

The Empirical Testing of Complaint Handling and Job Satisfaction with Workload and Work Stress of Private Banks Frontliner in Jember

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Abstract: This study aims were to analyze the effect of workload and job stress on job satisfaction and handling complaints of bank frontliners and to test and analyze the mediation of job satisfaction on the effect of workload and job stress on complaint handling skills on bank frontliners. This research was conducted on frontline employees of private banks. The data in this study were collected using a survey method. This study used sampling with the sampling method used is non-probability sampling, namely the probability of each member of the population is unknown. In this study, the sample taken is Employee as *Frontliner* in a private bank as many as 100 employees. The data analysis method used path analysis. Based on the results of the overall discussion in this study, it can be concluded that 1) Workload has a negative and significant effect on the job satisfaction of frontline employees of private banks in Jember. Work stress has a negative and significant effect on the job satisfaction of frontline employees of private banks in Jember. Workload has a negative effect on complaint handling skills. Work stress does not affect the complaint handling skills of private banks in Jember. Job satisfaction does not affect the complaint handling skills of private banks in Jember. Workload does not affect the performance of frontline employees of private banks in Jember through job satisfaction. Work stress does not affect the complaint handling skills of private banks in Jember through job satisfaction

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I. INTRODUCTION

The banking industry is one of the main sectors that has experienced rapid development in Indonesia's economic recovery after the pandemic in 2021. The Financial Services Authority (OJK) assesses that banking stability is an industry that is still maintained with the support of good capital, adequate liquidity, and a maintained risk profile so that this industry is able to face the potential slowdown in global economic growth. Forbeshas released a list of the 10 best banks in Indonesia in 2023, based on the number of employees, the largest is Bank Mandiri with 38,176 employees and the fewest is Bank Jago with 386 employees.(Annur, 2023).

Based on the survey results, it is explained that in 2023, private banks are still in the ranking of 10 selected banks. Private banks in this case are trying to issue better products and services in order to provide maximum satisfaction for their customers and also a wide consumer network so that they excel in competition. Therefore, private bank services

are carried out to improve services to customers where the role of the frontliner as the spearhead of the bank is important for the sustainability of the bank.

One of the private bank branches in Jember is also inseparable from the role of the frontliner as the spearhead of the company in the service sector, of course, must be able to build a good image. This is very dependent on the frontliner who is at the forefront of bank services. If the frontliner does not provide effective service, there will be many complaints or customer complaints. Based on data on customer complaints in the banking sector, with frontliners consisting of customer service and tellers, the most experienced customer complaints. Financial Services Authority (OJK) reported that there were 12,175 complaints from financial service consumers that had been received during the period January-July 2021. The most complaints came from the financial sector. banking, which reached 5,656 complaints. Both come from industry financial technology (fintech), with a total of 2,913 complaints. Then followed by complaints from financing and insurance companies, each of which

recorded 2,379 complaints and 1,008 complaints. While the rest, namely 219 complaints came from capital market sector services and other Non-Bank Financial Industries (IKNB).

This research was conducted at a private bank, which is one of the leading private banks in Indonesia and is known for its commitment to developing human resources, especially in the field of frontline services. Private banks have a continuous frontline development program designed to ensure that the quality of service to customers remains high and can meet the needs of the growing market. Private banks through customer service and tellers as frontliners are designed to provide quality services, including communication skills, problem solving, and complaint handling.

Frontliner need to have a deep understanding of the products and services offered by the bank because they must be able to explain the products clearly and assist customers in decision making. Frontliners at private banks have the functionality to adapt to changes in the banking industry, in the field of new technology and customer service trends with the availability of digital machines at each branch that customers can use independently (self-service) but are always accompanied by frontliner officers to ensure customer convenience and comfort. Thus, frontliners play an important role in ensuring that the bank has competent human resources and is ready to provide the best service to customers, which in turn can improve the bank's image and overall performance.

Handling complaint is a technique for handling or managing customer complaints accurately and satisfying customers or clients. Banks must be required to understand how to deal with complaints or grievances submitted by customers, in handling complaints from customers, banks must be able to respond quickly to handle complaints that are felt, so that customers can be loyal to the bank itself. Private banks carry out handling customer complaints by measuring the resolution of complaints.

In meeting customer expectations, private banks must resolve problems or dissatisfaction from customers with the products or services provided by the company in a friendly manner. This will help the company to retain its customers so that when handling customer complaints properly and easily, it will affect customer satisfaction. Susanti (2021) explains that proper and adequate handling of customer complaints can increase satisfaction with complaint handling. Salim et al (2018) found *handling customer complaints* influenced by customer satisfaction in receiving customer complaints. Handling customer complaints has an impact on customer satisfaction (Kurniyawati and Ratno, 2020; Hidayanti et al., 2020). Kurniyawati and Ratno (2020) and Ariyani (2020) also found that customer satisfaction can mediate the relationship between handling customer complaints and customer loyalty. On the other hand, Herawati and Sulistiyowati (2019) did not affect customer satisfaction.

There are many factors that can develop complaint handling competency in the banking environment, and this study focuses on three causal variables, namely work stress, workload and job satisfaction as factors that can give rise to complaint handling in frontliners. Job satisfaction is job involvement, the degree to which people psychologically identify with their jobs and consider the level of performance that is considered important for self-esteem to achieve the goals set by the company (Robbins and Judge, 2018).

Masram and Muah (2017) explain that job satisfaction is an effective or emotional response to various aspects of a person's work so that job satisfaction is not a single concept. Employee job satisfaction is a phenomenon that needs to be observed by organizational leaders (Fitriyani and Muryani, 2023). In addition, employee job dissatisfaction can be identified from low employee productivity, high absenteeism from work, and low commitment to the organization (Daenuri and Pitri, 2020). An employee who has a high level of job satisfaction will tend to be more committed and contribute and have high dedication to the company including handling customer complaints (Ardiansyah, 2022).

The phenomenon faced by employees related to the issue of handling complaints and job satisfaction is that most employees are burdened with overloaded work responsibilities without considering the background of the employee's skills and abilities. Excessive workload will cause job satisfaction to decrease from the employee's perspective. In addition, excessive workload will cause physical and mental fatigue, and can result in emotional reactions such as physical disorders with symptoms of headaches or psychological disorders with symptoms of irritability in the employee. Unfair leadership attitudes, interpersonal conflicts with leaders or work groups, and many other things that make stress a problem that is almost impossible to avoid.

Workload is also an important factor in complaint handling competence. Koesomowidjojo (2017) stated that workload is any form of work given to human resources to be completed within a certain period of time. Excessive workload in private banks also contributes to turnover intentions. Frontline employees who are burdened with too many tasks and responsibilities, both in terms of the number of customers served and the intensity of long working hours, tend to feel unable to meet the demands of the job. This can reduce their ability to handle customer complaints properly. Wulandari and Mathori (2023), Gunawan and Nirmalasari (2021), Wulandari and Mathori (2021) found that workload has a significant effect on job satisfaction.

In addition to workload, factors that influence complaint handling and job satisfaction are work stress. Stress in the workplace is a very serious problem for companies, if employees experience stress it can reduce employee satisfaction which has a negative impact on company performance. Work stress is a dynamic condition where an individual is faced with opportunities, demands or resources related to what the individual desires and the results are seen as uncertain and important, stress is more often associated with demands and resources (Robbins and Judge,

2018). Stress can be caused by various factors inside and outside the job which are sources of stress (Daenuri and Pitri, 2020).

This study had a novelty lies in several important aspects that distinguish it from previous studies. This study pays special attention to frontline employees in banks, which are a very important part in direct interaction with customers. This study identifies the mediating role of job satisfaction in the relationship between workload, job stress, and work environment with complaint handling skills. Therefore, this provides a new perspective on the importance of creating a supportive work environment to improve competence in handling complaints, which in turn can improve customer experience and reduce levels of dissatisfaction. This study has the following research objectives to analyze the effect of workload and job stress on job satisfaction and handling complaints of bank frontliners and to test and analyze the mediation of job satisfaction on the effect of workload and job stress on complaint handling skills on bank frontliners.

II. LITERATURE REVIEW AND HYPOTESIS

A. Workload

According to Prastiwi et al. (2022), workload is the number of activities that must be completed by workers in a limited time. If workers can manage their tasks well and adapt to the given load, then the load can be borne. However, if workers are unable to complete the task, this can be an excessive burden. The causes can vary, such as excessive skill demands, excessive work speed, or time constraints.

Workload is an activity that must be completed within a certain time (Robbins, 2018). Workload can be physical or mental tasks. Physical tasks are tasks that utilize the worker's physical body, while mental tasks are tasks that have mental responsibilities. Krisdianto et al. (2023) explain that workload consists of processes or activities that must be completed by workers within a certain period of time. Workload can be divided into physical workload, such as lifting or pushing, and psychological workload, which is related to the individual's skill level. Excessive workload can cause persistent fatigue and increase the likelihood of employees leaving the company.

Workload is measured using indicators based on previous research. Putra (2022) in the same study, identified four workload indicators, namely:

- Targets to be achieved: an individual's view of the size of the work target given to complete a task, such as grinding, rolling, packing and transporting. This includes the results to be achieved within a certain time.
- Working conditions: includes individuals' views on their working conditions, such as quick decision-making when faced with machine breakdowns and dealing with unexpected events, including extra work outside of scheduled hours.

- Time utilization: refers to the availability of scheduled time and set priorities, so that individuals can use time effectively and efficiently in completing work.
- Job Standards: An individual's feelings regarding their job, including their impression of the amount of work that must be completed within a certain time.

Based on the explanation above, it can be concluded that workload is a number of activities that must be completed by a person within a specified time, with a high volume of work and which feels burdensome in the completion process.

B. Work Stress

Alfarol and Bahwiyanti (2023) stated that work stress is an individual's feelings and views that cause constant anxiety and restlessness. Dewi et al. (2023) provide another definition, stating that work stress is an individual's reaction when work demands and pressures do not match their knowledge and ability to cope with them. According to Astuti et al. (2022), work stress is one of the risks that employees must face in the workplace, which can have an impact on physical and mental health.

According to Robbins and Judge (2022), Job stress is a dynamic condition in which an individual is faced with an opportunity, demand or resource related to environmental conditions, organizational conditions and within a person. Ghani and Muttaqiyathun (2023) define job stress as an unpleasant psychological process in response to pressure from the environment. Heryanda (2019) explains that job stress is a feeling of pressure or depression experienced by employees in carrying out their work. Stress is something that is commonly experienced by many people around the world. According to Nusran (2019), stress is defined as an internal state caused by physical demands, the environment, and social situations that are potentially damaging and uncontrolled. This condition can hinder daily activities, including at work (Permatasari and Prasetyo, 2018).

Work stress can be measured using several indicators according to Robbins and Judge (2022) work stress indicators, as follows: environmental stress, organizational stress and individual stress.

C. Complaint Handling Skills

Complaint handling skills (complaint handling ability) is a key that allows companies to continue to grow well and customer loyalty can be maintained to avoid customers switching to competitors. Complaint handling is a way of handling customer or client complaints. Complaints are usually considered as mistakes, problems, stress, frustration, anger, conflict, punishment, demands, and compensation and so on (Poerwadarminta, 2020).

Complaint handling skills is the ability to receive, investigate, resolve, and prevent customer complaints and restore customers. (Tjiptono and Chandra, 2018). Complaint handling is the way an organization handles customer problems. Johnston (2021) defines it as receiving, investigating, resolving, and preventing customer complaints and restoring customers. A customer complaint is a documented report of a product or service problem or an expression of dissatisfaction by a customer or prospective customer with a company or agent's delivery or product. Johnston (2021) says that there are several subprocesses for receiving, investigating, resolving, preventing, and restoring complaints.

Complaint handling affects customer retention. A satisfied customer will tell one other person about a problem that has been fixed, compared to three if the initial service was good. If the initial service is bad and not fixed, a dissatisfied customer will tell 10–20 people (Edvardsson, Tronvoll and Höykinpuro, 2021; Lyadi and Christopher, 2022). Unreliable service, poor employee attitudes, and complicated information design can lead to dissatisfaction. A customer/consumer complains to a service provider after a service failure. When service is unsatisfactory, customers complain and become dissatisfied. The supplier's ability to prevent complaints, resolve them, and share solutions is critical in complaint handling (Sohail, 2012).

D. Job Satisfaction

Job satisfaction is job involvement, the degree to which people psychologically identify with their jobs and consider the level of performance deemed important to their self-esteem to achieve the goals set by the company (Robbins and Judge, 2018). Job satisfaction is a worker's general attitude and feelings toward his or her job. Job satisfaction is also an emotional response to one's tasks, as well as the physical and social conditions of the workplace. It results from their perceptions of their jobs, based on work environment factors, such as supervisory style, policies and procedures, work group affiliation, working conditions, and fringe benefits.

According to Luthans (2018), job satisfaction is an emotion that arises from employee assessment of the work they do. Job satisfaction is the result of employee perception of how well their work provides important things. Conceptually, job satisfaction also shows the extent to which the expectations in a person's psychological contract are fulfilled. According to (Mangkunegara, 2020), Job satisfaction is a feeling that supports or does not support an employee related to his work or his condition (Dewi and Sriathi, 2019). Feelings related to work involve aspects such as wages or salaries received, career development opportunities, relationships with other employees, job placement, type of work, company organizational structure, quality of supervision. While feelings related to himself include age, health condition, ability, education.

➤ *The Effect of Workload on Job Satisfaction*

According to Aisah (2022), workload is a task given to employees to be able to complete at a certain time using their skills and potential. Research by Rizki et al. shows that

workload has a significant negative effect on job satisfaction. Similar findings were also expressed by Anggriyani and Serif, who found a negative and significant effect between workload and employee job satisfaction. The higher the workload faced by employees, the lower their level of job satisfaction, and vice versa.

➤ *The Effect of Job Stress on Job Satisfaction*

According to Tentama et al., (2019), stress is a non-specific body response to demands or burdens given by superiors. Research by Silalahi and Dianti shows that work stress has a significant effect on employee job satisfaction. Meanwhile, research by Riefky et al. revealed that work stress has a negative and significant effect on job satisfaction. This means that the stress experienced by employees can affect their behavior and feelings, such as feelings of restlessness, desire to be alone, anxiety, nervousness, and other pressures related to work and the results they achieve.

➤ *The Effect of Workload on Complaint Handling Skills*

Customer complaints provide an opportunity for companies to immediately fix existing problems. Thus, companies can develop innovative ideas for products, marketing, and service improvements, as well as create new products. To handle problems properly and effectively, companies need to formulate strategies or appropriate steps in dealing with customer complaints. The workload experienced by individuals can have a major impact on the effectiveness of complaint handling. When employees face a high workload, they often feel burdened and less able to focus on the tasks at hand, including handling customer complaints. A heavy workload can result in mental fatigue, making it difficult for employees to concentrate. When their attention is divided, they may not fully understand customer complaints or provide appropriate solutions.

➤ *The Effect of Work Stress on Complaint Handling Skills*

Complaint handling is key to enabling companies to continue to grow and maintain customer loyalty, thus avoiding the risk of customers switching to competitors. This process includes how to handle complaints or complaints from customers or clients. Work stress experienced by individuals can have a significant impact on the effectiveness of complaint handling. When employees are stressed, they tend to have lower concentration levels, decreased communication skills, and higher emotional reactions. This can result in them being less patient and unresponsive in dealing with customer complaints.

➤ *Effect of Job Satisfaction on Complaint Handling Skills*

Job satisfaction experienced by individuals has a significant impact on the effectiveness of complaint handling. Employees who are satisfied with their jobs tend to be more motivated to provide good service. They feel more connected to the company and more committed to meeting customer needs, so they are more proactive in handling complaints. Employees who feel happy and satisfied tend to have more positive interactions with customers. This creates a better atmosphere, which can improve customer satisfaction and complaint handling outcomes.

III. METHOD

This research was conducted on frontline employees of private banks. This is because in private banks there are still problems related to the ability to handle customer complaints, job satisfaction, workload and work stress of employees. This type of research is causal research, namely research that seeks a cause-and-effect relationship (causal relationship) and The effect of research variables to draw conclusions (Sugiyono, 2019). This study measures the variables of workload, work stress, complaint handling, and job satisfaction using standardized measuring instruments, such as questionnaires distributed to respondents in the form of closed questionnaires in the form of statements.

The data in this study were collected using a survey method, namely by distributing questionnaires to the samples to be studied. The distribution of questionnaires was carried out by meeting directly with respondents. The questionnaire questions in this study were in the form of closed and open questions consisting of two parts. The population in this study were employees *Frontliner* in private banks as many as 270 employees. According to Suliyanto (2018), several people in the population are samples used for testing.

This study used sampling with the sampling method used is non-probability sampling, namely the probability of each member of the population is unknown (Kuncoro, 2013). In this study, the sample taken is Employee as *Frontliner* in a private bank as many as 100 employees. The data analysis method uses path analysis.

IV. RESULT

Each path tested shows the direct and indirect influence of workload and work stress of employees on the complaint handling skills of frontline employees of private banks in Jember. By knowing the significance or not of each path will answer whether the proposed hypothesis is accepted or rejected. Each path tested represents the hypothesis in this study explained below.

The results of data analysis using path analysis explain the results of the direct influence between the independent variables of workload and work stress on job satisfaction, The effect of workload and work stress on complaint handling skills and The effect of job satisfaction on complaint handling skills which are explained by the path coefficient values .

The results of the hypothesis testing explain each independent variable of workload and work stress on job satisfaction and complaint handling skills as follows.

➤ *Effect of Workload (X1) on Job Satisfaction (Z)*

Based on Table 1, it can be seen that for testing the workload variable on job satisfaction, a beta value (β) of -0.433 was obtained with a p-value of 0.000. Because the p-value is smaller than α ($0.001 < 0.05$), H_0 is rejected or H_1 is accepted. Thus, workload has a negative and significant effect on job satisfaction. This shows that the higher the workload, the lower the satisfaction. Conversely, the lower

the workload, the higher the job satisfaction of frontline employees of private banks in Jember.

➤ *The Effect of Job Stress (X2) on Job Satisfaction (Z)*

Based on Table 1, it can be seen that for testing the work stress variable on job satisfaction, the beta value (β) is -0.296 with a p-value of 0.000. Because the p-value is less than α ($0.000 < 0.05$), H_0 is rejected or H_2 is accepted. This means that work stress has a negative and significant effect on job satisfaction. This shows that the higher the work stress, the lower the satisfaction. Conversely, the lower the work stress, the higher the job satisfaction of frontline employees of private banks in Jember.

➤ *The Effect of Workload (X1) on Complaint Handling Skills (Y)*

Based on Table 1, it can be seen that for testing the workload variable on complaint handling skills, a beta value (β) of -0.296 was obtained with a p-value of 0.036. Because the p-value is smaller than α ($0.036 < 0.05$), H_0 is rejected or H_3 is accepted. This means that there is a significant effect of workload on complaint handling skills. This shows that the higher the workload, the lower the complaint handling skills. Conversely, the lower the workload, the higher the complaint handling skills of frontline employees of private banks in Jember.

➤ *The Effect of Work Stress (X2) on Complaint Handling Skills (Y)*

Based on Table 1, it can be seen that for testing the work stress variable on complaint handling skills, a beta value (β) of 0.037 was obtained with a p-value of 0.800. Because the p-value is greater than α ($0.800 > 0.05$), H_0 is accepted or H_4 is rejected. This shows that work stress does not have a significant effect on complaint handling skills.

➤ *The Effect of Job Satisfaction (Z) on Complaint Handling Skills (Y)*

Based on Table 1, it can be seen that for testing the job satisfaction variable on complaint handling skills, a beta value (β) of 0.008 was obtained with a p-value of 0.929. Because the p-value is greater than α ($0.929 > 0.05$), H_0 is accepted or H_5 is rejected. This shows that job satisfaction does not have a significant effect on complaint handling skills.

The indirect effect in this study is explained by the calculation results of the effect of workload on complaint handling skills through job satisfaction and the effect of work stress on complaint handling skills through job satisfaction. This means that job satisfaction is a mediating variable in the effect of workload and work stress on complaint handling skills. In the path analysis in this study, the test uses trimming theory to carry out the process of calculating indirect effects. The results of the direct effect hypothesis test show that job satisfaction does not have a significant effect on complaint handling skills. If there is an insignificant path, then trimming theory is applied, namely by eliminating or deleting insignificant paths.

The results of the calculation of direct and indirect effects are explained by the results of the study which show that The effect of workload and work stress only affects job satisfaction and only workload affects complaint handling skills. Therefore, the path calculation is only done directly because the indirect effect cannot be done because the mediating variable of job satisfaction does not affect complaint handling skills.

Based on the results of the path coefficient calculation in the appendix, it appears that the total influence of the workload variable (X1) on the complaint handling skill (Y) is 29.6% directly. Thus, it can be stated that the workload directly affects the complaint handling skill. Based on the calculation, the independent variable that has the strongest influence on the job satisfaction variable (Z) is the workload variable (X1) which is 43.3%. While the independent variable that has the strongest influence on the complain handling skill variable (Y) is the workload variable (X2) which is 29.67%.

V. DISCUSSION

Job satisfaction and complaint handling skill factors are important in an agency because many studies show that job satisfaction is related to increased complaint handling skills. Based on previous data analysis, it can be seen that several human resource factors, including workload and work stress, have an effect on job satisfaction and performance. These results are also supported by the results of descriptive analysis of respondents' answers to the variables of workload, work stress, job satisfaction and performance. The results of the study are explained in full as follows:

➤ *The Effect of Workload on Job Satisfaction of Frontline Employees of Private Banks in Jember*

The partial test results show that the workload variable has a negative and significant effect on the job satisfaction of frontline employees of private banks in Jember. This means that there is an inverse relationship between the workload variable and job satisfaction or it can be said that if the workload increases, employee job satisfaction also tends to decrease. This proves that hypothesis 1 is accepted, which means that workload has a significant effect on job satisfaction.

The results of the analysis show that workload has a negative and significant effect on employee job satisfaction. This means that the first hypothesis states that the stronger the workload, the lower the job satisfaction employees are accepted for their truth. This result is supported by employee assessment of workload which generally has quite agree and agree assessment. It can be interpreted that employees have a high assessment of the workload applied to frontline employees of private banks in Jember.

Workload is a situation where a job has a description of tasks that must be completed within a specified time limit (Sulastri & Onsardi, 2020). Workload is a burden of physical, mental, and social activities that must be carried out by a person within a certain time limit, adjusted to the physical

abilities and limitations of the worker facing the burden (Wahdaniah & Gunardi, 2018).

Based on the results of the analysis of the processed data, it was obtained that the workload had a negative effect on increasing the job satisfaction of frontline employees of private banks in Jember. This is in line with research conducted by Prasetyowati and Lestariningsih (2020), Widiyanto and Gaol (2020), Siswadi et al. (2024) and Jasmin, et al. (2024) who found that workload can reduce job satisfaction. The workload occupies a high position where the workload felt by employees can still be controlled by employees, the design or description of the work given by the bank is very high so that employees feel high pressure making job satisfaction decrease.

➤ *The Effect of Work Stress on Job Satisfaction in Frontline Employees of Private Banks in Jember*

The results of the study indicate that employee work stress has an effect on job satisfaction. Thus, the second hypothesis stating that the higher the employee work stress, the higher the good behavior (job satisfaction) of private bank frontliners in Jember is accepted. Because frontliners who experience high work stress will feel dissatisfied in doing their jobs.

Work stress experienced by frontline employees at private banks in Jember can be shown by several things that are perceived, experienced, felt and thought by respondents. Based on the results of the analysis of the distribution of respondents' answers related to work stress, it can be seen that work stress makes employees' satisfaction decrease so that they are often not optimal in working.

Frontline employees who experience high stress need to get attention from the leaders of private banks in Jember to increase positive emotions attached to employees, so that they are more involved with the organization. Because employees with high work stress will reduce job satisfaction. Efforts to always increase work stress for frontline employees of private banks in Jember, they try to do gatherings, outbound, recreation to make employees more relaxed. This will reduce stress and increase satisfaction with the organization. The results of this study are in accordance with the research of Bhastary (2020) and Siswadi et al. (2024) found that work stress affects job satisfaction.

➤ *The effect of Workload on Complaint handling skills*

The results of the analysis show that workload has a negative and significant effect on complaint handling skills. This means that the third hypothesis states that the stronger the workload, the greater the *Complaint handling skills* accepted as true. This result is supported by employee assessments of workload which generally have fairly agree and agree assessments. This can be interpreted that employees have a high perception of the workload experienced by frontline employees of private banks in Jember.

The results of testing the third hypothesis state that, it is suspected that the higher the workload, the lower the complaint handling skill will be, which is proven. This means that there is a match between the hypothesis and the existing data and at the same time strengthens the view of workload as one of the characteristics of workload that predicts or causes the ability to deal with customer complaints. Excessive workloads cause decreased capabilities, so employees exceed their work capacity because so far there has been a tendency for employees to feel bored with their work routines without understanding more deeply the dynamics of their capabilities and it is possible that new problems will arise in carrying out their work tasks.

Frontline employees must be able to demonstrate consistent efforts in carrying out all their duties and responsibilities, because so far there has been a tendency for employees to feel quickly satisfied with what they have achieved so far, so that this makes employees careless and finally trapped in their own attitudes and behavior. Frontline employees must be able to show general attention to the rules and clarity of tasks, because so far there has been a tendency for frontline employees to work without understanding the procedures and mechanisms of occupational health and safety, especially for operational or field staff. Frontline employees must be able to take persuasive actions in supporting their main tasks and functions as a work community unit, because so far there have been employees who seem to work with egocentrism and sometimes get carried away by their emotions so that sometimes employees work beyond the expected control. The results of this study are in accordance with Susanti (2021) who stated that workload affects Complain handling skills.

➤ *The effect of Work Stress on Complaint handling skills at Frontline employees of private banks in Jember*

Based on the results of statistical calculations that have been carried out, it is known that hypothesis 4 which states that work stress has an effect on Complain handling skills is rejected, seen from the test results it was obtained that work stress did not affect employee Complain handling skills. This is possible because employees experiencing high work stress do not affect the ability to handle customer complaints. This shows that frontline employees have high professionalism in working so that even though employees experience stress, it does not cause employee Complain handling skills to decrease or increase.

Work stress does not affect employee Complain handling skills. This is because complain handling skills are not only determined by work stress but also optimal work results in the agency. This result is not in accordance with Susanti's research (2021) which found that work stress affects complain handling skills.

➤ *The Effect of Job Satisfaction on Complaint handling skills Frontliner Employees of Private Banks in Jember*

Results research shows Job satisfaction does not have a positive and significant effect on the complaint handling skills of private banks in Jember. This means that good employee behavior does not play a role in complaint

handling skills. This is because the ability of frontline employees to handle customer complaints is more dominant due to the competence and skills to be able to solve problems with customers.

Based on the descriptive value of the research variables, the frontline employees at private banks in Jember assume that high job satisfaction does not necessarily have an impact on increasing complaint handling skills. Although job satisfaction is perceived well by frontline employees at private banks in Jember. Job satisfaction is the behavior of company employees towards the treatment and facilities received.

Job satisfaction of frontline employees of private banks in Jember can be shown by several things that are perceived, experienced, felt and thought by respondents. Based on the results of the analysis of the distribution of respondents' answers related to job satisfaction, it can be seen that job satisfaction is a feeling that employees get from working. Good employee job satisfaction then it is natural that employees can provide good service to the community. With good job satisfaction carried out by private bank employees in Jember, the difficulties for employees can be reduced when providing services that are already their duty to the community. Because basically the community is one of the stakeholders that need to be considered by private banks in Jember.

Job satisfaction is an employee's feeling that is not visible, not direct and not explicitly known from the reward system which in the end in aggregate will drive the effectiveness of functions in private banks in Jember. The focus of this concept is to identify the ability to overcome customer problems with complaint handling skills. Job satisfaction is an important behavior for increasing the effectiveness of private banks in Jember. The results of this study are inconsistent with previous research. Susanti (2021) found that job satisfaction influences complaint handling skills.

➤ *The effect of Workload on Complaint Handling Skills of Private Bank Frontliners in Jember through Job Satisfaction.*

Based on testing with path analysis, it appears that employee workload has an effect on complaint handling skills which is not proven to be significant through job satisfaction. This is because job satisfaction does not have an effect on complaint handling skills, so the path is excluded from the model. These results indicate that high and low job satisfaction cannot mediate the effect of employee workload, so it will not increase complaint handling skills. This is because an increase in employee workload causes a decrease in the ability to handle customer complaints.

The results of this study indicate that job satisfaction is not able to mediate the direct influence caused by employee workload on complaint handling skills. At that stage, the employee workload achieved by employees does not have an indirect effect on complaint handling skills at private banks in Jember through job satisfaction. The results of this study

state that employee workload will increase complaint handling skills because with the employee workload, employees will increase maximum work results so that complaint handling skills will also increase according to the work results obtained at private banks in Jember.

➤ *The effect of Work Stress on Complaint handling skills Frontliner Employees of Private Banks in Jember Through Job Satisfaction*

Based on the test results, it shows that work stress on the complaint handling skills of private banks in Jember through job satisfaction is not proven. This is based on the trimming theory which shows that there is no significant influence on the complaint handling skills so that the calculation of the path cannot be carried out. Human resources in an organization are a very important factor for the effectiveness of the running of activities within the organization. Every company, whatever its form and type, will require human resources who have the ability to think, act and are skilled in facing the success of a bank. For this reason, banks are required to improve the quality of resources so that there is an increase in employee capabilities and can contribute to improving the complaint handling skills of frontline employees.

Work stress has no effect on complaint handling skills Private banks in Jember through job satisfaction. This is because complaint handling skills are frontliner abilities that have been regulated in SOPs so that in their implementation they tend to be supported by employee competence and professionalism. The duties and obligations of banking frontliners are more regulated in work mechanisms than in employee personal feelings so that the results of the work are more measurable. This makes the condition of employees not fully able to influence frontliners to have the ability to resolve customer complaints in the end.

VI. CONCLUSION AND SUGGESTIONS

Based on the results of the overall discussion in this study, it can be concluded that 1) Workload has a negative and significant effect on the job satisfaction of frontline employees of private banks in Jember. Work stress has a negative and significant effect on the job satisfaction of frontline employees of private banks in Jember. Workload has a negative effect on complaint handling skills. Work stress does not affect the complaint handling skills of private banks in Jember. Job satisfaction does not affect the complaint handling skills of private banks in Jember.

Workload does not affect the performance of frontline employees of private banks in Jember through job satisfaction. Work stress does not affect the complaint handling skills of private banks in Jember through job satisfaction.

Suggestions that can be given by practitioners, academics, policy makers, leaders of private banks in Jember and academic practitioners, namely 1) The leaders of private banks in Jember are expected to continue to improve the complaint handling skills of frontline employees with

coaching, training and appropriate SOPs. In addition, increasing satisfaction by providing promotion opportunities, improving employee supervision systems, improving abilities by continuing to learn to improve personality so that commitment is always embedded, and maintaining harmonious relationships between co-workers; 2) Making changes as an effort to reduce the workload, by optimizing existing systems, improving business processes, which will later have an impact on HR governance and organizational culture. Its implementation is expected to be carried out properly and periodically; 3) Further research can measure variables with other perceptions, especially the perception of superiors (supervisors or managers), with the aim of measuring and identifying the tendency of complaint handling skills for further management improvements and 4) Further research can add other variables, as antecedent variables of job satisfaction, for example customer's charter, transformational and transactional leadership styles.

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