

Communication Strategy Customer Relations Officer PT Dwitunggal Putra Pegadai Tangerang Branch in Handling Customer Complaints

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Abstract — Customer Relations Officers are a bridge between customers and the company, especially in handling customer complaints. This research aims to determine the company customer relations office strategy PT Dwitunggal Putra Pegadai Tangerang branch in handling customer complaints. This study used a descriptive qualitative method. This research shows that Customer Relations Officers are essential in handling customer complaints and creating customer satisfaction. The Customer Relations Officer's process in resolving customer complaints can be carried out from the start, namely identifying existing problems, what complaints the customer is complaining about, developing a plan to resolve the complaint, and then acting and communicating efforts to improve customer complaints. Moreover, this is the re-evaluation stage of whether the Customer Relations Officer has resolved the problem. Apart from that, it also carries out several strategic steps in relations with customers namely Fact-finding which is it appears that accurate data and evidence support problems, Planning and Programming which the company creates a way that can connect between companies with customers, Taking Action and Communicating which the company prioritizes a personal approach to consumers and Evaluation which the company gets a good score from CSI in terms of customer satisfaction. The company can resolve the problems included in the service mechanism.

Keywords—Customer, Customer Relations, Communication Strategy, Company, Handling Complaints

I. INTRODUCTION

In the socio-economic reality of society, it is often found that there is a condition which people only have assets in the form of money, not cash, but at the same time,

people need funds in the form of cash (Manahaar, 2019). This is when the role of pawnshops begins; the public can pawn his valuables at a pawnshop and receive the loan amount he needs. To change people's perceptions and to introduce pawning to the public, pawnshop institutions create the motto "Solving Problems Without Problems" (Nasution, 2016). In general, the definition of pawning is the activity of debts and receivables by holding something collateral given from the pawnbroker to the pawnee (Novita, 2023).

Based on the information that the author read on the OJK's web page, namely ojk.co.id, many new pawnshop companies are emerging with their own quality and performance as the era progresses. One of them is PT Dwitunggal Putra Pegadai company operates in the financial services sector. This company is officially present and carries out operational activities in the form of relatively small and large cash loans using collateral in the form of cell phones, BPKB motorbikes, and cars. However, some branches accept other pawns like cell phones or laptops. PT Dwitunggal Putra Pegadai, of course, already has a business license as well as PT Dwitunggal Putra Pegadai is supervised by the OJK (Financial Services Authority). this collateral also providence of the element of trust from the creditor towards the debtor (Nasution, 2016). The goods still belong to the debtor, but as long as the debt does not the total amount will remain or be controlled by the creditor (Novita, 2023).

Conventional pawnshops and sharia pawnshops have significant differences in implementation of performance to meet organizational goals. In general sharia and conventional pawnshops have the same goal, namely providing funds to people in need with guarantees certain items (Rafsanjani, 2021). The pawn business has the characteristics of having valuable items to be pawned; the

value of the loan amount depends on the value of the item being pawned, and the item being pawned can be redeemed (Kasmir, 2010). The development of the Sharia economy in Indonesia continues to increase very rapidly; this is proven by the many sharia financial institutions that have been established in Indonesia; both financial institutions in the form of sharia banks and non-banks such as sharia pawnshops and private pawnshops have even been present in Indonesia since 2016 (Lesmono, 2022).

Pawnshop is intended as an institution that provides facilities for community members to be able to obtain money loans practically (Herfika, 2013). With the presence of many new companies, competition in the pawnshop business is becoming increasingly fierce. Similar companies compete to win business competition in various aspects. One aspect that companies must pay attention to is customers. The customer is king, is a well-known motto in the business world. Customers are also the goal of every business. This is done because businesspeople are very dependent on customers. Service quality is one of the most influential factors in business for beginners and those who have been in the business for a long time. This means that a service is said to be of quality if it meets most customers' expectations. Therefore, the company will try to build good customer relationships as hard as possible. Companies can use customer complaints against companies as a form of self-assessment of the performance carried out by the company or business, especially regarding services in handling customer complaints.

Customer complaints are a form of customer attention to the company to improve its services. There is always a possibility that the company might face a service failure and customer complaint in its performance (Adzhigalieva, 2022). With customer complaints, companies can detect weaknesses in the business and correct these weaknesses because building good relationships with customers is the key to the success of every business. Behavior that leads to a complaint can occur if the perceived performance of a good or service falls between the minimum tolerable expectations and the worst expectation imaginable. Grievance behavior can also occur if perceived performance is between an adequate level of expectation and a tolerable minimum expectation. With the increase in negative attitude complaints develop in intensity (Salim, 2018). Sometimes, consumers will switch to other products or services because they are dissatisfied or not following the previous product or service (Azizah, 2022).

Likewise with other companies, PT Dwitunggal Putra Pegadai also, of course, receives complaints from customers. Such conditions hurt the company's image. Therefore, in this process, building good relationships with customers is necessary to satisfy customers. Because a business can only survive for a long time with satisfied customers, if the customer finds another company with better service, the customer will likely switch to that company. The main goal in doing business is to create customer satisfaction. Creating customer satisfaction can provide many benefits, including making business relationships between companies and customers smoother

and building loyalty in customers while providing a practical word-of-mouth frame of reference for business development. Customer relationship management is applied to win the hearts of customers by allocating existing resources to achieve customer satisfaction and loyalty (Zulfikar, 2022).

Some previous research references used, one of which is research conducted by Rosliana Mahardhika, Edi Sumarwanto, and Elsy Maria Rosa with the title *Complaint Management Strategies In Facing Alleged Malpractice in the Digital Era*, shows that key strategies identified include preparing professional resources dedicated to handling complaints, enhancing awareness regarding patient safety, and ensuring strict adherence to existing Standard Operating Procedures (SOPs) (Mahardhika, 2023). Similar to the results of research conducted by Lestari Fitriyanti Utami, Nurjannah Abna and Andi Muttaqin entitled *PR Strategy in Handling Customer Complaints (Complaint Handling) in Makassar City Regional Drinking Water Companies (PDAM)* which shows that public relations strategy in handling customer complaints at PDAM Makassar City is to handle them consistently using SOP guidelines/customer complaint acceptance schemes, in addition to handling customer complaints technically and with polite and friendly service (Utami, 2023). As a reference for previous research, there are exciting things from research conducted by Dedi Febrianto and Fajria Fatmasari entitled *How Can Handling Customers' Complaints Make Freight Forwarding Companies Resilient To Future Challenges?* The research shows that the customers' complaints belong to four categories: complaints related to time, documents, costs, and means of transportation. The strategy for handling customer complaints varies based on the media used to address complaints. The strategy for handling complaints addressed orally via a telephone call was apologizing, finding the source of the problems, and giving explanations and solutions (Febrianto D. F., 2024).

II. LITERATURE REVIEW

Strategy is a tool to achieve goals in its development, and the concept of strategy to continue to grow marketing as a social process by which individuals and groups obtain what they need and want by creating and exchanging production and value with other individuals and groups (Purnomo, 2022). Strategy is a plan to use available assets to place the company in a profitable position to achieve the stated goals. Companies with precise strategic methods will perform better than organizations or companies without clear business strategies (Pratama, 2019). Marketing strategy that fits to customers characteristic becomes aspect with most essential concerns (Sihombing, 2023).

Strategy requires communication which is a series of statements of feelings between one individual and another individual which involves language as a channel (Mulyana, 2017). Basically, the strategy is the different stages of the optimal response to the new challenges that the company may face, either as a result of the previous

step or due to external pressures. Communication strategy is the ability to choose the use of communication to build common ground among people within the organization (Rossanty, 2019). According to Rangkuti, the communication strategy needs to focus on the following to achieve the success of the company; a) Customer Relationship, b) Customer Retention, c) Customer Referrals, d) Customer Recovery (Rossanty, 2019).

A communication strategy is a structured plan to convey messages effectively to a targeted audience. This strategy aims to achieve a specific goal, such as increasing awareness, influencing opinion, or encouraging specific actions. Company needs to pay attention some critical steps in developing an effective communication strategy:

1. Situation Analysis, identify existing problems or opportunities. Conduct a SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) to understand the context and conditions.
2. Goal Setting, determine what you want to achieve through communication. Make sure goals are specific, measurable, achievable, relevant, and time-bound (SMART).
3. Audience Identification, know who company target audience is. Segment audiences based on demographics, psychographics, behavior, and more.
4. Key Message, determine the core message you want to convey. Ensure the message is clear, consistent, and relevant to the audience.
5. Choose Media and Communication Channels, determine the most effective communication channels to reach your audience (e.g., social media, email, advertising). Use a combination of channels to reach a wide audience.
6. Content Development, create content that is interesting, informative, and meets the audience's needs. Ensure the content matches the values and identity of the brand or organization.
7. Implementation of the communication plan according to the predetermined schedule. Coordinate with the team and ensure all elements go according to plan.
8. Monitoring and Evaluation, the results of communication activities regularly. Use analytics tools to measure effectiveness (e.g., social media analytics, surveys). Evaluate the results and make adjustments if necessary to improve future strategies.

Meanwhile, Harold D. Lasswell describes the communication process by asking who expresses what with what channel and to whom with what impact (Mulyana, 2017). According to Alan Hancock and Eddir C. Y. Kuo, a communication plan is a written document that discusses what the company wants to achieve, why the company wants that result, what its goals are, what keywords the message wants to convey, who is the author and who is the messenger, how the company chooses and determines which communication channels are appropriate to be used in conveying messages, when each message is delivered correctly, and how program results are measured and evaluated (Cangara, 2017).

According to Onong Uchjana Effendy, customer relations are communication relationships between a

company represented by company employees that are carried out reciprocally to foster better relationships based on mutual understanding and trust (Carolina, 2019). Customer Relationship Management is a marketing activity that collects, manages, and utilizes customer data and contact history to maximize service and improve customer relationships so that customer satisfaction can be optimized occasionally (Bhakane, 2015). Service is a way to serve, help prepare, manage and complete the needs of the community, either individually, in groups or groups, and organizations or groups of members of the organization (Arifiyanto, 2022).

The strategy for handling customer complaints varied based on the media used to address complaints. The strategy for handling complaints addressed orally via a phone call was apologizing, finding out the source of the problems, as well as giving explanations and solutions (Febrianto, 2024). According to Tubss and Moss, communication can be effective if the communicator succeeds in conveying what he intended, or communication is considered adequate if the stimuli conveyed and intended by the sender are closely related to the stimuli captured and understood by the recipient (Mulyana, 2017). Meanwhile, DeVito stated that communication barriers mean anything that can distort the message or prevent the recipient from receiving the message (Mulyana, 2017).

To create increased and trusted consumers in a company, the management of customer relations strategies can be carried out in several steps, as stated by Cutlip in Atika and Nurjanah (2014), namely; a) Fact-finding, in this step to search for existing facts or facts regarding the situation and opinions of the public regarding the steps implemented by the company, namely what events are the cause of obstruction of support in the implementation of company activities, b) Planning and Programming, after the problem has been identified from the facts in the first step, then the next stage is to carry out a design or plan in several stages in detail and continuously, c) Taking Action and Communicating, while this step is the implementation of a program that has been created and planned previously, communication is also carried out aimed at achieving what has been decided. At this stage, it is possible to make it clear from the information what must be done, and in the end, there will be an impression of something that is very necessary and has the potential to provide full support to the company, d) Evaluation, in this step, is an activity of an effort to assess a program or activity. So that you can find out what is needed, and the desires and expectations of customers can be fulfilled, and measurements are needed using various methods (Susilowati, 2021).

Company communication with consumers is necessary to ensure that the relationship between the company and customers remains healthy, effective, and productive. The main aspects of company communications with consumers communication channels like telephone customer service is still a standard and direct method, use email for notifications, support, and promotions, social media platforms like Facebook, Instagram, and X are used to interact with consumers in real time, live chat with many

websites offer a live chat option for immediate help and using mobile enterprise apps often feature direct communication with the support team.

Types of communication also play important roles like information that provides information about new products, services, or policies. Promotions by communicating special offers, discounts, and promotions. Problem Resolution by handling consumer complaints and issues quickly and effectively. Collect feedback to improve products and services. Besides that, principles of effective communication are also important:

1. Clarity, the message must be conveyed clearly and easily understood.
2. Consistency, maintain consistency in messages delivered through various channels.
3. Empathy, showing concern for consumer needs and problems.
4. Responsive, respond quickly to questions and complaints.
5. Personalization, tailoring communications based on consumer preferences and interaction history.

Communication strategy by sorting consumers based on demographics or behavior to deliver more relevant messages, use automation tools to send scheduled messages and automatic responses. Multichannel leveraging for multiple channels to reach consumers wherever they are and quality content to provide content that is useful and interesting to consumers. Technology in communication like CRM (Customer Relationship Management), that systems help track consumer interactions and improve services. Nowadays chatbots and AI tools that can handle common questions and direct more complex requests to humans and analyze interaction data to understand consumer needs and behavior.

Ethics in communication is also important. It means transparency, being honest about company products, services, and policies. Privacy by respecting consumer privacy and protecting their data and honesty by avoiding misleading claims or false information.

III. METHODS

In this research, the research design that the author uses is a qualitative descriptive design. A descriptive research design is a study that finds facts with appropriate interpretation. The researcher employed a type of participant observation known as direct observation. This involved the researcher actively participating in serving customers, thereby gaining a firsthand understanding of the field. This method was chosen to ensure the truth was discovered through direct experience and not through second-hand information.

The semi-structured interview method was used in this research. From semi-structured interviews, researchers can uncover additional data about various issues related to the research. In this research, documentation studies played a crucial role. These studies involved gathering information from various compiled sources, such as diaries, books, and papers, which were used to explore the research objective. Additionally, photos taken by analysts during field

observations were also used. These documentation studies served as a valuable complement to the use of perception and interview strategies, providing a comprehensive view of the research topic.

Literature study is the most critical stage in information-gathering and reviewing information-gathering techniques. This data collection method aims to search for data and information in written and unwritten documents, such as photos and other electronic documents, which can help the research process. This exploration is directed by reading and exploring logical diaries, articles, references, writings, and notes published in the library.

IV. RESULTS AND DISCUSSION

Results are information collected by researchers, taken from sources directly related to the research. Researchers made direct observations at the research location and participated, as well as in these activities. Researchers obtained the collected results through critical informants and customers or clients. Through the questions that the researcher asks the informants intensively, the researcher can analyze and identify the data that has been obtained.

This research was conducted using a descriptive qualitative method with semi-structured interviews conducted in depth with key informants and other supporting informants, namely Mr. Bambang Setiawan, Mrs. Dita Claudia, Mr. Wendy and Mr. Agung Priatin. Apart from that, this research was also carried out using participant observation techniques which researchers went directly to the location and took part in carrying out activities that became material in the research.

As a company operating in the pawnshop sector, of course PT Dwitunggal Putra Pegadai of pawnshop has a company strategy. Likewise in handling customer complaints. Based on the results of research conducted at PT Dwitunggal Putra Pegadai Tangerang branch, researchers can find out more about the customer relations officer staff at PT Dwitunggal Putra Pegadai starting from how they handle customer complaints to what obstacles they face in handling customer complaints. After conducting research for approximately 2 months starting from May to June, researchers can conclude the results of the discussions raised in this research. In terms of handling customer complaints, Customer Relations Officers play a very important role because they have a responsibility to make customers feel satisfied with the services provided by the company.

Customer relations strategy carried out by PT Dwitunggal Putra Pegadai to resolve complaints in the first step, namely Fact Finding of the problems that occur according to the facts, it appears that accurate data and evidence support problems. For the second stage, namely Planning and Programming, when the company creates a way that can connect between companies with customers, namely in the form of the Customer Service Index (CSI) program which is used as a measuring tool for customer satisfaction. Apart from that, a service mechanism was also created when their customers could easily, quickly,

and directly contact the person in charge of the company, namely by using various communication channels to discuss various detailed and in-depth problems; then for the third step, namely Taking action and Communicating, when the company prioritizes a personal approach to consumers and the final stage is Evaluation, the company gets a good score from CSI in terms of customer satisfaction. The company can resolve the problems included in the service mechanism.

Handling complaints effectively is critical to maintaining customer satisfaction and a business's reputation. PT Dwitunggal Putra Pegadai also apply strategies that can be used to handle complaints:

1. Listen Carefully, let customers air their complaints without interruption. This shows that companies value their opinion and take the problems they face seriously.
2. Empathy and understanding, show empathy by acknowledging customers' feelings and frustrations. Companies use sentences like "I understand that this is very disappointing" can help relieve tension.
3. Quick Follow-Up means responding immediately to complaints and providing an estimated time to resolve the problem. Customers appreciate a quick response even though a final solution must be provided after some time.
4. Apologize and Take Responsibility, by admitting the error, if any, and apologize for any inconvenience the customer experienced. This can rebuild their trust.
5. The right solution means looking for solutions that suit the problems faced by customers. Ask customers what they want in resolution and try to fulfill those requests whenever possible.
6. Follow-up, once the problem is resolved to ensure the customer is satisfied with the solution provided. This shows your commitment to providing the best service.
7. Employee training, to train employees to handle complaints with professionalism and patience. Give them guidance on how to respond to complaints well.
8. Complaint Analysis, with collecting and analyze complaint data to identify recurring patterns or problems. Use this information to improve products or services.
9. Clear Communication, to make sure all communications with customers are clear and transparent. Avoid jargon and ensure customers understand the actions taken to address their complaints.
10. Building Relationships, use this opportunity to build better relationships with customers. Complaints that are handled well can turn dissatisfied customers into loyal customers.

Based on research results, problems with customer complaints occur due to lack of communication or misunderstanding between both parties, both the company and the customer. In the process of handling customer complaints, this takes quite a long time. Because there are several stages in resolving customer complaints starting from identifying existing problems, what complaints the customer is complaining about, then developing a plan to resolve the complaint, then acting and communicating

efforts to improve the customer complaint. Based on the explanation above, the researcher concludes that the company always accepts complaints from customers in any form well, apart from that the company also continuously learns from these complaints by trying to provide better service. Regarding what obstacles occur in handling customer complaints carried out by PT Dwitunggal Putra Pegadai researchers can conclude that the absence of media such as a web or application to accommodate customer complaints is also an obstacle in handling customer complaints.

V. CONCLUSION

Service quality can be used as a system for establishing good relationships with customers. The way to do this is through transparency and effective communication between both parties. Superior service can be used as one of the company's methodologies in expanding and retaining customers. It is expected to fulfill customer assumptions so that customers will feel satisfied because, with good communication and service, there will be no customer complaints. Handling complaints solves the problem at that time and can also increase customer loyalty and create a positive company image. Based on the research results described above. Therefore, researchers provide several suggestions, namely that companies should be able to provide appropriate media to channel customer complaints. For example, a criticism and suggestions box, a customer complaint form, a website to accommodate customer complaints, or an additional voice of the buyer services. This can simplify the process of handling customer complaints.

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