The Effectiveness of Consumer Complaint Services in Improving Customer Satisfaction Mediated by Customer Experience: an Empirical Study at PT Jasa Raharja

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ABSTRACT

Customer satisfaction is a critical factor in ensuring business sustainability, particularly in service industries that rely on customer interaction. In the context of complaint handling, the effectiveness of consumer complaint services plays a key role in shaping customer experience, which in turn influences satisfaction levels. PT Jasa Raharja, as a state-owned social insurance company, faces challenges in improving the quality of its complaint services, with a significant increase in the number of complaints each year. However, surveys reveal persistent issues such as slow response times, lack of concrete solutions, and limited accessibility—factors that negatively impact both customer experience and satisfaction. This study aims to identify complaint service indicators that influence customer experience and satisfaction, and to explore the mediating role of customer experience in this relationship. A quantitative approach using Partial Least Squares – Structural Equation Modeling (PLS-SEM) and mediation analysis was employed. The findings indicate that complaint services significantly affect both customer experience and satisfaction. Furthermore, customer experience significantly mediates the relationship between complaint services and customer satisfaction. These results highlight the importance of enhancing complaint service quality to foster positive customer experiences and improve overall satisfaction.

KEYWORDS	*Customer Satisfaction, Customer Experience, Consumer Complaint Service*

INTRODUCTION

Customer satisfaction is a vital element that determines the survival of a company in the face of increasingly fierce industry competition. In today's era of globalization and digitalization, companies not only compete in terms of price and quality of products or services, but also in an effort to meet customer expectations quickly, personally, and professionally. According to (Megawati & Novita, 2017), customer satisfaction is the level of a person's feelings after comparing the perceived performance of the product or service with *his* expectations. If the performance exceeds expectations, customers will feel satisfied; otherwise, if not, then a sense of disappointment will arise. Thus, customer

satisfaction is not just a marketing strategy but an important foundation in building long-term relationships and overall business success.

Furthermore, the results of the research (Laila, 2023) on customer satisfaction cannot be separated from the concept of *customer experience*, which includes customer perception of all forms of interaction with the company, both rationally, emotionally, and psychologically. The *customer experience* spans from the initial stage of service to post-use, and plays a critical role in building loyalty and driving positive recommendations. A well-managed *customer experience* can increase satisfaction levels and become a strategic contribution to the company's sustainable growth (Yaleanti et al., 2025). Therefore, effectively managing the *customer experience* is key in creating ongoing satisfaction and competitive advantage.

PT Asuransi Kelosian Jasa Raharja is a state-owned enterprise that carries out the mandate of Law Number 33 and 34 of 1964 to provide basic protection through the passenger accident insurance program and legal liability to third parties. As a public service provider, *PT Jasa Raharja* places customer satisfaction as the main performance indicator and continues to improve the quality of responsive and transparent services. In addition, *customer experience* is a crucial aspect that reflects the effectiveness of service and forms public trust. A positive *customer experience* is not only limited to the compensation process but also encompasses the entire interaction with the company, including the consumer complaint service.

PT Jasa Raharja has provided various communication channels to receive these complaints, including call centers and short message service (*SMS*), complaint service systems through electronic mail, the use of official social media such as Instagram, Facebook, Twitter, and complaint applications that can be accessed by internal employees with an anonymous reporting mechanism, namely the *whistleblowing system*.

Since the existence of the consumer complaint service channel, *PT Jasa Raharja* has recorded an increase in the number of complaints every year. The increase in the number of complaints reflects high expectations for *PT Jasa Raharja*'s ability to handle and resolve every complaint effectively, so that customers and/or the public are considered capable of creating customer satisfaction and/or *customer experience*.

Table 1. Distribution of Consumer Complaints

Period	*Call Center*	Email	Social Media	SMS	Total Complaints
2021	703	52	547	99	1.401
2022	808	83	642	61	1.594
2023	1.467	53	1.098	88	2.706
2024	1.120	126	2.727	105	4.078

Source: Recapitulation of PT Jasa Raharja's Consumer Complaint Service Data, 2025.

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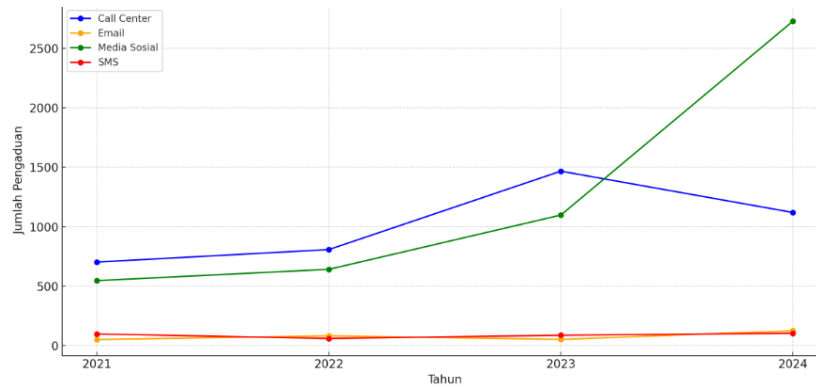
Source: Data processed, 2025.
Figure 1. Consumer Complaint Trends

However, in practice, the consumer complaint service at *PT Jasa Raharja* has not been fully able to increase customer satisfaction. The results of the researcher's observations show that there are still complaints from customers and/or the public on various social media related to the complaint service process, such as ignorance in submitting complaints, unavailability of services outside operating hours, slow responses, unsatisfactory answers, and the absence of ticketing features, which cause a lack of transparency in the status of handling complaints. Similar findings were also obtained from the results of an internal audit in 2024, which stated that communication channels have not been able to provide services for 24 hours, and there have been repeated complaints due to slow follow-up from call centers, reflecting weak coordination between work units.

Researchers found in a study that travelers who are satisfied with the services provided tend to be more loyal and have the potential to make repurchases and/or recommend products to others. These findings are consistent with the theory that customer satisfaction is the first step in building long-term loyalty (Septivianto & Sarwoko, 2024).

Research conducted by (Ma'mun, 2019) shows that a company's strategy in handling customer complaints can form a positive experience and encourage the formation of loyalty. The study cited by (Ratno, 2020) states that companies that are able to respond to complaints effectively have the potential to turn dissatisfied customers into loyal customers. Findings from (Budiarti, 2017) also support this, stating that complaint handling has a significant impact on customer satisfaction levels. However, different results were found in the study by (Andayani & Anggraini, 2023), which revealed that, simultaneously, *customer experience* and complaint handling did not have a significant influence on customer satisfaction in the context of banking transactions.

Although previous research has examined the relationship between *customer experience* and customer satisfaction, there are still gaps in the literature that have not been discussed, particularly regarding how *customer experience* can play a mediating role in improving customer satisfaction, especially in the context of consumer complaint services. Previous studies have focused more on the role of customer satisfaction as a mediator between factors such as *customer experience* and service quality and customer

loyalty. Therefore, further research is needed to explore the role of *customer experience* in bridging the relationship between complaint service indicators and customer satisfaction.

Based on the description above, this study aims to determine the influence of consumer complaint services, especially call center channels, on *customer experience* and customer satisfaction. Does the complaint service in the call center affect the *customer experience* more, or does it more significantly affect customer satisfaction, or is *customer experience* able to bridge the increase in customer satisfaction? Therefore, as a new area of research, further testing is needed to fill the research gap in the context of the role of *customer experience* as a mediator for customer satisfaction. Customer satisfaction is a critical determinant of business sustainability, particularly in service industries where customer interactions play a pivotal role. While existing studies have extensively explored the direct relationship between complaint handling and customer satisfaction, there remains a significant gap in understanding the mediating role of *customer experience* in this dynamic. Prior research has predominantly focused on customer satisfaction as an outcome of service quality or complaint resolution, often overlooking the holistic journey of *customer experience* as a bridge between service delivery and satisfaction. This gap is especially pronounced in public service sectors like *PT Jasa Raharja*, where the interplay between complaint services, *customer experience*, and satisfaction has not been empirically examined. Addressing this gap is essential to provide a more nuanced understanding of how complaint services can be optimized to enhance both *customer experience* and satisfaction. (Martiwi, 2019)

The novelty of this research lies in its empirical investigation of *customer experience* as a mediator between consumer complaint services and customer satisfaction within the context of *PT Jasa Raharja*, a state-owned social insurance company. Unlike previous studies that treated *customer experience* as a standalone factor or an outcome, this study positions it as a strategic mediator, offering insights into how complaint service indicators—such as response speed, empathy, and solution clarity—shape customer perceptions and, consequently, satisfaction. By employing Partial Least Squares–Structural Equation Modeling (*PLS-SEM*), the study provides a robust analytical framework to validate the mediating role of *customer experience*, thereby contributing to both theoretical and practical advancements in service management literature. This approach not only fills a critical gap but also extends the applicability of existing theories to public sector services, which have been underrepresented in customer satisfaction research.

The primary objective of this study is to examine the effectiveness of *PT Jasa Raharja*'s consumer complaint services in improving customer satisfaction, with *customer experience* as a mediating variable. By identifying key complaint service indicators and their impact on *customer experience* and satisfaction, the research aims to offer actionable recommendations for enhancing service quality. The findings are expected to benefit multiple stakeholders: *PT Jasa Raharja* can leverage the insights to refine its complaint handling processes, while customers may enjoy improved service experiences. Additionally, the study provides a foundation for future research to explore

similar dynamics in other public service contexts, thereby broadening the scope of *customer experience* and satisfaction studies. Ultimately, this research underscores the importance of integrating *customer experience* into complaint service strategies to achieve sustainable customer satisfaction.

The results of this study are expected to be useful for the public to find out the influence of consumer complaint services on *customer experience* and customer satisfaction, thereby increasing understanding of the effectiveness of the services received and encouraging active participation in providing constructive feedback. For *PT Jasa Raharja*, the study can serve as material for evaluating and improving its consumer complaint service system in the future. For future researchers, the results can be a reference for conducting research related to customer satisfaction, *customer experience*, and consumer complaint services.

RESEARCH METHOD

Types of Research

This study *applies* a quantitative approach by utilizing primary data collected through the distribution of questionnaires to respondents. Meanwhile, secondary data is obtained from various sources such as scientific journals, books, and information collected through discussions and/or interviews relevant to the research topic.

Population and Sampling

The population used in this study consists of customers and/or the public who have submitted complaints officially through the call center of *PT Jasa Raharja*'s head office in 2024, with a population size of 1,120 people. The sample in this study was calculated using the *Slovin formula* so that 92 respondents were obtained, which were then rounded to 100 respondents. Furthermore, the sampling technique in this study uses *Purposive Sampling* (*Purposeful Sample*), selecting respondents based on specific criteria relevant to the research objectives. The distribution of the questionnaire was conducted using the Microsoft Forms platform with a 5 (five) point *Likert scale* instrument, ranging from the number (1) = Strongly Disagree, to the number (5) = Strongly Agree.

Data Analysis

This study utilizes the *Partial Least Squares – Structural Equation Modeling* (*PLS-SEM*) method. This method is also used to test the relationship between consumer complaint services, *customer experience*, and customer satisfaction, including the role of mediation analyzed in this study. The variable of consumer complaint services is measured through three indicators: (1) speed of response, (2) empathy, and (3) solution. Meanwhile, the customer satisfaction variable is measured by three indicators: (1) satisfaction with the speed of response, (2) satisfaction with interaction, and (3) satisfaction with the final result. Furthermore, the *customer experience* variable is measured through three indicators: (1) usefulness, (2) convenience of interaction, and (3) clarity of information (education).

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Based on the results of the descriptive analysis, respondents' assessment of the *Consumer Complaint Service* (*LKP*) showed an average score of 4.42, which falls into the good category, reflecting a positive perception of aspects such as responsiveness, empathy, and clarity in handling complaints. For the *Customer Experience* (*CE*) variable, an average score of 4.32 was obtained, which is also relatively good, indicating that the majority of respondents felt they had a positive experience during the complaint process, in terms of both ease of access and interaction with officers. Meanwhile, *Customer Satisfaction* (*CS*) obtained an average score of 4.37, indicating a relatively high level of customer satisfaction with the services received. Overall, these three variables received a positive assessment from respondents, reflecting that *PT Jasa Raharja*'s complaint service is considered quite effective in creating customer experience and satisfaction.

Before testing the hypothesis, two stages of model analysis were carried out in *PLS-SEM*: evaluation of the measurement model (*Outer Model*) and evaluation of the structural model (*Inner Model*). Subsequently, a bootstrapping analysis was conducted to test the influence of *customer experience* mediation on the relationship between consumer complaint services and customer satisfaction (hypothesis H4).

RESULTS AND DISCUSSION

Data collection in this study was carried out through the distribution of online questionnaires to respondents who met the research criteria. The respondents involved represented a wide range of demographic characteristics, reflecting the diversity of users of the complaint service. The complete distribution of respondent data can be seen in table 2 as follows:

Table 2. Demographic Distribution of Respondents

Characteristics	Category	Sum
Gender	Man	57
	Woman	43
Age	< 25 Years	9
	25-35 Years	52
	36-45 Years	33
	46-55 Years	6
Work	Employee	39
	Self employed	40
	Housewives	10
	Student/Student	11
	Other	12
Frequency	1 time	72
	2-3 times	26
	More than 3 times	2

Source: Data processed, 2025.

The respondents involved in this study showed a fairly balanced representation with results dominated by men and the 25–35 year age group, which reflected the dominance of the productive age. Most work as self-employed and employees, suggesting the complaint service reaches different walks of life. The majority of respondents have also used the complaint service at least once a year.

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After describing the characteristics of the respondents on which the data was collected, the next stage in this study was to test the data obtained to ensure that the model used met the criteria for validity and reliability. The results of the test are as follows:
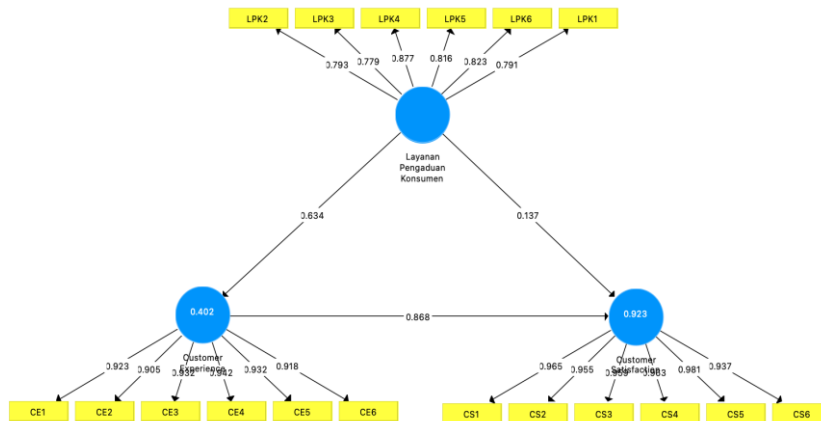
Source: PLS-SEM Output, 2025.
Figure 3. Convergent Validity Test Results

In figure 3, the loading factor values of all indicators are declared valid because they meet the validity requirements, for more details can be seen through the table below:

Table 3. Convergent Validity Test Results

Variabel	Indicator	*Loading Factor*
Consumer Complaint Service	LPK1	0,791
	LPK2	0,793
	LPK3	0,779
	LPK4	0,877
	LPK5	0,816
	LPK6	0,823
Customer Experience	CE1	0,923
	Third grade	0,905
	CE3	0,932
	CE4	0,942
	CE5	0,932
	CE6	0,918
Customer Satisfaction	CS1	0,965
	CS2	0,955
	CS3	0,959
	CS4	0,963
	CS5	0,981
	CS6	0,937

Source: Data processed, 2025.

Next is the discriminant validity test, in this test there are several variables that have a correlation, so modifications must be made for the elimination of several indicators so that the results of the discriminant test are good, so that the model modification is as follows:
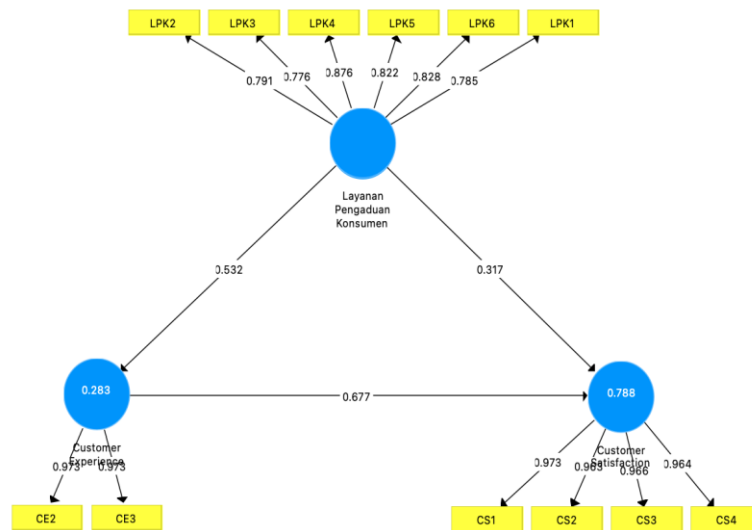
Source: PLS-SEM Output, 2025.

Figure 4. Results of the Discriminant Validity Test

Based on the image above, after the model modification is carried out by removing several indicators so that the results of the discriminant validity test are good and qualified. For more details, the Heterotrait-Monotrait Ratio (HTMT) validity test is described as follows:

Table 4. HTMT Test Results

	Customer Experience	Customer Satisfaction	Consumer Complaint Service
Customer Experience			
Customer Satisfaction	0,881		
Consumer Complaint Service	0,568	0,709	

Source: Data processed, 2025

Based on the above results, the variable has a correlation value below 0.9 where in this HTMT test all correlations are declared valid. The next test is the Average Variance Extracted (AVE) test, where the results in this study can be seen in the following table:

Table 5. Average *Variance Extracted* (AVE) Test Results

Variable	AVE
Consumer Complaint Service	0,662
Customer Experience	0,946
Customer Satisfaction	0,934

Source: Data processed, 2025

The results of the Average Variance Extracted (AVE) test in this study showed valid results for all variables, because the AVE value of each variable was above 0.5. To ensure there are no problems in the measurements, the final step of evaluating the outer model is to test the reliability with Composite Reliability and Cronbach's Alpha.

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Table 6. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
Consumer Complaint Service	0,898	0,921
Customer Experience	0,943	0,972
Customer Satisfaction	0,976	0,983

Source: Data processed, 2025

Based on the results of the reliability test above, all variables in the two tests are declared reliable, or reliable. After the estimated model meets the outer model criteria, the structural model (Inner Model) is then tested. The testing stages of the structural model are carried out with the following steps:

Table 7. R2 and Q2 Test Results

Variabel	R2	Q2
Customer Experience	0,283	0,260
Customer Satisfaction	0,788	0,729

Source: Data processed, 2025

Table 8. F 2 Test Results

	Customer Experience	Customer Satisfaction	Consumer Complaint Service
Customer Experience		1,511	
Customer Satisfaction			
Consumer Complaint Service	0,395	0,340	

Source: Data processed, 2025

The results of the structural model test were declared feasible and had good predictability, with a significant influence of complaint service and customer experience on customer satisfaction. Overall, the model was declared feasible for use in advanced analysis. Next is the hypothesis test, to assess the significant influence between variables. This significant value can be obtained by bootstrapping procedure. These results are the basis for interpreting the relationship between variables in this study, as will be explained further in the following discussion section.

Table 9. Hypothesis Test Results

Direct Effect	Original Sampel	T- Statistics	P Values
LPK -> CE	0,532	6,278	0
LPK -> CS	0,317	4,815	0
CE -> CS	0,677	9,388	0
Indirect Effect	**Original Sampel**	**T- Statistics**	**P Values**
LPK -> CE -> CS	0,36	6,611	0

Source: Data processed, 2025

The results of this study show that consumer complaint services through call centers have a positive and significant effect on customer experience and customer satisfaction, and customer experience is proven to play a significant role as a mediator in these relationships. These findings reinforce the argument that the effectiveness of complaint services depends not only on the technical ability to respond to complaints, but also on how customers perceive the overall process of the interaction.

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Specifically, the effect of complaint services on customer experience (H1) indicates that speed of response, officer empathy, and clarity of solution are the main factors that shape customer perception of their experience. This is in line with research (Lemon & Verhoef, 2016) and (McColl-Kennedy et al., 2019) which affirms that the customer journey, including crucial moments such as complaints, forms an accumulation of experiences that impact the emotional and cognitive evaluation of customers. In the context of PT Jasa Raharja, the performance of the call center in responding quickly and showing empathy contributes to positive perceptions, because customers feel valued and understood (Verhoef, P. C., 2019).

Meanwhile, the direct relationship between complaint service and customer satisfaction (H2) reinforces the results of a previous study by Johnston in (Salim, 2018) and (Octaviani & Asrori, 2024), which stated that the quality of complaint handling is closely correlated with the level of customer satisfaction. In this study, the dimension of personal interaction through the call center was proven to contribute to the formation of satisfaction, especially in terms of the speed of completion and results that are considered fair by customers (Udayana, 2020).

Furthermore, customer experience has been proven to have a significant influence on customer satisfaction (H3). This supports the view (Agustiono et al., 2022) that a good customer experience is the basis for evaluating satisfaction. Indicators such as ease of access, ease of interaction, and clarity of information proved to be crucial dimensions (Ma'mun, 2019). Customers judge not only from the final outcome of the complaint, but also from the entire process, including professionalism, emotional engagement, and transparency in communication (Ariyani, 2021; Keni, 2021).

The role of customer experience mediation in the relationship between complaint services and customer satisfaction (H4) is an important finding that shows that customer experience is able to strengthen the effect of service on satisfaction (Fadilah, 2023). This is also a theoretical contribution of this research, because it strengthens the position of customer experience as a strategic mediator in the service and satisfaction relationship model. The study also expands the scope of the literature by presenting the context of the public sector, which was previously relatively under-reported in customer satisfaction studies, which focused more on the private sector (Davidow, M. 2013).

In terms of practical implications, this study provides concrete direction for PT Jasa Raharja in designing a strategy to improve complaint services. Companies need to prioritize optimizing response speed and officer empathy as core components of customer experience. The focus of improvement is not only on technical complaint resolution, but on creating a comprehensive customer journey, from initial access to final completion. By managing customer experience strategically, PT Jasa Raharja can not only increase customer satisfaction, but also strengthen public trust in the services provided. This is important, considering that in the public service sector, the perception of service quality greatly affects the legitimacy and reputation of institutions in the long run (Andayani, N., 2023).

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CONCLUSION

This study analyzes the effect of consumer complaint services on customer satisfaction, with *customer experience* as a mediator, based on an empirical study of *PT Jasa Raharja*'s call center services. The results show that complaint services have a positive and significant effect on *customer experience* and customer satisfaction, with *customer experience* proven to significantly mediate the relationship. These findings affirm the importance of *customer experience* as a bridge between technical service quality and emotional satisfaction, and make a theoretical contribution by strengthening the mediating role of *customer experience*. In practical terms, these results encourage *PT Jasa Raharja* to develop a more responsive and *customer experience*-oriented complaint system. This study has limitations in focusing solely on the complaint channel involving call centers and a limited number of respondents, which may affect the generalizability of the results. Therefore, further research is recommended to cover a wider range of complaint channels, use more representative sampling methods, and consider additional variables to obtain a more comprehensive understanding of customer satisfaction in public services.

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