting the numerous suggestions and criticisms submitted by customers regarding improvements to Bank Saqu's services, particularly in aspects of the technology system, notifications during maintenance, and increasing service speed.

The implications of the findings related to customer complaint management at Bank Saqu indicate that improving system technology is a top priority for enhancing the quality of digital transaction services. System instability and limited technological readiness have been the dominant internal factors triggering customer complaints. Therefore, Bank Saqu needs to strengthen its IT infrastructure and conduct regular system testing, particularly before promotional periods or when potential transaction spikes are high. This step will not only reduce the risk of transaction failures and history delays but also increase customer confidence in the bank's technological capabilities.

**Discussion of Problem Formulation IV: Relationship between customer characteristics and types and levels of complaints**

Based on the analysis results, it can be concluded that customer characteristics such as length of application use and satisfaction level have a significant relationship with the

frequency of complaints filed, while age factors do not show a consistent influence. New customers with a period of application use of one year tend to file complaints more frequently than long-time users, who may already have a better understanding of Bank Saqu's service mechanisms.

Longer user experience appears to equip customers with knowledge and understanding of the application system and how Saqu Bank services operate. Customers with longer experience tend to be more tolerant of minor issues because they are already familiar with the bank's problem-solving patterns. This supports the findings of a study by Wang et al. (2022), which confirmed that familiarity with digital services can reduce the likelihood of complaints because users are more aware of solutions they can implement themselves before complaining to the service provider. Negative emotions have a strong direct impact on customer complaints, suggesting that dissatisfaction is a significant driver of complaint voicing (Wang et al., 2022).

The implications of these findings for Bank Saqu are the need for more effective onboarding and education strategies for new customers. This education could include app usage tutorials, information on promotional procedures, and step-by-step guides for resolving common issues. As noted by Kunathikornkit et al. (2023) and Ullah et al. (2023), improving customer digital literacy can help reduce the likelihood of complaints stemming from unfamiliarity or misuse of the app. Digital literacy empowers communities to think critically and creatively, ultimately fostering a more informed user base that can confidently navigate the digital environment, thereby minimizing frustration and improving the overall user experience (Ahdan et al., 2022).

Finally, Bank Saqu needs to continue developing a data-driven approach to mapping customer characteristics, complaint types, and satisfaction levels. This way, the company can implement more targeted strategies to improve service quality and reduce complaints. Integrating data mining or machine learning to analyze complaint behavior could be a long-term solution to maintain customer loyalty and strengthen competitiveness in the increasingly competitive digital banking era.

## CONCLUSION

The implementation of a quality management system at Bank Saqu has proven effective in reducing complaints, particularly those related to transaction delays and difficulty accessing services. From the Colgate perspective, Bank Saqu customers' consumer expectations can be mapped into five main dimensions: product quality (system stability and application features), service quality (customer service responsiveness), value for money (competitive transaction costs), convenience (ease of service access), and emotional benefit (a sense of security and trust). The system's effectiveness is supported by the existence of a ticketing system, easily accessible complaint channels (live chat, call center), and speed of resolution for priority cases, which directly meet customer expectations in the dimensions of service quality and convenience. Integration with the Total Quality Management (TQM) approach shows that meeting consumer expectations does not only depend on reactive complaint resolution, but also on proactive continuous improvement. However, during periods of peak complaints such

as during promotions, there are still delays in handling and the emergence of recurring complaints, indicating a gap between expected performance and actual performance, especially in the dimensions of product quality and service quality.

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