

Islamic Economic Ethics in Customer Complaint Handling: Enhancing Customer Satisfaction at BSI

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Abstract

This study aims to explore the strategic implementation of customer complaint handling at BSI KCP Veteran Makassar in maintaining customer satisfaction and to analyze the application of ethics from the perspective of Islamic economic ethics. The research employs a qualitative approach with a case study method, involving six informants: one manager from BSI KCP Veteran Makassar, three BSI employees, and two BSI customers. Data collection was conducted through observations, interviews, and documentation analysis. The findings reveal that BSI KCP Veteran Makassar has implemented a structured approach to handling customer complaints to ensure customer satisfaction. This is achieved through three key strategies: a continuous improvement strategy, an excellent service strategy, and an effective and efficient complaint handling strategy. These strategies are designed to address customer grievances promptly while enhancing overall service quality. Furthermore, the bank integrates ethical principles in handling complaints, aligning with Islamic economic ethics. The ethics applied include honesty, fairness, responsibility, and professionalism, which reflect the core values of *tabligh*, *amanah*, *fatonah*, and *siddiq* in Islamic business practices. By upholding these ethical principles, BSI KCP Veteran Makassar ensures that customer concerns are resolved transparently and equitably. Ultimately, the implementation of these strategic and ethical approaches not only resolves customer complaints effectively but also fosters customer trust and loyalty. Maintaining high service standards and adhering to Islamic ethical values strengthen the bank's reputation and contribute to long-term customer retention and satisfaction.

1. Introduction

The Indonesian government in Law Number 7 of 1992 concerning banking, Law Number 10 concerning amendments to Law Number 7 of 1998 concerning banking, Law Number 3 of 2004 concerning amendments to Law Number 23 of 1999 concerning Bank Indonesia, has legally recognized the existence of Islamic banks which are still operating in Indonesia (Santoso, 2016). The existence of banks certainly has its own impact in encouraging the progress of a nation, especially in the realm of the people's economy. Banks have played a very significant role (Santoso, 2016).

In relation to the rate of a nation's financial economy, in its activities, Islamic banks are business entities that aim to improve the standard of living of the people, which in their operations collect funds from the public in the form of savings, distribution in the form of credit and other forms. (Nanang, 2021) The global

economy in 2024 will face various challenges, challenges in the form of geopolitical tensions, increasing potential for developed country reviews and climate change issues. Recovery of mobilization and consumption, normalization of fiscal and monetary policies, mining downstreaming and political dynamics after the election will be the main concerns this year. In facing global challenges, there are three main objectives of Islamic banks, namely *tahzibal-fardi* (educating the people), *iqomah al-'adl* (upholding justice), and *jalbal-maslahah* (public interest) (Melisa, 2022).

Indonesia as a vast, rich and diverse country in terms of ethnicity, race, language and religion will be busy with income and meeting economic needs. Banks as institutions are very important and trusted in maintaining or storing wealth, such as money, gold, diamonds and other securities. In its meaning, a bank is a chest/cupboard or bench that functions to store

valuables such as gold, diamonds and also money.

BSI is here to offer a sharia system or method product in accordance with Islamic principles in its services there are still obstacles that are complaints, such as networks, ATM errors, failed transfers, transaction constraints and others. Previous studies have identified customer complaints about emerging phenomena but are still constrained in the application of customer complaint handling from an Islamic economic ethics perspective, therefore this study aims to determine how to apply customer complaint handling strategies and how Islamic economic ethics perspectives are in handling customer complaints at BSI KCP Veteran Makassar (Syarif, 2016).

Efforts to handle complaints in maintaining customer satisfaction from an Islamic economic ethics perspective, This study adopts the theory of complaint handling strategies, satisfaction theory and Islamic economic ethics theory which will generally influence customer decisions. That humans are emotional creatures who have reason, thoughts and hearts that can absorb what is felt by humans themselves as a conclusion or decision (Nurhayati, 2023). Based on the description above, the author is interested in researching and presenting the results in the form of a scientific work entitled "Implementation of Customer Complaint Handling Strategies in Maintaining BSI Customer Satisfaction from the Perspective of Islamic Economic Ethics: Case Study of BSI KCP Veteran Makassar "

2. Literature Review

2.1 Islamic Economic Ethics

The current development of globalization has greatly influenced human behavior. In today's life, technology and information as a scientific advancement have dominated patterns and even played an active role in human lifestyle habits.¹ Moral changes often occur due to bad company, following the trends

of the times, even behaving like western behavior.

The development of human ethics and morals is considered very important to pay attention to, if human morals and ethics develop into a negative realm, it will affect community life and even affect the economic system of the people who deviate from the ethics and morals of Islam that are taught (Den Ayu, 2020). Islamic economic ethics will be a solution to the development of the current era of globalization, because Islam is a religion that pays close attention to the ethics and morals of the people regarding how humans relate to humans and even regulates the relationship between humans and God and the relationship between humans and nature. Islam is a religion of mercy for all nature, therefore culture, economy, social, political ethics and even morals that are developing now so as not to fall into things that smack of evil must return to the true teachings of Islam in accordance with the word of Allah in our holy guidelines for Muslims (Bekti, 2022).

2.2 Definition of Strategy

The word strategy according to the big dictionary of Indonesian is the science or art of planning or directing management activities. Strategy can also be defined as skilled management in an effort to get something better for achieving organizational goals. Strategy in terms of science or art whose application uses production tools as a means to achieve organizational or company goals must have a significant long-term impact for the sustainability of the organization's goals or ideals.

2.3 Understanding Customer Complaints

According to Daryanto and Setyabudi, complaints are complaints or statements of dissatisfaction, discomfort, irritation, and anger over a service or product. According to Putri, complaints are expressions that arise as a result of differences between customer perceptions of what is seen and what is expected (Anton, 2020).

Meanwhile, according to Kotler, consumer complaints are a form of communication expressing consumer feelings that arise from feelings of dissatisfaction with a product or service.

In the Big Indonesian Dictionary, complaints are rooted in the word "keluh" which means an expression that comes out because of feelings of difficulty or because of suffering something heavy, difficult, painful, and so on. Referring to the expert's statement above, it can be concluded that complaints occur due to something unwanted or disliked by customers/consumers regarding the services or products offered by certain business actors regarding the provision of goods and services (Sendang, 2012).

2.4 Understanding Customer Satisfaction

According to the Big Indonesian Dictionary (KBBI), satisfaction comes from the basic word "satisfied", satisfaction has a meaning in the nominal or noun class (Tuaufi, 2020). H, According to Kotler, satisfaction is defined as a person's feeling of liking or disliking a product after comparing the performance of the product with what is expected. Customer satisfaction is an evaluative value after selection caused by special purchase selection and experience using the product.

Meanwhile, according to Day in Ruben, customer satisfaction or dissatisfaction is the customer's response to the evaluation of the perceived discrepancy between expectations and those felt after use (Intan, 2022). The definition of satisfaction according to the experts above can be concluded that satisfaction arises from a feeling of liking and pleasure for the customer's response to a product offered by a company, companies engaged in providing goods and services must be able to make customers/customers satisfied (Intan, 2022).

2.5 Bank Syariah Indonesia (BSI)

Islamic banking first appeared in Egypt using the label of Islam, this was done to avoid the perception of the rulers at that time as a fundamentalist movement that opposed the

power. In 1963, Islamic banks were still in the form of savings banks with profit sharing, until in 1967 there were 9 banks with a similar concept in Egypt. These 9 banks did not collect and received interest from investments in trade and industrial businesses directly in the form of partnerships and shared the profits obtained with savers, in 1971 Nasir Soaial Bank was founded and declared itself as an interest-free commercial bank even though in its establishment there was no reference to religion or Islamic law.

Then in 1974 the Islamic Development Bank (IDB) was established, sponsored by countries that are members of the Islamic conference organization, which is primarily an intergovernmental bank with the aim of providing funds for the development of its member countries, the Islamic Development Bank (IDB) openly and directly declared itself as a bank based on Islamic sharia (Suryani, 2012). A number of Islamic-based banks began to emerge in other countries, in 1975 in the Middle East the Dubai Islamic Bank was established, in 1977 the Faisal Islamic Bank of Sudan, in 1977 the Faisal Islamic Bank of Egypt, and in 1979 the Bahrain Islamic Bank. In Asia Pacific in 1973 the Philippine Amanah Bank was established, in 1983 in Malaysia the Muslim Oilgrims Savings Corporation was established which aimed to help those who wanted to save to perform the Hajj pilgrimage (Muhammad, 2021).

The emergence of Islamic banks in Indonesia was marked by the existence of the Muamalah Bank which was established in 1991 which was initiated by the Indonesian Ulema Council (MUI) and the Indonesian government and supported by the Association of Indonesian Muslim Intellectuals (ICMI) and several Muslim entrepreneurs, in 1999-2002 received capital injection from the IDB due to being involved in the 1990s monetary crisis in Indonesia. Bank Syariah Indonesia (BSI) itself emerged as a result of the merger of 3 Islamic banks owned by subsidiaries of state-owned enterprises, including Bank Syariah Mandiri (BSM), BNI Syariah (BNIS) and BRI Syariah (BRIS) which have been successfully operating since February

1, 2021. inaugurated directly by the President of the Republic of Indonesia, Jokowi, and is also the largest bank in Asia (Kusnato, 2024). The forms of operational activities of Islamic banks include: 1. Fundraising activities through wadiah demand deposits, mudharabah demand deposits and Islamic savings consisting of wadiah savings, mudharabah savings and Islamic deposits. 2. Fund distribution activities consisting of musyarakah and mudharabah. 3. The principles of buying and selling consist of mudrabah, salam, istishna, and ijarah. 4. Services consisting of wakalah, kafalah, qard, rahn, hiwalah, and sharf.

3. Research Methodology

The research method is a study of the rules that will be used in the research to be carried out, when viewed from a philosophical perspective, the research methodology is the epistemology of research. In this series of studies, the researcher used a qualitative research method (Ridwan, 2021). The qualitative research method is a research method based on the philosophy of postpositivism, used in research in natural conditions. The qualitative research method emphasizes more on the analysis of processes and educational thinking processes related to the dynamics of the relationship between the observed phenomena.

Comprehensively and complexly, reporting a detailed picture obtained from information conducted in a scientific manner (Sermada, 2016). The place of this research is located at BSI: a case study of Indonesian Islamic Bank KCP Veteran Makassar will be carried out at Jln. Veteran Utara No. 295B, Maricaya Baru Village, Makassar District, Makassar City, South Sulawesi. This research includes the implementation of customer complaint handling strategies in maintaining BSI customer satisfaction.

3.1 Primary data

The primary data sources in this study are data in the form of notes and recordings from the results of interviews, observations and

documentation regarding handling customer complaints in the field.

3.2 Secondary data

Secondary data sources are data obtained indirectly. For example through institutional records, or organizational archives that can be read or understood through other media .

3.3 Data collection technique

The data collection techniques in this study were interviews with BSI managers, BSI employees and customers, observations were conducted by directly observing the handling of customer complaints implemented by BSI and documentation, namely taking pictures directly during the data collection process.

4. Results and Discussion

This research was conducted at BSI KCP Veteran Makassar, precisely in the Maricaya Baru sub-district, Makassar district, Makassar City - South Sulawesi. This research was conducted from June 12 to July 12, 2024. Informants were obtained through in-depth interviews with interview guidelines and observations using information sheets. **Table 1** Characteristics of informants

No	Name	Gender	Informant	Location	Work
1	Feby	P	Manager	S1	Employee
2	Irawa n	P	Employee	S1	Employee
3	Dahli a	P	Customers	S1	Housewife
4	Cash	L	Customers	S1	Teacher
5	Uswa tun	P	Employee	S1	Employee
6	Andy	P	Employee	S1	Employee

Based on the table above, the informants consist of 1 manager of BSI KCP Veteran Makassar, 3 employees of BSI KCP Veteran Makassar, and 2 customers with the status of

Self-Employed, teachers and Housewives. The informants consist of men and women, ages vary from 30 to 39 years and above. The type of education of the informants interviewed and observed in this study is an average of S1 (bachelor's degree).

Handling customer complaints in maintaining customer satisfaction at BSI KCP Veteran Makassar is something serious and very important to maintain because the sustainability of the goals of the organization or company (BSI KCP Veteran Makassar) will never be achieved if customers or clients are not satisfied.

Customer satisfaction is something that is necessary both in terms of service and complaint handling, through adequate service and complaint handling, customer satisfaction will be achieved. Customer satisfaction depends on the service and complaint handling implemented by BSI KCP Veteran Makassar, if the service and complaint handling are not right then the results obtained will also be wrong and vice versa

4.1 Implementation of Bank Syariah Indonesia (BSI) Strategy in Handling Customer Complaints in Maintaining Customer Satisfaction of BSI KCP Veteran Makassar.

Basically, strategy is a way to help and facilitate problem solving, besides that, strategy is a concrete step that can solve problems. In the big Indonesian dictionary (KBBI), strategy is the science or art of planning or directing management activities, strategy can also be defined as skilled strategic management in an effort to get something better to achieve organizational or company goals (Susanti, 2022). Complaints are part of the negative expression produced by customers due to the inconsistency of reality with the customer's wishes, this will certainly affect how responsive the customer is, including: First, there are customers who do nothing. This means that the customer does not submit a complaint to the bank but the customer immediately chooses to switch to becoming a customer at another place or bank. Second, stop using BSI bank and convey it to other BSI customers such as family, friends or relatives

and other customers. This information is usually conveyed very quickly and can have a bad effect on the image of BSI bank which will result in BSI bank losing customers (Susanti, 2022).

Third, submit complaints directly to the bank, if this happens then the bank still benefits because the bank can still improve the quality of its services and resolve customer problems before the problem spreads widely. Fourth, complain through the mass media. Complaints like this often occur to customers who like to access the public such as social media, newspapers and so on. This form of complaint is the most feared by all banks because complaints like this will reduce the prestige and tarnish the good name of a bank (Intan, 2022).

Based on the results of interviews and observations conducted by researchers at the BSI KCP Veteran Makassar institution, researchers found that the strategy for handling customer complaints in maintaining customer satisfaction carried out by BSI KCP Veteran Makassar attempted to... as much as possible to resolve existing problems or complaints, one of which is to prioritize appropriate and good service to create customer satisfaction.

4.2 Sustainable marketing strategy

BSI KCP Veteran Makassar continues to strive to make its customers feel satisfied and loyal by maintaining and establishing good relationships with customers and trying to provide services that are different from other banks, the services provided are to commemorate certain days such as Independence Day, the month of Ramadan, Eid al-Fitr and Eid al-Adhar celebrations by providing gifts or souvenirs and special backgrounds for customers who come on that day. The room will be decorated in such a way according to the theme commemorated on that day (Budiman, 2020).

4.3 Excellent service strategy

Excellent service is a service that is very much needed by customers, because with this service, customers will feel comfortable when making transactions. Service is not just serving

but speed, speed is an important thing in service. Because fast service will provide its own satisfaction for customers who adjust to the service standards at BSI KCP Veteran Makassar. (Budiman, 2020). First, all transactions are served or executed quickly and carefully: services at BSI KCP Veteran Makassar, starting from opening a savings account to handling customer complaints, are all served quickly and carefully based on BSI KCP Veteran Makassar service standards.

Second, behaving in a friendly, polite and always helping customers: behaving in a friendly, polite and always helping customers is a must in providing services at BSI KCP Veteran Makassar. Because behaving pleasantly will create a comfortable atmosphere, by behaving in a friendly, polite and smiling manner will make customers feel appreciated and respected, while always helping customers is the fruit of the performance measurement of BSI KCP Veteran Makassar. (Budiman, 2016).

Third, always try to understand customer desires: BSI KCP Veteran Makassar employees are always trying to understand and comprehend customer desires in accordance with existing service standards, because in the eyes of customers, the attitude of employees who always pay attention is a benchmark in itself. Paying attention by establishing continuous relationships will certainly affect customer attitudes because this will make customers feel appreciated and feel closeness between customers and BSI employees. Fourth, serve customers on time: Always serving customers on time is the right way to maintain customer satisfaction based on the time standards determined by BSI KCP Veteran Makassar based on customer needs (Harsanto, 2020).

4.4 Efficient and effective complaint handling strategies

All customer complaints will be served in accordance with BSI service procedures, because service is the front line in resolving customer complaints in maintaining customer satisfaction. In implementing an effective and efficient complaint handling strategy, it must be in accordance with the BSI KCP Veteran Makassar

service procedures. The standards for handling customer complaints in maintaining customer satisfaction are:

First, handling of customers who do not get what the bank promised; customers feel uncomfortable in making transactions because they do not get what was promised by BSI, this will cause customers to feel angry, such as when customers complain about cash withdrawals made at ATMs but the money withdrawn does not come out but the balance decreases (Muhammadd, 2013).

Customers will be promised that the money will be returned after 14 to 20 working days, but after the promised time, the customer has not received the promised money for several reasons and to overcome the complaints of angry customers, namely, BSI employees will make efforts to calm the hearts of angry customers, listen to their problems, after being listened to, BSI employees will provide an explanation of the problem that is happening in clear language that is easy for customers to understand. BSI employees will be friendly to angry customers without judging customers, BSI employees will face them patiently, quickly, friendly, say sorry and convince and explain how to solve it (Senhang, 2012).

Second, handling of customers who receive rude or poor service: the service provided is in accordance with the BSI KCP Veteran Makassar procedure, in providing services to customers there are customers who feel that the service received is less than pleasant, which means that the customer feels dissatisfied. Third, feeling ignored by BSI employees: Customer service already has a time limit that has been set according to the problem that is happening, the service will be carried out until the customer's problem is resolved. Customers sometimes feel ignored when they have been waiting too long because of the many customers who come to make transactions that must be served.

4.5 Handling Customer Complaints in Maintaining Customer Satisfaction at BSI

KCP Veteran Makassar from the Perspective of Islamic Economic Ethics.

The handling carried out by the employees of BSI KCP Veteran Makassar is solely in the hope of getting the pleasure of Allah SWT, strengthening human faith, reminding humans of their obligations as obedient servants of Allah and this is strengthened by BSI KCP Veteran Makassar by empowering customers through savings for the Hajj and Umrah to increase their understanding of Islam, especially those related to human obligations as servants of Allah SWT.

a. The principle of monotheism

Tauhi is the main foundation of Islamic teachings which form 3 main principles. First, the world and everything in it belongs to Allah SWT and runs according to His will. Second, Allah is the creator of all creatures and all creatures are subject and worthy of his will. Third, belief in the last day will influence human behavior in economic activities.

b. Principle of justice

The principle of justice is to weigh the same weight, remind each other, do not differentiate one from another because all creatures are the same and have the same potential in doing good. The principle of justice applied by BSI to customer complaints is not to differentiate one service from another, the service will be carried out with the justice procedures applicable in BSI.

c. The principle of brotherhood

The principle of brotherhood is the main indicator in establishing and maintaining good relations with customers, in which there is an aspect of the responsibility of a Muslim who will later be held accountable before Allah. Islam strongly recommends to its followers about the importance of establishing brotherly relations between fellow human beings, including the relationship between humans and nature.

d. The principle of welfare

BSI KCP Veteran Makassar aims to improve people's standard of living, provide its own contribution to the progress of the nation and also participate in efforts to improve the welfare

of the Indonesian people in the form of sharia banking efforts. BSI in improving the standard of living and welfare of the people never practices interest because interest is usury which is forbidden. In addition, BSI also provides customer needs such as capital procurement, provision of decent housing and provision of hajj and umrah savings for customers who are willing.

5. Closing

5.1 Conclusion

1. The implementation of the BSI KCP Veteran Makassar customer complaint handling strategy in maintaining BSI customer satisfaction is by using a sustainable strategy, excellent service and effective and efficient complaint services as well as Islamic principles that are carried out with the aim of maintaining BSI KCP Veteran Makassar customers so that they remain in the teachings and provisions that have been set by the Islamic religion, as a bank based on Islamic sharia, BSI KCP Veteran Makassar has an obligation to spread Islam even in the form of Islamic banking business. This sharia principle is what then becomes the guideline for BSI KCP Veteran Makassar in future activities.
2. The perspective of Islamic economic ethics on handling customer complaints in maintaining customer satisfaction at BSI KCP Veteran Makassar is very much in line with the perspective of Islamic economic ethics practiced by the Prophet SWT, BSI KCP Veteran Makassar highly upholds the values of divinity, justice, brotherhood, and prosperity to build good relationships with customers. Building good relationships with customers is an important thing in Islam about maintaining human relationships with other humans, human relationships with nature, human relationships with God, and BSI always prays and reminds its customers to be on the path that Allah SWT approves.
3. As a conclusion based on the results of the research conducted, the researcher greatly expects input and suggestions. Because the

researcher is aware that this research is still and very far from perfect, there are still shortcomings and to complete this research the researcher really needs help input, suggestions, criticism and recommendations from the readers. The researcher hopes that this research can be a reference for further research.

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