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Understanding Customers' Complaints in the Banking Sector: Insights from Attribution Theory

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Abstract
The global banking sector plays a crucial role in economic development, evolving from traditional institutions to tech-driven platforms across diverse regions. Customer service, especially in addressing complaints, is central to banks' competitiveness worldwide. Online complaint mechanisms, or e-complaints, allow customers to publicly express dissatisfaction. This study reviewed the dimensions of banking customer complaints, particularly those stemming from customer errors. This review revealed that customer complaints in banking reflect client dissatisfaction and serve as vital feedback for service improvement. With increasing digitalization, complaints often arise not only from banking errors but also from customer mistakes. Attribution Theory explains how individuals assign causes to events, attributing them to internal factors (like personal actions) or external ones (like others' actions or systems). In banking, this theory helps interpret customer complaints, especially those caused by user errors. Recognizing whether customers blame themselves or the bank influences how complaints should be handled. Distinguishing valid complaints from those caused by customer errors is crucial for improving service quality and customer satisfaction. Valid complaints highlight flaws in products or services, while errors often stem from misunderstandings or misuse. Addressing both types appropriately through empathy or customer education, can enhance trust and loyalty. Psychological factors like cognitive bias, overconfidence, stress, and emotions also influence customer behavior and errors. Addressing these issues requires banks to enhance transparency, educate users, and adopt technology-driven solutions. Effective complaint management builds trust, ensures compliance, and fosters customer loyalty, turning negative experiences into opportunities for growth and innovation in a competitive financial landscape. Employee involvement further ensures these policies are effective, fostering a culture of excellence and trust. By improving communication, education, and empathy, banks can reduce error-based complaints, enhance customer understanding, and strengthen long-term satisfaction and loyalty.

Keywords: ***Bank customers' complaints, Attribution theory, Customer error, Consumer behavior***

Introduction

The global banking sector serves as a critical pillar for economic stability and development, influencing the flow of capital, credit, and financial resources across diverse economies (Challoumis & Eriotis, 2024a). From traditional brick-and-mortar banks to digital banking platforms, the sector now encompasses a wide array of services, including personal banking, investment services, and wealth management. The global banking landscape is characterized by a significant diversity in operational structures, regulatory environments, and customer expectations, especially across regions such as Europe, Africa, and Asia (Sruthi, 2023). Banks are complex financial institutions that manage large customer bases and substantial assets. In particular, the retail banking segment is highly customer-centric, with customer satisfaction forming a core aspect of its operational strategy (Ladhari et al., 2017). Feedback from customers plays a critical role in enhancing service quality and driving innovation across banking services. Among the most valuable forms of feedback are customer complaints, which provide insights into service failures and areas needing improvement (ISO 10002, 2018).

With the widespread digitalization of services, customer complaint mechanisms in the banking industry have increasingly moved to online platforms. These platforms offer convenience, transparency, and accessibility, making them attractive to consumers who wish to voice their concerns (Yin et al., 2021). Online complaints, often referred to as e-complaints, are defined as expressions of dissatisfaction communicated through internet-based channels, such as social media, review websites, and corporate feedback portals (Zhang et al., 2020). These complaints typically outline how products or services have failed to meet expectations and may be visible to a broad audience, thus amplifying their impact (Morgeson et al., 2020). In essence, online customer complaints serve as digital expressions of service dissatisfaction, enabling customers to share negative experiences publicly and influence other consumers' perceptions. The literature frequently refers to this form of feedback as e-complaining, which not only holds businesses accountable but also provides a strategic opportunity to enhance customer relations if managed effectively (Kucuk, 2019).

In Europe, the banking sector is mostly defined by its stringent regulatory environment and the impact of the European Central Bank (ECB) on monetary policy (Micossi, 2015). European banks have faced numerous challenges, such as the aftermath of the 2008 financial crisis, the Eurozone debt crisis, and burgeoning competition from fintech companies. As a result, many traditional banks in Europe have been compelled to overhaul their customer service strategies to remain competitive. In the face of digital transformation, European banks are increasingly adopting technology to enhance customer experiences, streamline services, and provide personalized banking solutions (Baskerville et al., 2020).

Contrastingly, Africa's banking sector is marked by a unique blend of traditional banking practices and innovative financial technology solutions aimed at addressing localized challenges (Baskerville et al., 2020). The continent faces persistent issues related to financial inclusion, as a significant portion of the population remains unbanked or underbanked. As a response, many African banks are focusing on customer service improvements to foster trust and accessibility. The rise of mobile banking and fintech in Africa has transformed the landscape, enabling banks to reach underserved populations and deliver essential financial services (Adelaja et al., 2024). Customer service plays an essential role in this context, as financial institutions must educate their clients on available services, ensure security, and provide responsive support. By enhancing customer service frameworks, banks in Africa are not only improving client satisfaction but also driving broader economic development and fostering financial literacy across communities (Soetan & Mogaji, 2024).

In Asia, the banking sector is witnessing rapid growth fuelled by rising middle classes and increasing demand for financial services (Gill et al., 2007). The region's banks are characterized by a unique blend of established institutions and dynamic fintech startups that are reshaping the competitive environment. The significance of customer service in Asia's banking sector cannot be overstated; as banks look to differentiate themselves, cultivating strong customer relationships becomes paramount (Amegbe & Osakwe, 2018a). At the same time, cultural nuances and customer expectations determine how services are delivered and perceived. For instance, in countries like Japan and South Korea, exceptional customer service is a cultural expectation, leading banks to invest heavily in training programs aimed at enhancing their service delivery (Malhotra et al., 2005). Moreover, the integration of artificial intelligence and data analytics is enabling Asian banks to offer personalized banking experiences and ensure customer service excellence, reinforcing the importance of a customer-centric approach in a rapidly evolving market. Ultimately, the significance of customer service in banking transcends geographical boundaries, as institutions strive to build trust, engagement, and loyalty within a highly competitive financial landscape (Del Sarto et al., 2024). This study examines the trends in bank customers complains, focusing on the customers errors.

Concept of Bank Customers’ Complaints

Customer complaints in the banking sector are often defined as expressions of dissatisfaction from clients regarding their banking experiences, products, or services (Komunda & Osarenkhoe, 2012). These grievances can arise from a multitude of sources, including service quality, transaction issues, or perceived unfair practices. In recent years, the landscape of customer complaints has become more nuanced, especially as digital banking has gained traction and consumers have more methods at their disposal to voice their concerns. One significant trend is the emergence of complaints stemming not only from the bank's operations but also from the customers' own mistakes (Eastburn & Boland Jr, 2015). Misunderstandings regarding bank protocols, mismanagement of personal finances, or failure to read terms and conditions can lead customers to blame the bank for inconveniences that primarily arise out of their own actions.

The trend toward complaints linked to customer mistakes highlights a critical shift in how banks must approach customer service and complaint resolution. As financial services rapidly digitize, banks are increasingly tasked with educating their clientele on best practices and the use of their platforms (Pramanik et al., 2019). This becomes particularly important when customers inadvertently violate policies or make errors that result in fees or service interruptions. Moreover, the focus must not only be on resolving these complaints but also on enhancing the transparency of banking processes and proactively equipping customers with the knowledge to prevent their own mistakes (Adesina et al., 2024). Ultimately, the handling of complaints related to customer errors can serve as both a challenge and an opportunity for banks to strengthen relationships and build trust with their clients.

The concept of customer complaints in the banking sector is a multifaceted issue that plays a crucial role in shaping the relationships between financial institutions and their clients (Radha & Aithal, 2023). At its core, a customer complaint arises when a client expresses dissatisfaction with a product, service, or interaction with the bank. This dissatisfaction can stem from various factors, including service delays, errors in transactions, lack of transparency, or inadequate responses to inquiries. Given the highly competitive nature of the banking industry, where customer loyalty is paramount, handling complaints effectively is essential not only for retaining clients but also for enhancing the overall reputation of the institution (Amegbe & Osakwe, 2018b).

In an era where banking services have become increasingly digitized, customers expect seamless and efficient experiences (Borges et al., 2020). When these expectations are not met, complaints serve as a vital feedback mechanism for the bank. Complaints can illuminate systemic issues within the organization, such as flaws in customer service processes or technological deficiencies. By systematically analysing these complaints, banks can identify trends, allowing them to implement necessary changes and improvements (Danese et al., 2018). This iterative process contributes to enhanced customer satisfaction and fosters a culture of continuous improvement within the financial institution.

Moreover, the management of customer complaints is not solely about rectifying specific issues; it also reflects the bank's overall customer service philosophy. A bank that prioritizes complaint resolution often cultivates a relationship of trust with its clients (Arshad & Haroon, 2023). A prompt and effective response to a complaint can transform a potentially negative experience into a positive one, reinforcing the customer's loyalty. Conversely, a poor response can lead to irreversible damage, including negative word-of-mouth and loss of business. Thus, cultivating a robust complaint management system becomes paramount for banks that wish to thrive in a competitive landscape.

In contemporary banking, the integration of technology into complaint management processes has transformed how banks interact with customers (Naimi-Sadigh et al., 2022). From online chat support to automated complaint tracking systems, technology enables banks to address issues more efficiently and transparently. This not only streamlines the resolution process but also enhances customer engagement by keeping clients informed about the status of their complaints. Additionally, social media platforms have become a double-edged sword; while they offer banks an opportunity to reach customers and manage their concerns publicly, they also expose institutions to potential backlash if complaints are handled poorly (Boethius et al., 2023). Regulatory bodies often require banks to have clearly defined complaint handling processes in place, complete with timelines for resolution and robust reporting mechanisms (Gordon & Ringe, 2015). Compliance with these regulations not only protects customers but also minimizes the risk of legal repercussions for the bank. In this context, customer feedback becomes an invaluable tool for regulatory compliance, helping banks ensure that they meet not only customer expectations but also statutory obligations. Ultimately, the concept of customer complaint in the banking sector transcends mere dissatisfaction; it is a critical element of relationship management and strategic business operations. Banks that recognize the value of customer complaints are better positioned to foster loyalty, drive positive change, and maintain a competitive edge in an ever-evolving marketplace. Careful listening and responsive action transform complaints from potential crises into opportunities for growth and innovation, thus reinforcing the bank’s commitment to its customers while promoting an atmosphere of trust and partnership.

Attribution Theory and Customers Complaints

Attribution Theory, primarily developed by social psychologist Fritz Heider in the 1950s and later expanded by Harold Kelley and Bernard Weiner, focuses on how individuals interpret and explain the causes of behaviour and events in their lives (Weiner, 1985, 2014). The theory posits that people tend to attribute outcomes to either internal factors (such as personal traits, efforts, or decisions) or external factors (such as situational influences or luck). Heider introduced the idea of "naïve psychology," suggesting that individuals are like amateur scientists, constantly forming causal explanations for their experiences (Sahar, 2023). This framework has since been applied across various fields, including psychology, education, and business, helping to illuminate how perceptions of responsibility and causality can influence behaviours, motivations, and emotional responses in different contexts.

Attribution theory provides a framework for understanding how individuals interpret and explain their experiences, particularly in terms of the causes behind certain events or behaviours (Malle, 2022). In the context of banking customer complaints, this theory becomes particularly relevant when examining the trends emerging from complaints that arise from customers' own mistakes. Understanding the attributions that customers make regarding their dissatisfaction can significantly impact how banks manage these complaints and improve customer service. One of the core principles of attribution theory is the distinction between internal and external attributions. Internal attributions occur when individuals believe that the cause of their dissatisfaction lies within themselves, such as their own actions or decisions (Gerace, 2020). Conversely, external attributions involve blaming outside factors, such as the bank's policies or service failures. In the banking sector, when customers attribute their grievances to their own mistakes like misunderstanding of policies, incorrect information provided by the bank, or failure to read terms and conditions it reflects a critical trend in customer complaints that banks need to recognize and address.

The way customers perceive their complaints can lead to varying emotional responses. If customers attribute their dissatisfaction to their own mistakes, they may experience feelings of guilt or regret, which could influence their future interactions with the bank (Baker & Kim, 2019). On the other hand, if they were to blame the bank, they might feel anger or frustration. Understanding these emotional underpinnings is crucial for banks, as it can inform how they tailor their responses to customer complaints, with a focus on empathy and support for customers who feel responsible for their mistakes (Monferrer Tirado et al., 2024). Moreover, the trend of customers' mistakes leading to complaints highlights the importance of customer education and communication. Banks can minimize the incidence of misattributions by investing in clearer communication strategies, including well-defined onboarding processes, instructional materials, and customer support interactions. By proactively addressing potential confusion, banks can reduce the likelihood of customers making errors that lead to dissatisfaction, ultimately decreasing the volume of complaints stemming from societal miscommunication (Ul-Haque, 2023).

Attribution theory also sheds light on the role of feedback loops in customer service. When customers experience issues and subsequently receive constructive feedback or orientations on banking procedures, it reinforces their understanding and personal responsibility. Positive reinforcement from the bank can help shift the customer's internal attribution towards a more balanced perspective, where they recognize both their own role and the institution's support in resolving the issue. This approach can improve customer loyalty and foster a more positive relationship between the bank and its customers.

Additionally, the frequency and nature of complaints originating from customer mistakes can provide valuable insights into broader trends that banks should consider. For instance, if a significant number of complaints pertain to online banking tools or mobile applications, this could indicate that these systems may not be intuitive enough for average users, prompting banks to invest in better usability and customer guidance. By tracking and analysing complaint trends, banks can not only address immediate issues but also identify opportunities for improvement and innovation in their service offerings. By recognizing how customers attribute their experiences and the emotional impacts of these attributions, banks can enhance their customer service strategies. Through education, improved communication, and responsive support, banks can effectively manage complaint trends originating from customer errors, leading to a stronger, more informed customer base and ultimately, greater customer satisfaction.

Differentiating between valid complaints and those arising from customer errors is crucial for businesses aiming to enhance customer satisfaction and improve their service quality (Pizam et al., 2016). Valid complaints typically stem from issues related to product performance, service delivery, or unmet expectations, rooted in the company's processes or offerings. These grievances provide valuable insights into areas where a company might fall short or where enhancements could be made.

In contrast, complaints arising from customer errors often occur when customers misunderstand how to use a product or misinterpret the terms of service (Decock & Spiessens, 2017). These types of grievances might include scenarios where a customer blames a retailer for not receiving a package on time, although the delay was due to their failure to provide accurate shipping information. Another common example is when customers express dissatisfaction with a product because they did not fully comprehend its features or limitations before making the purchase (Xu & Li, 2016). While these complaints can be frustrating for both the customer and the business, they are less about the company's failings and more about a misalignment of expectations stemming from a lack of understanding.

Understanding the distinction between the two types of complaints is vital for customer service representatives when addressing customer grievances (Brennan et al., 2017). Valid complaints should be met with empathy and proactive problem-solving; treating these issues seriously helps in retaining customers and strengthens loyalty. On the other hand, when handling complaints stemming from customer errors, companies should approach the situation with patience and a focus on education (Mirzoev & Kane, 2018). By providing clear guidance and support, businesses can help customers better understand their products and services, which may reduce the likelihood of similar complaints in the future.

Moreover, the way in which complaints are categorized can inform broader strategic decisions within a company (Einwiller & Steilen, 2015). For example, if valid complaints are prevalent in a particular product line, it may prompt an immediate review of manufacturing processes or customer service protocols. Conversely, frequent customer error complaints could highlight a gap in the company's communication strategy, leading to more comprehensive product education initiatives or clearer instructions. By recognizing these patterns, businesses can take a more proactive and informed approach to both product development and customer interaction (Benjamin et al., 2024). Ultimately, fostering an environment where valid complaints are welcomed and addressed, while also educating customers on common errors, can lead to an improved overall customer experience. This approach not only aids in problem resolution but also empowers customers, giving them the tools necessary to use products effectively and navigate services with confidence. Such an investment in customer relationship management is essential for long-term business success, as it builds a more robust connection between the company and its clientele, transforming grievances into opportunities for engagement and growth.

When engaging with products and services, customers often encounter challenges that can stem from misunderstandings or misapplications of what is offered (Greer, 2015). A prevalent mistake among consumers is the misunderstanding of the product itself, which can significantly skew their expectations and overall satisfaction. For instance, customers may overlook crucial details in product descriptions or fail to recognize the unique features and limitations of a product. This can happen, for instance, with technology items such as smartphones or software tools, where consumers may assume compatibility with existing devices or systems based on superficial marketing representations rather than digging deeper into the specifications or user guides (Lodoen, 2024). Consequently, when their expectations are not met, it can lead to disappointment, frustration, and often a misguided perception of the company's quality or customer service.

Additionally, misuse of services is another common pitfall faced by consumers. Many customers, especially those less familiar with a particular service, may engage with it inappropriately due to a lack of understanding (Greer, 2015). Take, for example, subscription based services such as streaming platforms or software applications customers might not be aware of certain features they are entitled to use, leading to suboptimal utilization that undermines the intended experience. This not only diminishes their enjoyment but can also lead them to prematurely cancel services they might have otherwise enjoyed had they fully understood how to harness their potential (Inderst & Ottaviani, 2012). Furthermore, such misuses may also provoke unnecessary complaints directed at customer support, which can strain resources and inadvertently detract from the service's overall value proposition.

Many customers fail to recognize the nuances that differentiate services across various providers within the same industry (Cusumano et al., 2015). For instance, someone accustomed to the amenities of a high-end hotel chain may walk into a boutique establishment with similar expectations, only to feel let down by what they perceive as a lack of service or amenities. This can lead to negative online reviews or word-of-mouth that can be detrimental to providers, despite the fact that the dissatisfaction arose from a fundamental misunderstanding of the service nature (Antioco & Coussement, 2018).

Psychological factors play a significant role in the occurrence of errors across various domains, including decision-making, performance in high-stakes environments, and interpersonal communications (Mosier & Fischer, 2017). One of the most critical psychological components is cognitive bias, which refers to systematic patterns of deviation from norm or rationality in judgment. For instance, confirmation bias can lead individuals to seek or interpret evidence in a way that confirms their pre-existing beliefs while dismissing information that contradicts them. This bias often results in errors in reasoning that can escalate into more significant mistakes, particularly in contexts such as policy-making or clinical diagnosis where objective evidence is paramount (Williamson & Prybutok, 2024). Moreover, stress and anxiety significantly impact decision-making processes and can induce errors. When individuals are under high stress, cognitive capacities can become compromised, leading to hasty or ill-considered choices. Stress activates the body's fight-or-flight response, which often prioritizes immediate survival over analytical thinking (Dattner, 2012). For example, in emergency situations, operational personnel may overlook critical details or fail to follow established protocols, resulting in errors that could have dire consequences. Furthermore, chronic stress can lead to burnout, which depletes mental resources and reduces overall cognitive functioning, making mistakes more likely.

Another psychological factor is overconfidence, which can result in inflated perceptions of one's knowledge and abilities. This phenomenon is particularly evident in environments where individuals succeed frequently, potentially leading them to underestimate risks and overestimate their own judgment (Moore & Healy, 2008). Social influences, including groupthink, also contribute to errors in decision-making. Groupthink occurs when a cohesive group prioritizes consensus over critical analysis, leading to suboptimal and sometimes disastrous outcomes. In such scenarios, dissenting opinions are often silenced to maintain harmony, reducing the likelihood of challenging prevailing assumptions or exploring alternative strategies (Neubaum, 2016). This psychological dynamic can result in significant errors, particularly in corporate environments, political decision-making, or any setting where collaborative input is crucial. The pressure to conform can inhibit individual critical thinking and promote misguided group actions that may overlook essential data or ethical considerations.

Finally, the role of emotional state cannot be overlooked as it directly influences cognitive processes. Positive emotions may enhance creativity and problem-solving skills, while negative emotions, such as frustration or anger, can impair rational judgment and increase the likelihood of errors (Newton, 2013). Emotional regulation is crucial in high-pressure situations, and individuals who lack effective coping strategies may find themselves making impulsive decisions based on their emotional state rather than objective analysis (Liang et al., 2024). Thus, understanding the interplay between psychological factors and decision-making is essential for mitigating errors and enhancing performance across various domains. Continued research into these psychological underpinnings can provide valuable insights for training programs, decision-making frameworks, and strategies to foster resilience and adaptive thinking in both personal and professional contexts.

Impacts of Banks Customers' Complaints

Customers' complaints can affect customer satisfaction and loyalty. This is a multifaceted dynamic that can significantly influence a business's reputation and long-term success. At its core, customer complaints provide invaluable insights into the perceptions and experiences of a company's clientele. Rather than viewing complaints solely as negative feedback, organizations that embrace them as opportunities for growth can cultivate stronger relationships with their customers. When customers voice their grievances, they are essentially signalling areas that require attention or improvement, and how a business responds to these complaints can ultimately shape customer satisfaction levels.

A responsive and empathetic approach to handling complaints can transform a potentially damaging situation into a powerful loyalty-building opportunity (Rane et al., 2023). When customers perceive that their concerns are taken seriously and addressed with urgency, it fosters a sense of trust and respect. This responsiveness can lead to what is commonly known as "service recovery," where effectively addressing a complaint can not only restore satisfaction but even enhance it beyond previous levels (Liu et al., 2019). Such positive resolutions can create a lasting impression, encouraging customers to remain loyal despite previous issues, and thus counterbalancing any dissatisfaction they may have initially felt.

Moreover, the way a business handles complaints can significantly influence customer expectations and perceptions of value (Stevens et al., 2018). In the digital age, where information spreads rapidly and consumers often share their experiences on social media and online review sites, the public nature of complaints makes it crucial for companies to manage them adeptly. A single neglected complaint not only affects the individual customer's relationship with the business but can also sway potential customers who may come across negative reviews (Popelnukha et al., 2021). In terms of loyalty, the emotional connection that develops during effective complaint resolution cannot be understated (Rane et al., 2023). Customers often develop a relationship with brands based on how they feel treated, especially during difficult situations. Those who experience a well-handled resolution are more inclined to share their positive experiences, leading to word-of-mouth referrals and repeat business.

Also, businesses that systematically analyse complaints can use this data to refine their processes, products, and overall service delivery (Akter et al., 2019). By leveraging complaints to identify trends and recurring issues, organizations can pre-emptively address these concerns before they impact wider customer segments. Rane et al. (2023) confirmed that this proactive approach not only enhances customer satisfaction by improving the quality of the customer experience but also leads to increased loyalty as customers perceive that the brand is continually evolving to meet their needs.

In today's fiercely competitive business environment, corporate policy and service quality are two pivotal components that define the success and sustainability of an organization. The role of management, leadership, and various stakeholders in shaping corporate policy is paramount. Effective corporate policy provides a framework for decision-making and sets the tone for organizational culture. Leaders who prioritize transparency, ethical practices, and stakeholder engagement create policies that not only enhance operational efficiency but also align the organization's objectives with societal needs and expectations. This alignment fosters trust and loyalty among customers and employees alike, which is essential for long-term growth.

Moreover, the interaction between corporate policy and service quality is critical. Organizations that actively engage in integrating customer feedback into their policies exhibit a stronger commitment to service excellence. An effective corporate policy that prioritizes customer satisfaction can lead to systematic improvements in service quality. For instance, policies that encourage employees to undergo regular training and development ensure they are equipped with the necessary skills to meet and exceed customer expectations. Additionally, establishing clear protocols for handling customer complaints and feedback can significantly enhance service delivery by creating a responsive and agile operational structure.

Another critical aspect of this relationship is the incorporation of technological advancements into corporate policy, which directly impacts service quality. Companies that adopt a forward thinking approach in their policy-making process are more likely to utilize technologies such as artificial intelligence, big data analytics, and customer relationship management systems. These tools can help in refining service processes, personalizing customer interactions, and predicting customer needs, thereby improving overall satisfaction and loyalty. Furthermore, when corporate policies are designed to be adaptive and to leverage technological innovations, organizations are better equipped to respond to market changes, ensuring they maintain a competitive edge.

Workforce involvement also plays a crucial role in shaping effective corporate policies that enhance service quality. A collaborative approach, where employees at all levels contribute to policy formulation, ensures that the policies are not only practical but also resonate with the workforce. When employees feel their input is valued, their commitment to the organization's service quality standards increases significantly. Engaged employees are often motivated to go above and beyond in their service delivery, bolstered by an understanding of the broader corporate objectives they are contributing to. Thus, the establishment of policies that encourage empowerment, recognition, and open communication can create a culture of excellence that directly improves service quality.

The importance of compliance and ethical considerations cannot be overstated. Corporate policies must encompass compliance with industry regulations and ethical standards to foster a culture of integrity. Organizations that prioritize these elements are not only likely to avoid legal repercussions but also gain a reputation for reliability and fairness. This reputation translates into consumer trust, which is a decisive factor in customer loyalty and satisfaction. By embedding ethical considerations into their corporate policies, organizations can create a robust framework that not only promotes high service standards but also contributes to a positive brand image in an increasingly socially conscious marketplace.

Conclusion and Recommendations

Customer complaints, whether valid or stemming from user errors, serve as a critical feedback mechanism for organizations. Their effective management influences customer satisfaction, loyalty, and long-term business success. Differentiating the nature of complaints and understanding customer attribution whether internal or external, helps bankers tailor more empathetic and strategic responses. Corporate policies, psychological insights, and communication practices all play essential roles in shaping positive customer experiences and service quality.

Based on the findings of this study, the following recommendations are provided:

i. Banks should invest in clear communication, onboarding, and instructional materials to reduce complaints arising from misunderstanding or misuse.

ii. Banks should train staff to recognize whether complaints result from customer error or service failure and tailor responses accordingly, with empathy and clarity.

iii. Use complaint trends to identify systemic issues and integrate findings into service design and policy development.

iv. Encourage employee involvement in complaint resolution policies and ensure continuous training to improve responsiveness and service quality.

v. Utilize customer relationship management systems and data analytics to track complaints, understand attribution patterns, and proactively address root causes.

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