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Customer Complaint Service Business Processes Redesign with Artificial Intelligence Technology Using Business Process Reengineering Approach (Study Case: Ceria BRI Application)

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A B S T R A C T
This article analyses the business process redesign of Ceria BRI's customer complaint service using Artificial Intelligence (AI) technology with Business Process Reengineering (BPR) approach. This qualitative research with a post-positivism paradigm reveals that making complaints at Ceria BRI currently uses several channels such as telephone, email, social media, and applications. The problems faced include the high number of complaints that received every month in 2023, and some complaints were resolved over Service Level Agreement (SLA). The proposed solution is to redesign the proposed business process design by applying the four stages of Business Process Reengineering (BPR), namely Visioning-Identifying-Analyzing-Redesigning. These steps aim to improve service quality, grow positive interactions with customers, and enhance the internal performance of the Ceria BRI customer complaint service team.

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INTRODUCTION

In today's modern era, where business competition is getting tougher, outstanding customer service has become a necessity. The success of a company is not only measured by the products or services they offer, but also by the quality of service provided to customers. One of the main supports in customer service nowadays is information technology. With the emergence of the 4.0 digitalisation era, all stakeholders in the industrial world are required to carry out digitalisation transformation, making systems and work patterns more practical, efficient, and effective to achieve optimal results (Atmogo & Santoso, 2022; Rochman et al., 2021). Industry 4.0 stimulates the introduction of digital technology to bring better operational efficiency benefits (Putro et al., 2021). In the era of rapidly developing information technology, customer service has become increasingly linked to the use of technology to improve processes and maximise responses to customer requests. Information technology can help companies to identify, track, and respond to customer requests more quickly and efficiently. This support will make it easier for businesses to get closer to consumers and compete with competitors effectively (Ananda, 2023; Santoso et al., 2024).

Bank Rakyat Indonesia (BRI), as one of the Indonesian state-owned banks that is committed to providing the best service to its customers, must certainly address this appropriately. In line with BRI's vision and mission, providing excellent service and based on customer satisfaction is one of the top priorities. In a way to ensure that every customer feels valued, BRI's operational want to involve information technology to improve customer service management. The quality of banking services is a crucial factor in satisfying customers. As an economic institution, banks are not only responsible for collecting and distributing funds, but also for providing quality services to the community. The quality of service provided by banking companies is one of the factors that can encourage customers to choose the bank they want to go to. If customers are satisfied with bank services, they will become loyal. Customer satisfaction with banking services is an important factor in maintaining the company's position in the market and creating company efficiency and effectiveness (Septia Wati & Iqbal Fasa, 2023).

Customer complaints are one of the important parts of BRI's customer service. In the ISO 10002:2018 document, it is stated that a complaint is an expression of dissatisfaction made to an organization, related to its products or services, or the complaint handling process itself, with the expectation of an explicit or implicit response or resolution. Customer complaints need to be well managed so that the root causes can be identified, and the solutions can be provided quickly and appropriately, thereby increasing customer trust and building a positive company reputation. Customer complaint management is not just about responding to complaints, but also about ensuring that customers feel heard, valued, and satisfied with the solutions provided. Effectively addressing customer complaints directly contributes to product quality improvement and enhances overall customer satisfaction. By prioritizing these aspects, BRI can

maintain high standards of service and foster long-term customer loyalty (Arsih et al., 2022; Naini et al., 2022; Taufik et al., 2022).

BRI has implemented customer complaint handling services for each of its products and applications, including Ceria BRI application, one of BRI's financial technology (fintech) applications. As mentioned on BRI's official website, Ceria BRI is a digital loan application that can be used in financing transactions through e-commerce, online travel sites or ride sharing. Currently, there are several merchant options that are incorporated with Ceria BRI application and can be used by customers. Ceria BRI offers a loan limit of up to 20 million, with a small and flat interest rate every month.

Since founded in 2019, Ceria BRI has grown rapidly. Based on data on the Google Play Store, around 1 million users have downloaded the application. Meanwhile, Ceria BRI sales also significantly increased from 2022 to October 2023 by 142.91%, supported by an increase in active users who made transactions through the platform by 86%. In the application itself, Ceria BRI contains many features that can be used by its users such as shopping features through available merchants, cash out features, and bill payments. Not satisfied to stop there, Ceria BRI continues to actively develop new other features that can facilitate customers in carrying out financial activities digitally. The bigger service of an application, the more challenges there will be. Users will be more responsive to existing features and services related to the features they use. The slightest mismatch with expectations, will trigger complaints that will be submitted by customers. This is what causes the high number of incoming complaints. Likewise, that's what currently happening in Ceria BRI application.

In the middle of current technological developments and competition between competitors, the internal organisation of Ceria BRI was dissatisfied with the business process of the customer complaint system that had been running operations at this time, coupled with the problems that arose. For this reason, management also aims to reengineering their customer complaint service business process by implementing more advanced information technology, especially Artificial Intelligence (AI), as a solution to problems that exist. Through AI, Ceria BRI can take advantage of machine learning capabilities to quickly analyse complaints and provide appropriate solutions, as well as using a chatbot system to provide automatic and instant responses to customers. The implementation of Business Process Reengineering (BPR) in this study is expected to make Ceria BRI's customer complaint service to be transformed significantly. Not only focusing on increasing customer satisfaction, BPR also aims to improve the workflow of internal teams.

THEORETICAL REVIEW

Business Process

There are two definitions of business processes expressed by the experts. First, according to Hammer and Champy, a business process is a collection of activities that take one or more types of inputs and create outputs of value to customers. Meanwhile, according to Davenport, a business process is a series of

jobs that are logically connected and executed to achieve a predetermined business result for a specific customer or market. If a conclusion is drawn from those two definitions, it can be stated that a business process is a series of activities that are coordinated with each other, carried out in the context of an organizational and technical environment (Senkus et al., 2021). The purpose of these activities is to achieve predefined business objectives. Although each organization has its own business process, inter-organizational interactions can occur when an organization's business process is related to another organization's business process.

Artificial Intelligence (AI)

The history of AI traces back to the time of Ancient Greece and evolved rapidly through Alan Turing and a conference at Dartmouth College in 1956. John McCarthy defined "Artificial Intelligence" as the science and engineering of making intelligent machines. Initially, AI focused on high-level cognition such as natural language understanding, innovation design, and reasoning capabilities. AI has grown rapidly and continues to do so until today (Collins et al., 2021).

Artificial Intelligence (AI) is a field of science related to understanding and performing intelligent tasks such as thinking, learning, and adapting to new situations. Since the real world is full of complex situations and diverse data, building effective AI models is challenging. We need to understand the different types of AI that include analytical, functional, interactive, textual, and visual. In the current industrial revolution 4.0, the use of AI can help solve various problems.

Business Process Reengineering

Business Process Reengineering (BPR) is recognized as a method used in redesigning business processes, bringing about drastic changes in organizational performance, including cost, quality, service, and timeliness (Zaini & Saad, 2019). Since 1990, BPR has been recognized as a bold business management strategy in helping organizations to analyze their workflows and processes. BPR also plays a role in reorganizing daily activities by improving customer service, reducing operational costs, and preparing companies to be the best competitors. According to Kumar & Harshita, Business Process Reengineering (BPR) is a technique used by organizations to change and improve their work with the aim of improving services to clients (Kumar & Harshitha, 2019)

There are two famous methodologies in Business Process Reengineering (BPR) that have been introduced since the 1990s (Kumar & Harshitha, 2019). The first is Hammer & Champy's (1993) methodology. According to Hammer and Champy, process reengineering involves in-depth evaluation and complete process redesign to achieve critical and important implementation standards today, such as value, standards, assistance, and speed. Hammer and Champy state that Information Technology (IT) plays a key role in the reengineering process, especially when facing challenges that arise in systems that were in place long before computer and communication technologies were introduced. The second methodology is Davenport and Short's. Davenport and Short concluded

that their research showed information technology to be more than just a tool in redesigning business processes(Kumar & Harshitha, 2019). In leading practice, BPR and information technology form a recursive relationship, influencing each other. Both are keys in considering each other.

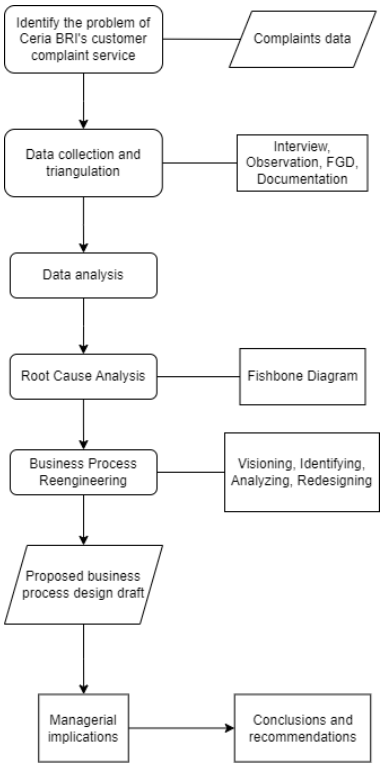

Figure 1. Conceptual Framework
Source: Processed by researchers

METHODOLOGY

This research uses qualitative research with a case study approach. The social situation of this research includes all existing operational business processes and the organisational structure of customer complaint services in Ceria BRI application. Sampling was carried out purposively (Priadana & Sunarsi, 2021). The selection of samples in the purposive sampling technique is based on certain considerations, such as people who are considered to know the most about the goals we expect, and are able to make it easy for researchers to explore the object or social situation being studied.

Primary data in this study was collected through several data collection methods, i.e. observation, interview, and Focus Group Discussion (FGD). There are two key informants in this research, which are Head of Digital Banking Operation Department, and also Helpdesk Team Lead. The secondary data collection method in this research is through documentation and visual images.

The data analysis method in this study adopted the Miles and Huberman (2019) model, which includes data reduction, data presentation, and conclusion

drawing (Harahap, 2020). To complete the analysis flow, NVivo 12 software was used in this study, which is known to be easy to use for qualitative data analysis. NVivo helps organise, explore and analyse data from multiple sources, such as interviews and text documents. Its features include coding, annotation, data visualisation and collaboration between researchers.

RESULTS

Based on Miles and Huberman's data analysis method, the three steps in the method will be processed using NVivo 12 software, where the data reduction process includes cleansing data and coding, so that the results can be presented visually and conclusions reached. The data that will be processed in NVivo 12 includes interview and FGD data. Observation data is not included in NVivo 12, because the observation notes are the researcher's own subjective interpretation and may contain personal biases that are not objectively measured. Meanwhile, secondary data will be analysed directly by the researcher.

NVivo 12 Analysis

From the results of the NVivo 12 analysis, it was found that: From the results of the NVivo 12 analysis, it was found that: Ceria BRI's customer complaint service is designed to solve various issues that may occur, covering technical issues, problems in loan application processing, and also complaints about the features and services provided. Currently, the team that is dedicated to handling complaints in Ceria BRI application consists of 11 people, and they all have their own shift schedules every day, due to the reason that this complaint service must be available for 1x24 hours. The customer complaint service at Ceria BRI has also achieved ISO 9001 certification, which verifies that their services have fulfilled international standards in quality management, especially in handling customer complaints.

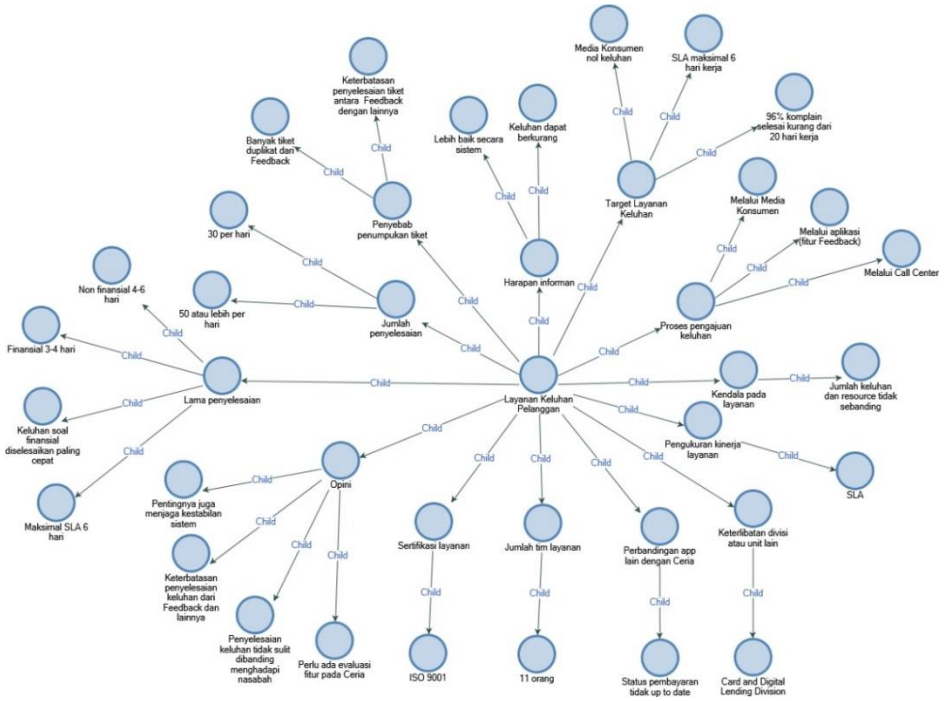

Figure 2. Project Map Analysis – Layanan Keluhan Pelanggan
Source: Processed by researchers using NVivo 12 (2024)

Customers usually raise complaints in several ways, including via the application in Customer Feedback feature, via Contact Centre, and eventually via one of the social media platforms called Media Konsumen. However, Media Konsumen is not officially owned by BRI, but as quoted on their website, it is a digital media that allows consumers to share information, provide reviews, file complaints, and find solutions to problems they face regarding the products or services they use.

The types of complaints raised by Ceria BRI customers are very diverse, and each of them has different priorities and resolution times. According to the Helpdesk Team Lead, non-financial complaints generally take around 4-6 days to resolve, while financial complaints take 3-4 days. Financial-related complaints are always prioritised and handled first. Sometimes, if the scope of the problem is wide enough, it requires being escalated to other units or divisions, or even to a more specialised section such as the Product Owner team (Card and Digital Lending Division/CDD) to discuss and determine the follow-up of the problem. This process ensures that each complaint is addressed effectively and efficiently according to its level of urgency.

From the analysis, it is found that the main obstacle currently exists in the Customer Feedback feature that causes repeated complaints and ticket overlap, so that the number of incoming complaints is frequently unmatched by the available staff resource. The non-optimal Customer Feedback feature allows customers to submit the same complaint repeatedly, without providing an adequate solution to the first complaint. This not only lengthened the time to resolve but also significantly increased the workload of helpdesk agents. As a consequence, there is often a backlog of unresolved tickets.

In this customer complaint service, the division set a target that 96% of complaints should be resolved within 20 working days, with the maximum SLA for each complaint being 6 working days. The helpdesk agents shared that their ability to resolve complaints on a daily basis was varied, ranging from 30-50 complaints, and even more. On the other hand, helpdesk agents realised that while they were able to resolve a large number of complaints each day, there was a limit to the number of complaints they could effectively handle in a single day. Constantly working overtime is not a feasible solution and can have long-term negative impacts on agents' health and productivity.

Observational Data Analysis

On the first day of observation, the researcher observed the process of handling customer complaints in the Ceria BRI application with an experienced helpdesk agent. The researcher got a complete explanation of receiving, recording, and resolving complaints. The helpdesk agent explained the detailed steps from initial analysis to escalation to the relevant team if needed. Complaints

recorded in the database are received via telephone, social media, and the Customer Feedback feature in Ceria BRI application. Each complaint is converted into a task ticket that is evenly distributed to helpdesk agents. In the process, agents use technology tools such as Robotic Process Automation (RPA) and Jira for project management, also Database Management System (DBMS) and API tools for customer data verification.

On the second day, researcher gained additional information from another helpdesk agent. Before handling complaints, agents would check tickets to detect duplicates and close tickets that had already been handled. Complaints often arise because the application system does not update in real-time, making customers have to wait more than 24 hours. Complaint status is informed via email and updated in BRICare system to prevent misinformation. The most complaints come from the Customer Feedback feature in the Ceria BRI app, where customers can send up to 50 of the same complaint. The lack of filters enables customers to send any complaint, including curse word, which has caused additional workload for helpdesk agents. Because not all complaints can be handled at once, agents focus on authorised complaints from BRICare system first (Widyanty et al., 2024).

On the third day, researchers obtained information about the units involved in BRI's ceria customer complaint service, including an operational team that receives and resolves complaints in the first step, and also a team of experts who resolve complaints on a technical scale. Besides that, on the third day, the research focused on the implementation of technology, specifically Marketing Technology (MarTech) that has been implemented at this time. The technology was effective in sending push notifications regarding the status of pending payments, which helped reduce complaints regarding the status of Ceria BRI accounts. Although MarTech is only a first step, the results show great potential to provide customers with reassurance.

Secondary Data Analysis

Secondary data analysis of Ceria BRI customer complaint service SOP document, highlighted some significant weaknesses: The SOP does not provide details of customer complaint channels; SOP has not been updated to accommodate the new customer feedback feature, and SOP does not integrated to other divisions such as the contact centre.

DISCUSSION

Root Cause Analysis

The root cause analysis process uses the fishbone diagram tool to map out the potential causes of a problem, by grouping these factors into relevant categories. Based on previous research (Yuliana & Santoso, 2021), the use of fishbone diagrams as a method to map each problem that occurs in more detail is quite effective, and the results of the problem analysis can be used as a base for the reengineering stage. After conducting in-depth data analysis, several causes of the high number of complaints and exceeding the specified SLA can be identified, as shown in the Fishbone Diagram in Figure 3.

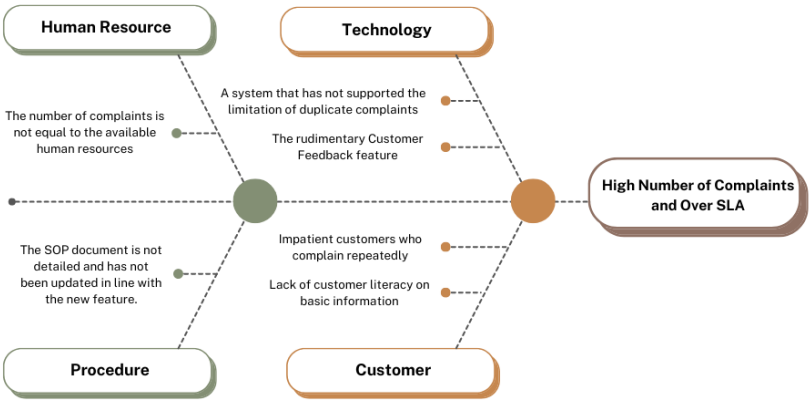

Figure 3. Fishbone Diagram Analysis
Source: Processed by researchers

There are four main categories and specific causes of the problem of the high number of complaints and complaints that are over SLA, as shown in table 1.

Categories	**Problem(s)**
Technology	- The imperfect 'Customer Feedback' feature does not provide adequate feedback in delivering solutions to complaints. - The unavailability of a system that supports the limitation of duplicate complaints has triggered customers to complain repeatedly.
Customer	- Impatient customers who complain repeatedly increase the volume of complaints that must be handled. - Lack of customer literacy on basic information causes customers to complain unnecessarily.
HR (Human Resources/Helpdesk Agents)	- The number of incoming complaints is not as many as the number of staff members who are included in the Ceria BRI complaint handling team, which makes complaints unable to be resolved within the standard time/Service Level Agreement (SLA).
Procedure	- The Standard Operating Procedure (SOP) document related to handling customer complaints that currently applies is less detailed, and the document has not been updated in line with the appearance of the Customer Feedback feature.

Table 1. Details of Fishbone Diagram Analysis
Source: Processed by researchers

This fishbone diagram analysis provides a solid base for designing more focused and effective improvement strategies. By understanding the root causes of these problems, Business Process Reengineering (BPR) measures can focus on updating and integrating SOPs, as well as applying the latest technology such as AI, to improve coordination between units and the efficiency of the complaint handling process.

Business Process Reengineering (BPR) Implementation

BPR will be implemented based on the leading theories of Hammer & Champy (1993) and Davenport & Short (1990), which emphasise the importance of completely redesigning business processes by utilising information technology. The use of technology in business operations becomes a key success factor for companies in the face of today's business competition. For that reason, management frequently renews production equipment with the latest technology, especially those incorporating artificial intelligence and digital devices, to enhance operator efficiency and reduce production time (Simbolon & Santoso, 2021).

Based on the BPR lifecycle, the process will focus on four main stages: Visioning, Identifying, Analysing, and Redesigning. The implementation and evaluation stages are not included due to the fact that developing new business processes by relying on technological capabilities will take a long time. The focus on these four stages ensures that the BPR process remains focused and effective.

1. Visioning

At this stage, the main focus was on identifying the strategic vision that would form the basis for the entire improvement process, based on discussions held with the operational stakeholders of Ceria BRI's customer complaint service. They emphasised the importance of adopting AI technology to improve efficiency and effectiveness in identifying, classifying, and resolving complaints more quickly and accurately. The adoption of AI in the Ceria BRI customer complaint service will involve multiple related units, including the product owner team and the development team. Therefore, a thorough discussion is needed to ensure that each unit understands its roles and responsibilities in this AI implementation.

2. Identifying

Basically, the current stages of the customer complaint service process in Ceria BRI application are a series of complex procedures and are very important in maintaining customer satisfaction. Currently, the customer complaint process can be done through two channels, namely through the BRI Contact Centre and through the menu provided in the Ceria BRI application called Customer Feedback. Ceria BRI's customer complaint handling process begins when a customer submits a service or product-related complaint through any available channel. Once the complaint is received, the information is converted into a complaint ticket for in-depth analysis by the helpdesk team, who assess the type, impact and urgency of the complaint. If the complaint requires specialised handling, it is escalated to a team of experts who have expertise on the matter. The helpdesk team or expert team then takes action to resolve the issue, such as

providing an explanation, restitution or repair. Once the issue is resolved, the customer is informed of the outcome and asked to provide confirmation or feedback if required. The complaint handling process is considered complete once the complaint ticket is closed. The types of complaints on the Ceria BRI service can also be classified into two main dimensions, namely based on impact and urgency, starting from major to low.

3. Analyzing

Next, in the analyzing stage, an activity diagram will be drawn that shows the flow of complaints through the two channels, starting from the initial point of submitting a complaint until the complaint reaches the helpdesk. This diagram, known as the As-Is process, will visualise the steps taken in each channel, as well as the critical points where problems often occur. By mapping the As-Is process graphically, it will be easier to identify redundancies, bottlenecks, and inefficiencies.

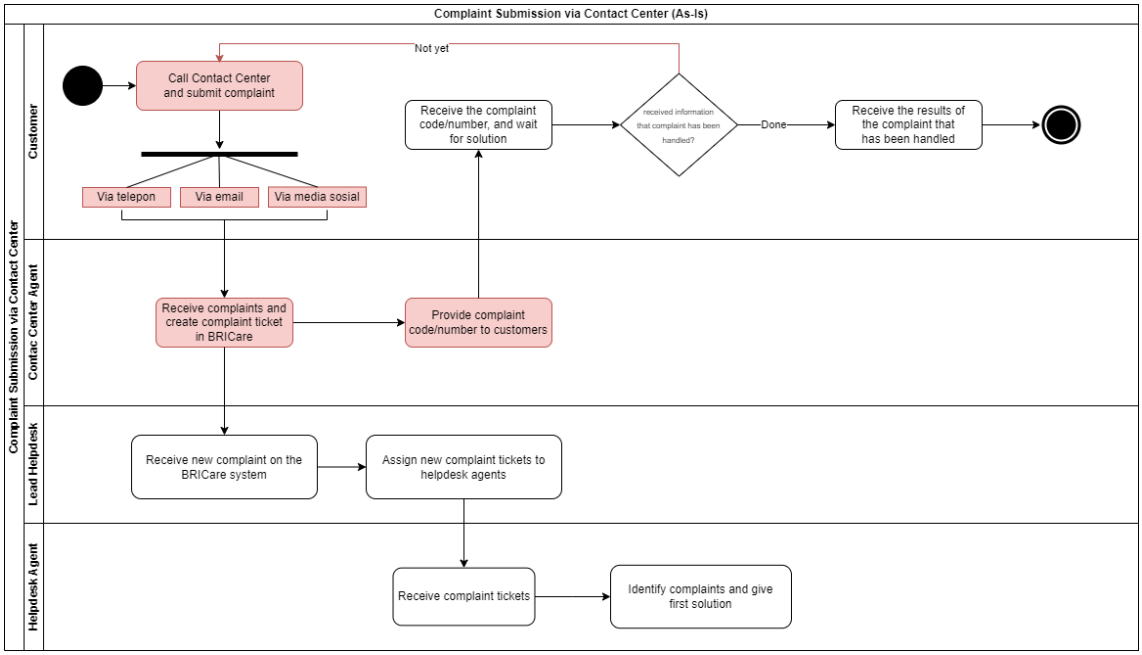

Figure 4. Complaint Submission via Contact Centre (As-Is)
Source: Processed by researchers using draw.io (2024)

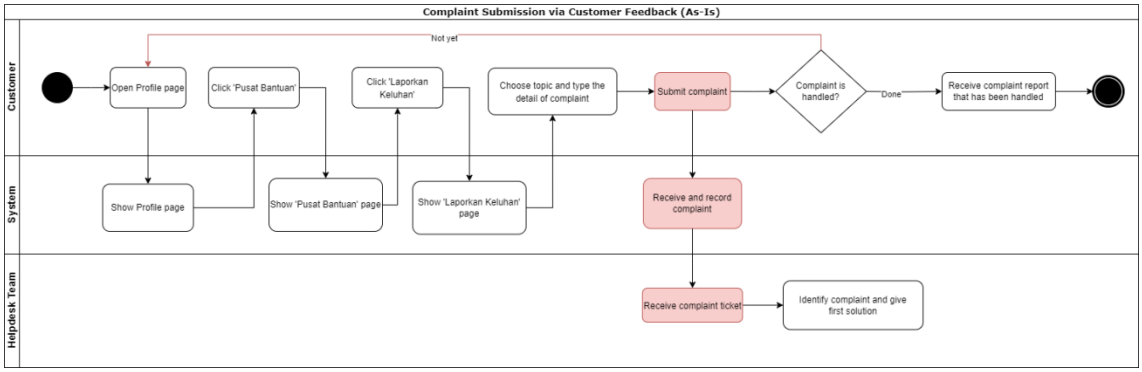

Figure 5. Complaint Submission via Customer Feedback (As-Is)
Source: Processed by researchers using draw.io (2024)

This As-Is process description includes two main channels for submitting complaints, namely through the BRI Contact Centre which includes telephone, email, and social media, and through the Customer Feedback feature on the Ceria BRI application. Activities in this process have been identified as having several critical points that cause the main problems, which are the high number of complaints received and the handling of complaints that exceed the Service Level Agreement (SLA). These points are marked in red to highlight significant problems.

4. Redesigning

Redesigning, is a stage to describe the proposed workflow for the future after business process improvement. The proposed business process (To-Be) is designed based on an in-depth analysis of the problems found in the existing business process (As-Is) of Ceria BRI's customer complaint service. This proposal emphasises the role of technology, especially Artificial Intelligence (AI), to improve the existing problems. One of the main innovations in the To-Be business process is the redirecting of all complaint submissions through an AI-based chatbot system. This chatbot will allow customers to make complaints and receive answers quickly and accurately, thereby reducing response time and increasing the efficiency of complaint handling. In addition, the chatbot system is designed with a restriction feature, which prevents customers from submitting new complaints if they still have active complaints that have not been resolved.

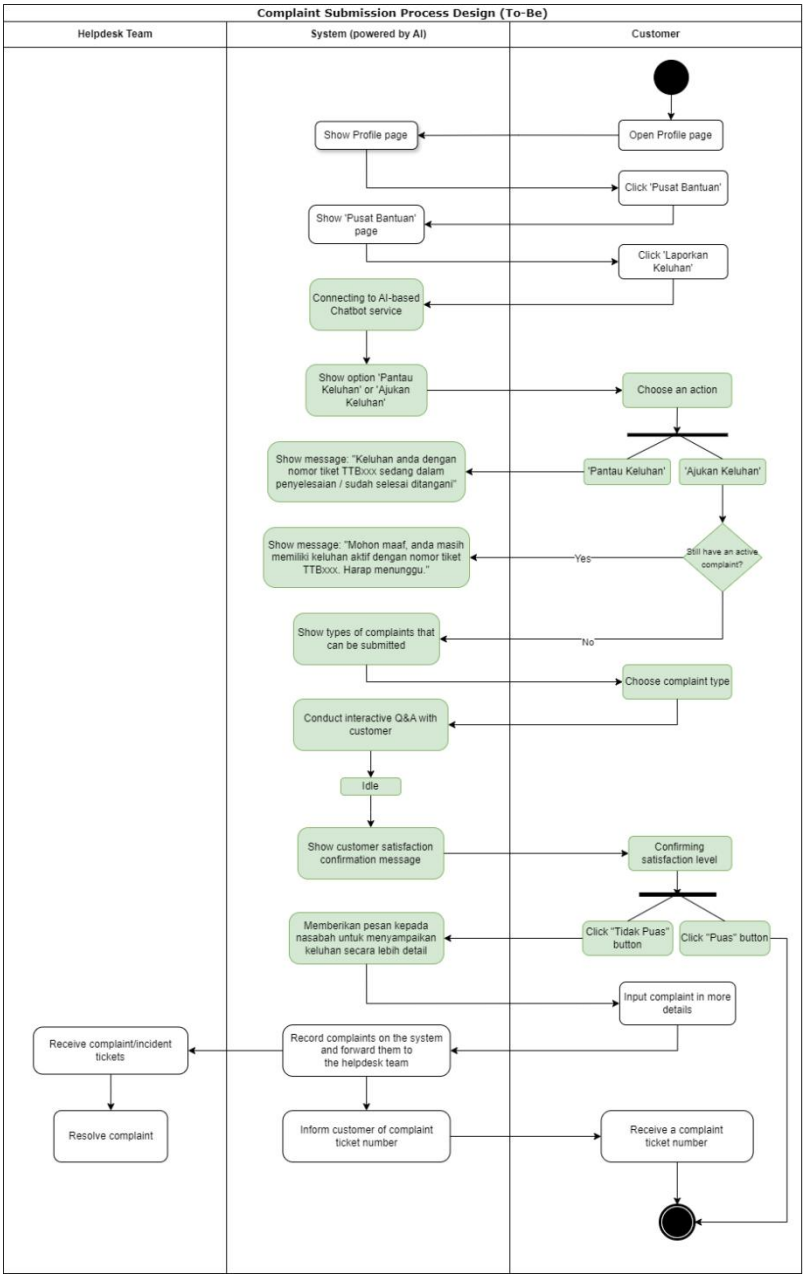

Figure 6. New Complaint Submission Design (To-Be)
Source: Processed by researchers using draw.io (2024)

CONCLUSIONS AND RECOMMENDATIONS

The results of the research and thorough analysis of Ceria BRI's customer complaint service concluded that Ceria BRI's current customer complaint service includes various channels available to customers, such as telephone, email, social media, and applications. Customers have the option to submit a complaint directly to a Contact Centre agent, or through the available features on the app. From the analysis results between the two complaint submission processes, it was found that there are several points which cause the high number of complaints and the

resolution of complaints exceeding the SLA. First, the lack of literacy and patience of Ceria BRI customers in understanding the basic information of the application, which makes it easier for them to file complaints repeatedly. In the same way, the high and repeated number of complaints is not balanced with the number of helpdesk agents available, thus affecting their ability to handle complaints in the expected time. Furthermore, the SOP documents had not been updated and were not well integrated between the units involved in the complaint service process. The solution to improve all the problems obtained is carried out with a Business Process Reengineering (BPR) approach, based on the adoption of information technology, by going through four stages, namely Visioning-Identifying-Analyzing-Redesigning. The result of the new business process design is to redirect the entire complaint submission process through a new channel that will be developed, namely an AI-based chatbot system. By implementing this new design, Ceria BRI is expected to overcome challenges in customer complaint services, improve operational efficiency, and provide a better customer experience in handling their complaints.

FURTHER STUDY

For future research, it is recommended to implement and test the design of a new business process design that relies on AI technology in the Ceria BRI customer complaint service. This trial aims to see the effectiveness and efficiency of the designed solution in real situations. In addition, it is necessary to conduct periodic evaluations to identify areas that require further improvement. Research can also be expanded by exploring other latest technologies, to further improve the quality of customer complaint services.

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