CHAPTER I
INTRODUCTION

1.1 Background of The Study

Customer service plays a crucial role in the banking industry as the frontline that directly interacts with customers in delivering services and resolving problems. Customer service officers are responsible for providing information, assisting with transactions, handling administrative processes, and resolving customer complaints in order to meet customer needs and expectations. In modern banking services, customer service does not only function as an operational support unit but also as a relational bridge between the organization and its customers. Therefore, the effectiveness of customer service is determined not only by technical competence but also by the ability to communicate clearly, empathetically, and professionally.

According to Zeithaml, Bitner, and Gremler (2020), communication during service encounters significantly influences customers' perceptions of service quality, fairness, and trust. In complaint situations, customers tend to evaluate not only the final outcome but also how they are treated during the interaction process. Similarly, Kotler and Keller (2022) state that in the digital banking era, customers expect transparent, responsive, and empathetic communication when experiencing technical problems. Ineffective communication from frontline employees may lead to dissatisfaction and reduced customer loyalty.

Ideally, customer service in the banking sector should apply effective, empathetic, and solution-oriented communication strategies when handling customer complaints. Customer service officers are expected to demonstrate strong interpersonal communication skills, including active listening, the use of clear and understandable language, appropriate tone of voice, supportive non-verbal behavior, and emotional control. These competencies are particularly important when customers experience technical banking problems, such as failed ATM cash deposit (CDM) transactions, forgotten ATM PINs, or difficulties accessing BRImo accounts due to forgotten usernames or passwords.

Homburg, Ehm, and Artz (2021) emphasize that effective complaint handling depends not only on procedural resolution but also on interactional quality, including politeness, empathy, and clarity of explanation. This indicates that communication strategy becomes a central element in service recovery and long-term relationship building.

However, based on observations and an interview conducted on Tuesday, 10 March 2026, at Bank Rakyat Indonesia (BRI) Bengkalis Branch, technical customer complaints were observed during interactions between Customer Service officers and customers. The observation showed that some customers experienced difficulties in explaining or understanding technical banking problems, particularly those related to ATM CDM transactions and BRImo access. In some interactions, customers appeared confused or concerned when explaining their problems, requiring Customer Service officers to provide additional explanations. The officers responded by explaining the problems step by step and simplifying technical banking terms into language that was easier for customers to understand. These observations indicate that communication difficulties can occur during the complaint-handling process, particularly when customers have limited understanding of technical banking terminology or experience emotional difficulties while reporting their problems. During the interview conducted on the same day, the Customer Service officer explained that customers sometimes required repeated explanations when they did not understand technical banking terms or complaint-handling procedures. In such situations, the officer adjusted the communication by repeating information, using simpler language, and providing explanations step by step. These findings provide empirical evidence that effective communication strategies play an important role in helping Customer Service officers manage technical complaints and overcome communication difficulties during customer interactions.

The interview findings further support these observations. Customer Service officers explained that customers sometimes require repeated explanations when they do not understand technical banking terms or complaint-handling procedures. In such situations, officers adjust their communication by repeating information, using simpler language, and providing explanations step by step. These findings provide empirical evidence that communication strategies are important in helping Customer Service officers manage technical complaints and overcome communication difficulties during customer interactions.

This condition indicates a gap between ideal communication standards and practical implementation in the field. While theoretical frameworks emphasize clarity, empathy, responsiveness, and emotional intelligence in service communication, real service encounters may be influenced by communication barriers such as emotional stress, semantic misunderstandings, and organizational time constraints.

Previous studies in the banking sector have examined various aspects of customer service, particularly service quality, customer satisfaction, and customer loyalty. For example, Homburg, Klarmann, and Schmitt (2020) examined the influence of interpersonal communication quality on customer satisfaction in service organizations. Their study found that communication clarity, empathy, and responsiveness significantly improved customer satisfaction and strengthened customer trust. Similarly, Zeithaml, Bitner, and Gremler (2020) emphasized that communication is an essential component of service quality and service recovery, explaining that customers evaluate not only the outcome of complaint resolution but also the communication process, including empathy, responsiveness, and clarity of explanation. In addition, West and Turner (2021) highlighted that effective interpersonal communication depends on message clarity, feedback, audience understanding, and emotional sensitivity, which help reduce misunderstandings and improve communication effectiveness. These studies provide important findings regarding the relationship between service quality, communication quality, and customer outcomes. However, they do not specifically examine how Customer Service officers communicate when handling technical customer complaints at the branch level, particularly in relation to technical banking services such as ATM Cash Deposit Machine (CDM) transactions and BRImo access issues.

Furthermore, previous studies have generally examined communication as one component of service quality rather than analyzing the specific communication strategies employed by Customer Service officers during complaint handling. Homburg, Klarmann, and Schmitt (2020) primarily focused on the relationship between interpersonal communication quality and customer satisfaction, while Zeithaml, Bitner, and Gremler (2020) discussed communication within the broader framework of service quality and service recovery. Likewise, West and Turner (2021) emphasized interpersonal communication effectiveness from a theoretical perspective without specifically addressing communication practices in handling technical banking complaints. Consequently, limited attention has been given to how Customer Service officers apply verbal communication, non-verbal communication, and strategies for overcoming communication barriers when assisting customers experiencing technical banking problems.

The research gap is also evident in the limited integration of these aspects within a single analytical framework. Previous studies have tended to examine service quality, customer satisfaction, interpersonal communication, or complaint handling separately. Research on customer satisfaction generally emphasizes service quality dimensions or customer perceptions, whereas studies on interpersonal communication mainly focus on communication processes and relationship building rather than the practical communication strategies used by Customer Service officers during technical complaint handling. As a result, there remains a lack of research that comprehensively integrates communication strategies, verbal communication, non-verbal communication, communication barriers, and customer satisfaction within the context of technical customer complaints in the banking sector.

Based on this research gap, the present study focuses on Customer Service officers at Bank Rakyat Indonesia (BRI) Bengkalis Branch and examines how they implement communication strategies when handling technical customer complaints, particularly complaints related to ATM Cash Deposit Machine (CDM) transactions and BRImo access issues. The study specifically analyzes the verbal and non-verbal communication used by Customer Service officers, identifies the communication barriers encountered during the complaint-handling process, and examines how these factors influence customer satisfaction. By concentrating on technical complaint handling at the branch level, this study provides a more comprehensive understanding of communication practices in the banking sector and contributes empirical evidence from the local context of BRI Bengkalis Branch.

Therefore, this study focuses on analyzing the communication strategies employed by customer service officers at Bank Rakyat Indonesia Bengkalis Branch in handling customer complaints. This research examines verbal and non-verbal communication practices, identifies communication barriers, and explores their influence on customer satisfaction in the context of technical banking issues. The findings are expected to provide both theoretical and practical contributions to improving customer service communication strategies and enhancing customer trust and loyalty.

1.2 Formulation of the Problem

Based on the research background, the problems of this study are formulated as follows:

1. What are customer service communication strategies applied at Bank Rakyat Indonesia Branch Bengkalis in handling technical customer complaints, particularly related to ATM CDM transactions and BRImo access issues?
2. What forms of verbal and non-verbal communication are used by customer service officers when handling customer complaints, and how do these forms support effective complaint resolution?

3. What communication barriers are encountered by customer service officers in handling customer complaints, and how do these barriers affect customer satisfaction?

1.3 Limitation of the Problem

This study is limited to analyzing customer service communication strategies at Bank Rakyat Indonesia Branch Bengkalis in handling technical customer complaints. The research focuses specifically on complaints related to failed ATM cash deposit (CDM) transactions and problems accessing BRImo accounts, such as forgotten usernames or passwords.

The subjects of this study are customer service officers and customers who have experienced these types of complaints. The study is limited to examining verbal and non-verbal communication, communication barriers, and their influence on customer satisfaction during the complaint-handling process. Other banking services, such as teller services, credit services, and non-technical complaints, are excluded from this study.

1.4 Purpose of the Problem

Based on the formulation of the problems, the purposes of this study are:

1. To analyze the communication strategies applied by customer service officers at Bank Rakyat Indonesia Branch Bengkalis in handling technical customer complaints related to ATM CDM transactions and BRImo access issues.
2. To identify the forms of verbal and non-verbal communication used by customer service officers in handling customer complaints to support effective complaint resolution.
3. To identify communication barriers encountered by customer service officers in handling customer complaints and to examine their influence on customer satisfaction.

1.5 Significance of the Study

Theoretical Benefits:

The results of this study are expected to contribute to the development of communication studies, particularly in the field of customer service communication and interpersonal communication in the banking sector. This research provides empirical evidence on how communication strategies, verbal and non-verbal communication, and communication barriers influence customer satisfaction in complaint-handling contexts. The findings may enrich existing theories related to interpersonal communication, service communication, and customer satisfaction. Practical Benefits:

Practically, this study is expected to provide useful insights for Bank Rakyat Indonesia Branch Bengkalis in improving customer service communication strategies, particularly in handling technical customer complaints. The findings may serve as a reference for developing customer service training programs, improving standard operating procedures, and enhancing customer satisfaction, trust, and loyalty. In addition, this research may be used as a reference for future studies in business and professional communication, especially in service-based industrie