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PUBLIC COMPLAINT IN ISLAMIC MANAGEMENT: ITS RELATIONSHIP WITH CUSTOMER SATISFACTION ACHIEVEMENT

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ABSTRACT

Public complaint management (PCM) is important in determining customer satisfaction. Unsatisfied customers can tarnish the organisation's image and the achievement of customer satisfaction (ACS). This study analyses public complaints (PC) from contemporary and Islamic perspectives with a case study at the Lembaga Tabung Haji (TH) in Malaysia. It aims to examine the concepts through how public complaints are governed by the Islamic agency, i.e., Lembaga Tabung Haji (TH) Malaysia, and investigate whether the PC management has achieved customer satisfaction (ACS) and is in line with Islamic principles. TH has served the public trust for decades since 1970, but complaints seemed to have no end. Among the customer complaints are poor staff service, such as not being customer friendly, and inefficient services, such as pilgrims getting stranded at the airport. Although customer complaints always occur, studies on PCM in Islamic agencies are still lacking. Due to that, this study chose TH as a case study. The three approaches of Islam, contemporary perspectives, and a case study make this study stand out as a robust discussion and further contribute to its novelty. This study uses qualitative methods through structured interviews, literature reviews, and document reviews. It is analysed through descriptive, thematic, and document analysis methods. The study found that the highest complaint received by TH was about customer service. However, in order to achieve public satisfaction, TH provided eight physical and online public complaint channels. Overall, the study argues that systematic PCM remains a key concern for achieving customer satisfaction (ACS). If public complaints are left unaddressed, it may lead to ineffective governance, customer dissatisfaction, and a bad image for Islamic agencies in the long term.

Keywords: Public complaint, Islamic management, Customer satisfaction, Hajj, Malaysia

INTRODUCTION

Public Complaint Management (PCM) is a process emphasised in governance globally, especially in the digital era. In line with the objective of governance that emphasises service quality and customer satisfaction (Wattoo & Iqbal 2022; Faed *et al.* 2014), customers nowadays are more open to voicing their expectations of the service. Public Complaint (PC) is one of the methods for customers to channel their feelings of dissatisfaction, opinions, and freedom to choose anything they want due to the service given by an individual, agency, or organisation (Bavik *et al.* 2020). In other words, PC tools reflect customer feedback, which is important in improving the quality of services and products (Istiqomah *et al.* 2023; Zainuddin *et al.* 2022). In order to meet customer satisfaction, organisations must adopt a variety of reforms and improvements (Zainuddin 2022). Customer satisfaction (CS) will be achieved if the service given shows empathy value and meets expectations (Cartabuke *et al.* 2019; Kotler 2016; Zakaria 2018). Features, benefits, and service costs provided are the main indicators of expectations and forms of customer complaints about service.

PC is expressed in many forms, including comments, opinions, complaints, information, or suggestions via verbal, written, face-to-face, printed, or electronic media channels and social media, such as phone lines, short message service, email, counter service, the complaint section on the website of an official agency, and the comment section on social media. With the development of online services, PC delivery channels are now more accessible to customers. The objective of Islamic law (Maqasid Sharia) emphasises each action, including governance based on the wisdom to cater to public welfare, or *Maslahah Ammah* (Syed Ismail *et al.* 2010; El Garah *et al.* 2012).

It is achieved *via* one of the methods, which is by attending to public opinion through a discussion named *al-syura* (Syed Ismail *et al.* 2020; Brown 2018). ACS can be measured *via* the Customer Satisfaction Index and efforts to improve service. The level of Achievement of Customer Satisfaction (ACS) and staff integrity in an organisation can be measured *via* PCM (Masri 2018; Omar *et al.* 2012). A systematic PCM can improve staff knowledge and contribute to personal and organisational performance (Shah *et al.* 2018).

An effective PCM can lead to excellent customer satisfaction (ACS) (Zainudin & Syed Ismail 2020a; Mantaring *et al.* 2019). PC is important for improving customer service and settling issues or weaknesses (Saad *et al.* 2016; Mantaring

et al. 2019). PC is one method to get useful feedback to continue improving the service. PC plays a role as a "check and balance" and monitoring method on ACS, in line with the organisation's Client Charter (CC). The Client Charter (CC) is a written document made by the organisation as a promise or guarantee to the customer for the services that will be provided in a transparent, clear, and open manner (Syed Ismail *et al.* 2022a; Noore *et al.* 2019; Client Charter Guidelines 1993; Customer Relation Management Guidelines 2008).

PCM functions as a mechanism for measuring the level of customer satisfaction from the aspects of reliability, efficiency, and effectiveness as well as the performance of an organisation (Zainudin & Syed Ismail 2020a; Arifin *et al.* 2017; Zakaria *et al.* 2016; Abdul Ghani Azmi 2012). PC's systematic and smooth management involves five actions: making plans, investigating complaints received, responding to complaints, recording complaints, and taking follow-up actions to deal with complaints (Megatef *et al.* 2019). Besides that, a common way to make a complaint in most organisations is to fill out a complaint form, use the counter system, email, or form a complaint directly to the authority. (Rahman *et al.* 2022; Zainuddin & Syed Ismail 2020).

The number of complaints received can determine the quality level of customer service (CS). The level of CS quality is higher when the number of complaints received is lower, especially if the complaint has basis and merit (Omar *et al.* 2012). A good relationship between the organisation and the customer can reduce the number of complaints and the negative impact of such complaints (Haming *et al.* 2019; Rashad 2006).

There are various factors causing the increase in PC, among them the organisation's failure to provide the best customer service and its failure to resolve previous complaints. Among the main reasons for the failure to resolve previous complaints are staff who are not proactive and productive, practise procrastination, are unsure or do not know the field of work performed, are not efficient in performing tasks, and do not want to perform tasks outside of the norm (Megatef *et al.*, 2019; Erkoc 2017; Arifin *et al.*, 2017). The organisation's performance will have a positive impact when a quality CS is given (Haming *et al.*, 2019; Syed Ismail *et al.*, 2020; Syed Ismail, 2011).

Hajj management is one of the services often faced with PC, including in studies since the 16th century (Marti 2021; Jourde *et al.* 2021). Quality governance and customer service determine the customer's choice to use TH service (Paliket, 2021; Ali *et al.*, 2016). Customer satisfaction is the main factor that causes customers to remain loyal to TH services (A.R. *et al.* 2019; Putera *et al.* 2018). Although customer complaints always occur, studies on them are still lacking (Megatef *et al.*, 2019; Kowalski, 1996). This includes PCM studies at Islamic

agencies such as Tabung Haji (TH). Among the customer complaints are poor staff treatment, such as not being customer friendly, not smiling, and not greeting, and inefficient services, such as pilgrims getting stranded at the airport. Due to that, this study chose TH [1] as a case study.

[1] TH is the only Islamic institution responsible for managing and providing Hajj services comprehensively and systematically for the welfare of Malaysian pilgrims. TH's role is to administer the savings funds of Muslims kept to fulfil the obligatory Hajj and manage the savings through investment activities to enable TH to give appropriate returns to depositors while increasing their Hajj savings. (TH Annual Report 2020)

PUBLIC COMPLAINT MANAGEMENT (PCM) FROM ISLAMIC PERSPECTIVE

From an Islamic perspective, PCM is an action that coincides with the recommendation to discuss with each other, listen to community problems, give and get opinions, and advise on matters that can bring good. It is the essence of the goal of Sharia (Maqasid Syariah), called *Maslahah Ammah* (Public Welfare). This is emphasised in the Quran and Sunnah as well as in the practise of the companions in a concept called *al-syura* (Zainudin & Syed Ismail 2020, 2022b).

The word '*al-syura*' originates from the Arabic word *syawara-yushawiru*, which means to negotiate and discuss (al-Manzur 1967). According to Ibn al-'Arabi (1965), in his book *Ahkam al-Qur'an*, *al-syura* is 'a meeting to discuss and issue the best opinion by a group about a matter'. It is a space to listen to views and problems from various parties (al-Utsaymin 2009).

A few pieces of evidence from the Quran: The word of Allah SWT to perform *al-syura* as in Surah Al-Imran: 159; Meaning: "So pardon them, ask Allah's forgiveness for them, and consult with them in 'conducting' matters". In Surah al-Syura: 38; Meaning: "who respond to their Lord, establish prayer, conduct their affairs by mutual consultation, and donate from what We have provided for them".

The practise of *al-syura* is in line with Islamic teachings that invite good things and prevent harm (*al-amar bi al-makruf wa al-nahy an al-munkar*) (Syed Ismail *et al.* 2020; Ibnu Sharif 2012). It also aims to prevent bad actions from continuing. The Prophet SAW said:

Meaning: Whosoever of you sees an evil, let him change it with his hand; and if he is not able to do so, then [let him change it] with his tongue; and if

he is not able to do so, then with his heart - and that is the weakest of faith. (Muslim: no.78).

In fact, Islamic teachings emphasise mutual counselling. Prophet SAW said:

Meaning: The Prophet SAW said, "The deen (religion) is naseehah (advice, sincerity)." We said, "To whom?" He SAW said, "To Allah, His Book, His Messenger, and to the leaders of the Muslims and their common folk." (Muslim: no.156, Abu Daud: no. 4944)

Besides that, the practise of receiving PC also happened in the time of the Prophet SAW and his companions. Among them are complaints related to the sold date palm garden that did not meet the buyer's satisfaction:

Translation: Malik narrated to us on the authority of Abu Ar-Rijal, on the authority of his mother, Amrah, who said: In the time of the Messenger of Allah, peace and blessings be upon him, there was a man who bought the produce of a date garden, then he took care of it but later found that the yield was reduced. Then he asked the owner of the garden to cancel the purchase, but the owner swore he did not want to do it. Then, the buyer's mother complained to the Prophet SAW and told him about it. Then the Messenger of Allah, peace and blessings be upon him, said, "Swear that he will not do good." When that was heard by the owner of the garden, the owner came to Rasulullah SAW and said, "O Rasulullah SAW, the garden is for him!" (Musnad Syafi'i : no 710)

This event shows that the Prophet SAW has received complaints of dissatisfaction from the community and has given suggestions to resolve the complaints (Syed Ismail *et al.* 2022).

Saidina Umar bin al-Khattab voiced his concern to Saidina Abu Bakar as-Siddiq about the loss of al-Quran memorisers due to martyrdom in the battle of Al-Yamamah. He said to Saidina Abu Bakar a.s., 'What if the remnants of the memorisers (*huffaz*) of the Al-Quran all fall? (Abdul Wahhab 2005). Saidina 'Umar has suggested that the verses of the Qur'an be collected to ensure their purity is preserved. With this proposal, Caliph Saidina Abu Bakar met and consulted with Zaid bin Thabit, one of the memorisers of the Quran. In that consultation, Saidina Abu Bakar said to Zayd bin Thabit:

"When Umar insisted on his proposal, I replied, why am I doing something that the Messenger of Allah did not do?' But Umar insisted, By God, this is a good deed. "Finally, God opened my heart to accept Umar's opinion." (Abdul Wahhab 2005).

The effort to collect verses of the Qur'an resulted from Saidina 'Umar's suggestions and complaints to the Caliph Saidina Abu Bakar and his immediate action.

During the administration of Saidina Umar bin al-Khattab, there was dissatisfaction with the distribution of cloth made from animal fur that had been cut into pieces. The cloth was obtained from a Yemeni youth. Caliph Saidina 'Umar distributed the cloth to the people. Everyone got a piece according to the same size. After dividing the cloth, he went up to the pulpit by placing a larger piece and said, "Hopefully, you will be blessed by Allah". Suddenly, a companion named Salman Al-Farisi got up and said, "You divided each of us a piece of cloth while you have a larger cloth". 'Umar asked, "Where is 'Abdullah bin 'Umar?" Abdullah replied, "I am here, O Amirul Mukminin". 'Umar asked again, "For whom is this part of the cloth I have?" Abdullah replied, "For me". At that time, Salman Al-Farisi interrupted, "Now, Sir, say what you want to say, we will listen to it" (Abu Sin 1991).

This incident shows that Caliph 'Umar heard questions from the public who were not satisfied with the size of the pieces of cloth distributed to the public and the pieces of cloth he had in his hands. The Caliph quickly settled that the questioner felt he had been treated fairly, even in the measure of cloth.

OBJECTIVE

This study analyses Public Complaints (PC) from contemporary and Islamic perspectives. It examines the concepts through how public complaints are governed by the Islamic agency, i.e., Lembaga Tabung Haji (TH) Malaysia. It investigates whether PC management has achieved customer satisfaction (ACS) that aligns with Islamic principles.

METHODOLOGY

This study uses qualitative methods, which are face-to-face and structured interviews, literature, and document analysis. The interview questions were prepared, drafted, and submitted to the respondents before the interview session. The interview questions were determined based on the objectives and scope of the study. Those questions have been sent in advance *via* email to the Customer Service Division (CSD). A total of three experienced officers in the Customer Service Division (CSD) of Tabung Haji (TH) have been determined by TH as

respondents. Respondents answered the questions according to their convenience. The three TH respondents who have been interviewed are:

- a) Respondent A (Manager, Customer Service Division (CSD))
- b) Respondent B (Executive, Customer Service (Customer Service Unit), CSD)
- c) Respondent C (Executive, Tabung Haji Contact Centre (THCC Unit), CSD)

The transcribed interview results were sent to the three respondents to be reviewed and verified before publication.

Meanwhile, document analysis is a method to strengthen and complete the data obtained through literature reviews and interviews. Six documents were used as a reference to analyse the PCM and ACS at TH, namely the TH Annual Report from 2012–2021, the TH Customer Satisfaction Achievement Index, the TH Clients Charter, Client Charter Guidelines 1993, Customer Relation Management Guidelines 2008, and the Public Administration Development Circular.

All this data is analysed to obtain official and additional information regarding aspects of discussion such as mission, vision, goals, core values, strategic plans, customer satisfaction percentage score data, organised programmes, and achievements of TH and the Customer Service Division. The documents were accessed from TH's official website and verified by the respondents. Data from interviews, literature, and documents were analysed using descriptive, thematic, and document analysis methods.

FINDINGS AND DISCUSSION

Public Complaint (PC) and Customer Service (CS) at TH

Customer service at TH is enshrined in the Clients Charter (CC) as quoted below (Tabung Haji, n.d.) (c):

‘Provide courteous, fast and efficient services.’

According to respondent A, the CC above is basically to provide service to customers with satisfactory service such as always smiling, being friendly, greeting, and being ready to help, in addition to performing tasks quickly and effectively. This matter is also included in the TH guideline of customer service standard (SPP) and whistleblowing form that states (Tabung Haji, n.d.) (b):

‘We strive to conduct ourselves with the highest standard of integrity and take our professionalism seriously.’

Meanwhile, the customer feedback form also stated (Tabung Haji, n.d.) (a):

‘Dear Customers, TH is committed to enhance our service quality to all our customers. We appreciate & welcome your comments & feedbacks with regards to our services by filling up our feedback form below.’

This aligns with TH's mission to continuously provide excellent services and determine TH's core values : Committed, Professional, Teamwork, Embracing Change, Loving, and Caring. The first thrust of the six operational thrusts of TH's service states that ‘Thrust 1-Hajj Management - Providing excellent services predicated on pilgrims’ satisfaction & cost efficiency’ (TH Annual Report 2020 & 2021).

Public Complaint Management (PCM) at TH

Channel and management process of public complaint (PC)

TH has opened eight feedback channels for PC, namely *via* phone line, short message service, email, website, social media, counter service, e-Whistleblowing, and online feedback form. The feedback can also be done in written and face-to-face to the following address:

LEMBAGA TABUNG HAJI
Menara *TH* Tun Razak
201, Jalan Tun Razak
50400 Kuala Lumpur
(Attn.: Chairman Lembaga *TH* or
Chairman *Lembaga Jawatankuasa Risiko, Audit dan Tadbir Urus TH*)

The Customer Service Division (CSD) is also responsible for PC management. Aside from PC, CSD manages four types of feedback, which are inquiries, suggestions, reviews, and damage reports:

“My division manages these five feedback subtopics for the entire branch at TH...” (Respondent A).

PC is managed by a technology system named Customer Feedback Management System Report (CFMSR) and Customer Satisfaction at Counter Assessment System (CSCAS). A third party operates these systems *via* outsourcing,

appointed and paid by TH. This system helps manage the PC to become more systematic and in order. The reporting of this feedback system is done every day (Respondent A).

"...this system is paid by us (TH) and operated entirely by a third party who is appointed... every complaint that comes in will not be left behind... indeed not a single complaint is dropped when using this system...all data can be entered" (Respondent A).

"We will continue to manage the complaints that come in at TH with the guidance of the technology system that is sent to us every day..." (Respondent A).

According to the respondent, outsourcing, compared to using TH's internal resources, is more economical in various aspects.

"We see the use of technology system is more worthwhile than using the service of TH own internal sources."

"We have already done a survey on this matter (recruitment of people in TH ourselves to manage) and we found that it is not worth it and is more complicated... if we take it from internal sources we want to think again about their salary, annual increment, medical, etc. ...this matter is very troublesome and complicated" (Respondent A).

"We do not feel it is necessary and do not plan to change the use of this existing system... because for us this is the best system... but we do not know in the future it will change... everything depends on TH's top management" (Respondent A)

The PC report received will be forwarded to the relevant departments in TH by the CSD staff to be resolved immediately according to the set period. For example, complaints regarding Hajj flight services will be channelled to the Hajj Department. After that, the department needs to reinform the complaint status to CSD to inform the customer, and then the case will be closed. The status of the complaint will be notified to the customer by email or phone. The PC management process through the two systems is shown in the flow chart in Figure 1.

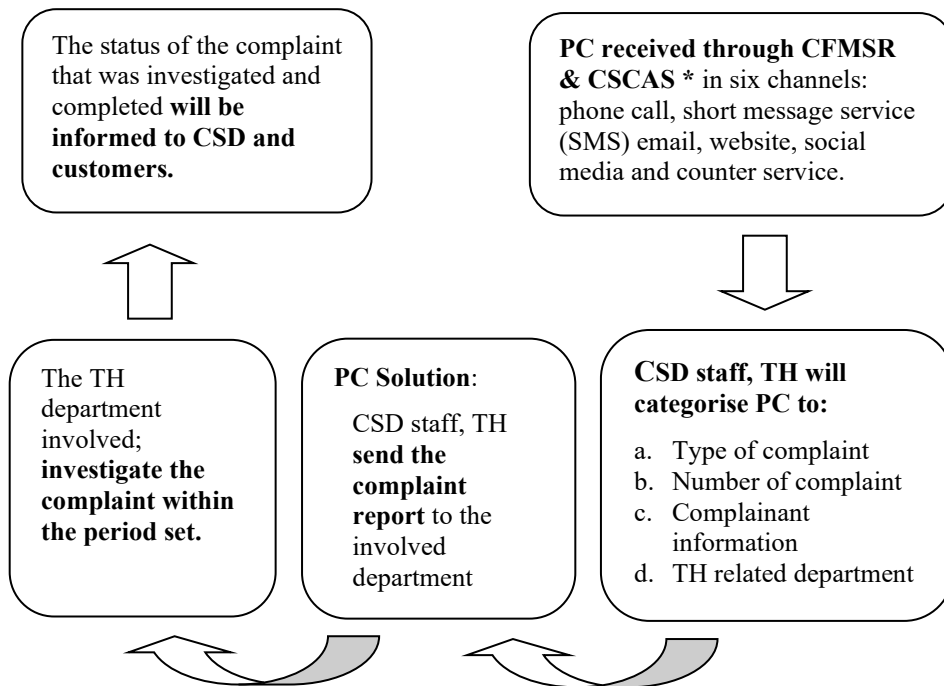


Figure 1: Flow chart of the process of PC management at Tabung Haji
 Source: Researcher's Understanding based on Interviews with TH Respondents
 *Customer Feedback Management System Report (CFMSR).
 *Customer Satisfaction at Counter Assessment System (CSCAS)

With CFMSR, each PC will not drop out and is easy to identify. TH staff will identify the PC according to the type of complaint received.

"to determine the forms of complaints by using this system, certain subs have actually been formed according to the type of complaints made by my staff based on this system. So there is no issue regarding complaints that are dropped or left behind..." (Respondent A).

CFMSR is more profitable and systematic in managing the PC received by TH. This is one of the factors that has caused the PC to be handled quickly and give quality customer service as promised by TH in its CC.

Type of public complaint (PC)

The type of PC TH often receives is related to customer service (Respondent A), i.e., customer dissatisfaction with staff treatment, such as not being customer friendly, not smiling, and not greeting. The period for resolving complaints at this stage is within two days.

"Complaints are often related to the behavior of individuals at TH such as not being friendly, not greeting and not smiling... and complaints about TH policy, for example, in a thousand complaints received this year, only one complaint is related to policy... the rest of the complaints involving behaviour as I mentioned earlier" (Respondent A).

Secondly, the type of complaint related to checking matters such as narrowing of payment and status to perform Hajj. The period for resolving complaints at this stage is within five days.

Thirdly, the complaint related to payment matters through online banking. The period given to resolve this complaint is thirty days.

"...as long as this case is not resolved (complaint), this report (based on the CFMSR) will remain come out and must be resolved immediately..." (Respondent A).

"...if we receive a complaint about staff behaviour that does not satisfy our customers and it happens in our department (CSD), we have to do a detailed investigation about it...and have to resolve it immediately. This is because the system we use will continue to send us reports every day to inform us that this complaint needs to be resolved immediately..." (Respondent A).

Author

Contributing factors to customer satisfaction (CS)

Every complaint is resolved promptly according to the Client Charter (CC) period. To ensure that the PC completion process can be completed within the specified period, this matter has been made the main work target in the Key Performance Index (KPI) for the staff and the relevant department. This is an effective monitoring system for the Achievement of Customer Satisfaction.

“For example, if we heard pilgrims got stranded at the airport...from there, their KPI (referring to Hajj Department) is not achieved...” (Respondent A).

This is supported by the statement from Respondent B:

"...for example, there are complaints about the loss of their investment money...then the matter should be referred to the TH Investment Department and if it is investigated and it is indeed lost, then the KPI of the department will be affected..." (Respondent B).

"I have also set a KPI for my staff to resolve each and every complaint within a certain period in my department (CSD)... for example, in that week, at least 36 cases must be resolved... this depends on the number of cases or complaints we received..." (Respondent A).

Apart from that, to ensure that the complaints received every day can be adequately resolved, the responsible officer has assigned certain staff to handle them. In addition, the accountable officer has also allocated a scheduled period to examine each complaint.

“Every 10.00 a.m. in the morning, if I have free time, my staff and I will examine each case and discuss to resolve it” (Respondent A).

"I appointed two staff members to manage complaints using two different channels...at the counter, I appointed respondent B to manage the details of complaints through the counter. While respondent C manages complaints online..." (Respondent A).

Achievement of customer satisfaction (ACS) at TH

In addition to measuring Achievement of Customer Satisfaction (ACS) through the efficiency of PC management in the Key Performance Index or KPI, ACS at TH has been evaluated through the Customer Satisfaction Index (CSI) report and

the improvement efforts carried out since 2015. CSI is a system for measuring the level of customer satisfaction at TH, which is assessed through two measurement mechanisms, namely satisfaction with the counter service and satisfaction with the Tabung Haji Contact Center (THCC). It is direct feedback data provided by customers through the Service Satisfaction Assessment System (SSAS) or Quality of Service (QoS) terminal. This terminal is placed at every TH counter where customers can give feedback immediately after getting service at TH (Respondent C).

Using this terminal is very easy, with customers only having to give feedback by pressing a button whether they are satisfied or less than satisfied with the service provided by the TH staff at the counter (Respondent C). The same procedure can also be done through a short message system or SMS to the TH line (THCC), where a request to provide feedback on service satisfaction will be sent to the customer after completing the relevant business. (Respondent C). TH has also received the ISO 9001: 2015 certificate issued by SIRIM for successfully managing the quality of Hajj services in the 1438 Hijrah season (Annual Report 2016).

As a result, the Customer Satisfaction Index (CSI) at TH increased from 90.4% in 2012 to 99.97% in 2016. Besides that, the CSI for counter services in 2018 was 99.76% and increased in 2019 by 99.96%. Meanwhile, the CSI for Tabung Haji Contact Centre (THCC) services in 2018 was 99.55% and increased in 2019 by 99.94%. Therefore, the overall average of the CSI increased by 99.65% in 2018 compared to 99.95% in 2019 (TH Annual Report 2019, 23). In 2020, TH succeeded in increasing operational efficiency and customer satisfaction to 98.9% for counter services, 99.7% for Tabung Contact Centre Hajj (THCC), and 95% for the Customer Satisfaction Index (CSI) 2020 (TH Annual Report 2021).

The customer satisfaction obtained from CSI shows that the level of customer satisfaction, especially with the counter and telephone services provided by TH staff, is very satisfying to them (Respondent A). The CSI for the Hajj season was 90 per cent in 2019/1440H, exceeding the target of 85 per cent set in 2018 (TH Annual Report 2019) According to respondent A, the satisfaction continues to this day and TH managed to win the best counter service award in the year 2018 (TH Annual Report 2019).

"The award that TH received recently also shows our commitment to ensure that we continuously improve the quality of the services that we provide, especially those involving customers" (Respondent B).

Several factors influence the increase of ACS in TH CSI. It is due to TH's efforts to staff and customers i.e., by implementing a customer safety service training

Author

plan for TH's staff members on a regular basis (TH 2021 Annual Report). Among them are courses that coincide with the requirements of the TH Competency Model.

"From our simple survey after the training programmes, we found that the majority of the participants agreed that the programmes increased their knowledge and awareness to perform better in their services" (Respondent C).

Various programs have been implemented throughout the year, including building evacuation training, emergency aid courses, lectures, and safety and health induction courses. In 2016, TH achieved compliance with the Health and Safety Management System (OSHMS MS1722:2011) and received zero complaints for workplace accidents up to the year ending 31 December 2016 (TH Annual Report 2016, 160).

Besides that, the Achievement of Customer Satisfaction in CSI is also influenced by TH's career development plan, including the Higher Education Scheme created by TH. It is one of the career development plans for TH members implemented through education funding, aimed at providing encouragement and support to staff who want to improve their academic achievements (TH Annual Report 2016, 159). Other than being implemented as a form of reward and recognition for the commitment and quality of work of TH members, it is also an incentive to maintain their excellent performance (TH 2015 Annual Report, 190).

"...we have indeed been taught how to deal with customers through courses and programs organized by TH every year...the purpose is so that we can improve our learning skills as a staff..." (Respondent B).

Other incentives provided by TH include insurance and coverage of hospital costs, surgery costs during childbirth, additional maternity leave for female members, maternity leave for male members, annual leave, and a retirement reward plan. To meet the vacation and leisure needs of members and their families, TH has provided Rest House facilities in Cameron Highlands, which were first used in 2015 (TH Annual Report 2015, 189).

Apart from that, TH also extends assistance to members affected by disasters, special equipment assistance to the families of members with health problems and organises pilgrimage programs for members or family members who have died or are facing health problems. Contributions to members' family members are delivered through death charity donations, financial assistance for limb injuries, and the provision of counselling services (TH Annual Report 2015, 189). All these incentives might not directly impact customers' satisfaction on TH, but

theories showed that rewards, incentives and training contribute to high performance. (Haming *et al.*, 2019)

The next factor is developing a customer service standard guideline (CSSG) issued by TH (Respondent C). Through this CSSG, staff can refer to what should be done when dealing with customers according to the appropriate standard. For example, when dealing with customers at the counter, the staff must always smile and treat the customer in a friendly manner (Respondent A). It aims to enable staff to carry out their responsibilities more professionally and provide better quality services (Respondent C).

The next factor is that TH management has tried to improve the image and authority of TH staff in providing services by supplying uniforms to frontline members (Respondent C).

In addition, various service improvements have been made to provide direct satisfaction to customers. Firstly, by offering services outside of working days. TH has opened counter operations at selected branches on the Saturday of the first week of every month. Counter operation hours start from 9.00 am to 12.30 pm. This initiative allows TH depositors who cannot come to TH on weekdays to come on weekends. For example, at the end of 31 December 2016, a total of 39 TH offices in selected branches opened their respective operation counters (TH Annual Report 2016, 109). However, when the COVID-19 outbreak occurred in 2020, the Tabung Haji Contact Centre (THCC) operated from 8 a.m. to 6.30 p.m. daily. THCC became a local call centre and primary reference, especially during the COVID-19 outbreak when the counters were not in operation. THCC is also the coordination centre for appointments for depositors (TH Annual Report 2021, 85). Secondly, by bearing the visa fee of 300 Saudi Riyals (SAR) (RM326), which prospective pilgrims must pay after the government of Saudi Arabia introduced the charge starting the Hajj season 1441H/2020. This effort has also catalysed the increase of ACS in CSI throughout the year. Thirdly, by making an effort to increase the Hajj quota through discussions with the government of Saudi Arabia. Fourthly, increasing the number of Hajj staff includes a team of medical staff, guides, and counsellors (Harian Metro, 2020).

Fifthly, to ensure the comfort of clients who are pilgrims, TH has improved its services by providing a special route for pilgrims at the Airport. It managed to reduce the waiting time from 6 to 8 hours before this to just one hour. Sixthly, by providing air-conditioned tent facilities at Padang Arafah for the comfort of worshipers during Wukuf. Seventhly, Muasassah Southeast Asia, including TH, has installed ceramic floors in the tents in Mina, which previously only had sand and carpeted floors. This improvement results from many congregations

Author

complaining about insufficient facilities to accommodate the congregation during worship (Respondent C).

Challenges in Realising Customer Service Via Public Complaint Management (PCM) at TH

In realising customer service through quality PCM for five centuries, TH faced various challenges: delay and cooperation from staff and departments involved in resolving complaints.

"Our job is to deliver the received complaint report to the involved department for resolution...however, sometimes there are departments that are slow to resolve the received complaint...and this makes it difficult for us to inform the customer who made the complaint about the status of the complaint" (Respondent C).

"Cooperation from all parties whether it is from the same department or others is vital because each department is interconnected with each other" (Respondent C).

Another challenge is unfounded public complaints. This costs time and work focus when CSD staff must take a long time to investigate—for example, complaints about staff behaviour.

"Not all the complaints we receive, for example, complaints about the staff's behavior, we take them fully... sometimes it is also the customer's fault that some of them do not understand a situation... however, if the staff is really at fault, action against the staff involved based on the company's SOP will be imposed on him" (Respondent A).

"Normally, the first action imposed on the problematic staff is the issuance of warning letter for him..." (Respondent C).

Another challenge is the effort to maintain TH's image and credibility as a trustworthy Islamic agency in managing depositors' savings to work on the fifth pillar of Islam. As the only Islamic agency in charge of managing Hajj affairs, including investment for Muslims, it is a challenge that TH must take up to maintain its image and credibility. This is a constant challenge faced due to society's increasing expectations and sensitivity. Media reports show news about the confidence and hope of the Muslim community towards TH as an Islamic financial institution in this country (Respondent C).

CONCLUSION

Public Complaint Management (PCM) is a mechanism to get feedback from the community or clients on the services provided by an agency. The organisation's Client Charter (CC), in line with its mission and core values when realised through quality Customer Service, successfully becomes a determining factor in customer satisfaction for TH. The success of solving PC and achieving customer satisfaction is a factor for customers to remain loyal and confident to continue getting TH's services. As an Islamic agency, quality PCM is part of the service trust in ensuring public welfare (Maslahah Ammah), especially in implementing the fifth pillar of Islam, which is Hajj worship. Islamic teachings encourage discussions, complaints, reprimands, and advice in matters related to community welfare through the concept of *al-syura*. This study found that customers' complaints have further improved PC management in TH. As a result, TH has systematically managed the PC through eight official channels and technological systems under the management of the CSD. The study also found that TH's Customer Satisfaction Index (CSI) analysis and Customer Feedback Report showed a significant relationship between PCM and Achievement of Customer Satisfaction (ACS) in TH. The finding of this study indicates that ACS based on customer feedback is due to seven main factors, which are monitoring systems, scheduled PC operation, staff assignments for PC management, staff training and empowerment programs, staff incentive, and welfare systems, as well as efforts to improve service operations. This shows that systematic PCM positively impacts the Achievement of Customer Satisfaction (ACS). These findings are new to the study of PCM in Islamic agencies, specifically in the TH. Overall, the study suggests that systematic PCM remains a critical concern for achieving customer satisfaction (ACS). Public concerns may lead to customer unhappiness and a negative image for Islamic agencies in the long run if unresolved. Due to the limitations of the literature on PCM and customer satisfaction and complaints undertaken in Islamic agencies, a future assessment of the hajj management operation's performance concerning customer satisfaction is needed.

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