

# Comparison of Customer Complaint Management in Conventional and Sharia Financial Institutions: A Review Based on *the Principles of An-Taradin*

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## ABSTRACT

*Customer complaint management is an important aspect in maintaining customer satisfaction and loyalty to financial institutions. This study aims to analyze the comparison of customer complaint management in conventional and sharia financial institutions based on the principle of an-taradin. The research uses the library research method with a descriptive-comparative approach through the analysis of various literature, scientific journals, books, regulations, and relevant documents. The results of the study show that conventional and sharia financial institutions have the same goal in resolving customer complaints, but differ in their orientation and approach to resolution. Conventional financial institutions focus more on customer satisfaction and service effectiveness, while Islamic financial institutions emphasize customer satisfaction as well as compliance with sharia principles, fairness, transparency, and benefits. Based on the principle of an-taradin, complaint settlement in Islamic financial institutions has a higher level of conformity because it places the willingness of both parties, the balance of rights and obligations, and voluntary acceptance of settlement results as an important part of the complaint handling process. This research also proposes a conceptual model of complaint management based on an-taradin that emphasizes transparency, deliberation, fairness, and willingness as the main elements in creating sustainable complaint resolution.*

## **INTRODUCTION**

The rapid development of the financial services industry has increased competition between financial institutions in providing quality services to customers. In increasingly competitive conditions, the quality of service is not only measured by the ability of financial institutions to offer superior products, but also by their ability to handle customer complaints or complaints effectively. Customer complaints are an integral part of service activities because there is a gap between the expectations and the reality received by customers. Therefore, complaint management is one of the important aspects in maintaining customer satisfaction, loyalty, and trust in financial institutions (Lovelock & Wirtz, 2022).

The urgency of managing customer complaints is increasing in line with the high number of public complaints against financial services. The Financial Services Authority (OJK) noted that until November 2024 there were 31,099 consumer complaints entered through the Consumer Protection Portal Application (APPK). Of



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these, the banking sector is one of the largest contributors to complaints with 11,901 complaints. This condition shows that the settlement of customer complaints is still a challenge that must be faced by financial institutions in maintaining public trust and improving the quality of services provided. In addition to the high number of consumer complaints, the importance of complaint management is also supported by consumer protection regulations in the financial services sector. The Financial Services Authority (OJK) requires every financial services business actor to provide a mechanism for handling consumer complaints in a fast, fair, and transparent manner (OJK, 2024). The commitment to consumer protection is also strengthened through the Financial Services Authority Regulation Number 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector. The regulation affirms the obligation of financial services business actors to provide an effective, transparent, and attention-oriented complaint handling mechanism for the protection of consumer rights.

From a service marketing perspective, customer complaints are not always seen as a threat to the organization, but rather as a source of information that can be used to improve service quality. Effective complaint handling through *complaint handling* and *service recovery* mechanisms can increase customer satisfaction, strengthen long-term relationships between companies and customers, and maintain organizational reputation (Tjiptono, 2019). Research by Rafina et al. (2024) shows that *complaint handling* has a positive influence on customer interest in using *internet banking* services at Islamic financial institutions. The findings indicate that the ability of financial institutions to resolve customer complaints is an important factor in maintaining customer loyalty and trust.

In practice, both conventional and sharia financial institutions have a mechanism for handling customer complaints that aim to solve customer problems effectively. However, there are fundamental differences in the foundations used. Conventional financial institutions are generally oriented towards customer satisfaction, service efficiency, and the sustainability of business relationships. Meanwhile, Islamic financial institutions are not only oriented towards customer satisfaction, but must also ensure that the complaint resolution process is carried out in accordance with sharia principles that emphasize the value of justice, trust, transparency, and benefit. Nasrulloh and Saputri (2024) explained that the quality of sharia services and complaint handling have an influence on customer satisfaction, which shows that complaint resolution is an important part of maintaining public trust in Islamic financial institutions.

One of the principles that has relevance in resolving customer complaints is the *principle of an-taradin*. This principle refers to the existence of willingness and voluntary agreement between the parties involved in a transaction or problem resolution. The foundation of *the principle of an-taradin* is found in QS. An-Nisa verse 29 which emphasizes that muamalah activities must be carried out on the basis of consensuality and avoid the element of coercion. The principle of an-taradin emphasizes that sellers are obliged to be responsible for product defects through consumer complaints so that transactions remain in a voluntary and fair corridor (Khatimah, 2025). Thus, the success of complaint resolution is not only measured by the resolution of a dispute, but also by the creation of willingness, fairness, and balance of interests between financial institutions and customers.

Various previous studies have discussed the influence of *complaint handling*, *service recovery*, service quality, customer satisfaction, and customer loyalty on financial institutions. However, most research still focuses on the relationship between complaint handling and customer satisfaction or loyalty. Research on complaint management in Islamic financial institutions also generally emphasizes the aspects of service quality and sharia compliance without comparing it with practices applied to conventional financial institutions. In addition, studies that use *the principle of an-taradin* as an analytical perspective in evaluating the mechanism for resolving customer complaints are still relatively limited. In fact, this principle has the potential to be a normative framework that is able to explain the extent to which the complaint settlement process has reflected the value of fairness, willingness, and the balance of interests between financial institutions and customers.

Based on this description, this study aims to analyze the comparison of customer complaint management in conventional and sharia financial institutions based on *the principle of an-taradin*. This research is expected to make a conceptual contribution to the development of complaint management studies in the financial services sector, as well as offer a sharia economic perspective that emphasizes the importance of the willingness of both parties in realizing a fair, sustainable complaint settlement, and being able to maintain good relations between financial institutions and customers.



## LITERATURE REVIEW

### A. Customer Complaint Management

Customer complaints are a form of dissatisfaction that arises due to a gap between expectations and the service received. In the financial services sector, complaints are an inevitable phenomenon due to the high interaction between service providers and customers. According to Tjiptono (2019), complaints are not always negative, but can be a source of information for evaluation and improvement of services. Therefore, customer *complaint management* is needed as a systematic process to receive, identify, analyze, and resolve customer complaints effectively. A good complaint handling system not only improves customer satisfaction, but also helps maintain loyalty and restore customer trust in the organization (Lovelock & Wirtz, 2022). However, successful *service recovery* is not always easy to achieve. Michel, Bowen, and Johnston (2009) explain that failure to handle complaints can occur due to mismatches between customer expectations, employee capabilities, and organizational procedures. Therefore, a complaint handling system is needed that is not only oriented towards problem solving, but also pays attention to aspects of fairness and communication with customers.

In practice, customer complaint management is generally carried out through several stages, namely receiving complaints, identifying problems, investigating, providing solutions, and following up on the results of the resolution. This stage is often associated with the concept of *service recovery*, which is an organization's effort to restore customer satisfaction after a *service failure*. Effective complaint handling through *service recovery* has been proven to increase customer satisfaction and strengthen customer loyalty to the organization (Rafina et al., 2024). Handling customer complaints not only aims to solve the problems experienced by customers, but also restore the level of customer satisfaction and trust in the organization. In the study of service marketing, these efforts are known as the concept of service recovery, which is an action taken by organizations to restore customer satisfaction after a service failure (service failure) (Lovelock & Wirtz, 2022).

The success of service recovery is not solely determined by the speed or slow resolution of complaints, but also by the customer's perception of fairness that they feel during the problem resolution process. According to Tax, Brown, and Chandrashekar (1998), customers tend to evaluate the quality of complaint handling based on three dimensions of justice, namely distributive justice, procedural justice, and interactional justice. Distributive justice is concerned with the fairness of the results or compensation received by customers. Procedural justice is related to the fairness of complaint settlement procedures, including ease of access and speed of handling. Meanwhile, interactional justice is related to the attitude, respect, and quality of communication that the organization provides to customers during the complaint resolution process (Tax et al., 1998).

These three dimensions show that customers pay attention not only to the final result of the settlement of complaints, but also the process and treatment received during the settlement. This concept is related to the principle of *an-taradin* in the sharia economy which emphasizes the importance of justice, openness, and voluntary acceptance by the parties involved in a muamalah relationship (Karim, 2020). Thus, service recovery theory can be used as a foundation to understand the relevance of the *an-taradin* principle in customer complaint management in financial institutions.

### B. The Principles of An-Taradin in Sharia Economics

The principle of *an-taradin* is one of the fundamental principles in sharia economics that emphasizes the importance of willingness and voluntary agreement between the parties involved in a muamalah activity. This principle is sourced from the words of Allah SWT in QS. An-Nisa verse 29:

*"O you who have believed, do not eat each other's property in a wrong way, except in trade that takes place on the basis of mutual will among you..." (QS. An-Nisa: 29).*

The verse shows that every form of transaction and muamalah relationship must be based on an agreement born from the free will of the parties without any element of coercion, fraud, or exploitation. From an



Islamic economic perspective, the willingness of the parties is an important indicator in determining the validity of a transaction and dispute resolution (Karim, 2020).

The application of the principle of *an-taradin* in the service industry has proven to be crucial to bridge customer expectations and the capacity of service providers, so that disputes can be resolved on the basis of mutual consent without harming business reputation (Setyowati, 2022). In the context of financial services, this principle requires a settlement that prioritizes fairness, transparency, information disclosure, and a balance of rights and obligations between financial institutions and customers. Thus, the resolution of complaints not only aims to end the problem, but also creates a result that can be voluntarily accepted by both parties.

In addition, *the principle of an-taradin* is closely related to other sharia values such as justice (*al-'adl*), trust, and benefit. The application of these principles in resolving customer complaints is expected to be able to create a more harmonious relationship between financial institutions and customers and increase public trust in Islamic financial institutions.

### C. Complaint Management at Conventional and Sharia Financial Institutions

Complaint management in conventional financial institutions is generally oriented towards achieving customer satisfaction and the sustainability of business relationships. Complaint handling is carried out through operational procedures designed to provide solutions quickly, effectively, and efficiently. The success of resolving complaints is usually measured through customer satisfaction levels, customer retention, and the institution's ability to maintain the company's reputation (Lovelock & Wirtz, 2022). However, *successful service recovery* is not always easy to achieve. Michel, Bowen, and Johnston (2009) explain that failure to handle complaints can occur due to mismatches between customer expectations, employee capabilities, and organizational procedures. Therefore, organizations need to develop a complaint handling system that is not only oriented towards problem solving, but also pays attention to aspects of fairness and communication with customers.

Meanwhile, Islamic financial institutions have a broader purpose because in addition to being oriented towards customer satisfaction, they must also ensure that the entire service process runs in accordance with sharia principles. The handling of complaints at Islamic financial institutions not only considers aspects of efficiency and customer satisfaction, but also pays attention to the value of justice, transparency, trust, and compliance with sharia provisions (Antonio, 2019). Research by Nasrulloh and Saputri (2024) shows that the quality of sharia services and complaint handling mechanisms have a significant influence on customer satisfaction. The findings show that the ability of Islamic financial institutions to resolve complaints fairly and transparently is an important factor in building customer trust. On the other hand, research by Amirudin and Khoirunisa (2024) explains that *good complaint handling* contributes to increasing customer loyalty through customer satisfaction.

Based on these characteristics, it can be understood that complaint management in conventional and sharia financial institutions has the same goal, which is to solve customer problems and maintain long-term relationships. However, Islamic financial institutions have an additional dimension in the form of compliance with sharia values and principles. Therefore, *the principle of an-taradin* is one of the relevant perspectives to be used in comparing how the two types of financial institutions manage and resolve customer complaints.

### D. Frame of Mind

This research departs from the concept of customer complaint management as a mechanism used by financial institutions to receive, manage, and resolve customer complaints (Lovelock & Wirtz, 2022). Complaint management in conventional and sharia financial institutions has the same goal, which is to solve customer problems and maintain long-term relationships with customers. Nevertheless, the two types of financial institutions have differences in orientation and complaint resolution basis.

To analyze these differences, this study uses the principle of *an-taradin* as an analytical perspective. The principle of *an-taradin* emphasizes the existence of willingness and voluntary agreement between the parties



involved in a muamalah relationship (Karim, 2020). In this study, the principle is described into five indicators, namely justice (al-'adl), transparency, willingness of both parties, balance of rights and obligations, and acceptance of the results of complaint settlement. Through these indicators, a comparative analysis of the complaint management mechanism in conventional and sharia financial institutions is carried out so that the level of conformity of each system with the values contained in the principle of an-taradin can be known.

## METHODS

This research uses a qualitative approach with the type of library research. Literature research is a research method that utilizes various sources of literature as the main data source to understand, analyze, and interpret a phenomenon systematically. This approach is used because the research focuses on conceptual analysis of customer complaint management in conventional and Islamic financial institutions based on the perspective of *the an-taradin* principle without involving the collection of primary data directly from respondents (Sugiyono, 2023).

The data used in this study are secondary data obtained from various literature sources, including scientific journal articles, academic books, official reports of government agencies, financial services sector regulations, and other publications relevant to the research theme. The literature used is prioritized from publications in the last five years in order to be able to provide an actual picture of the development of customer complaint management studies at financial institutions. In addition, some classical literature is still used as a theoretical foundation, especially related to the concepts of service management, *complaint handling*, and sharia economics (Lovelock & Wirtz, 2022; Tjiptono, 2019).

Literature search is carried out through various academic sources, including Google Scholar, Scopus, and SINTA-accredited national journal portals. The keywords used in the search process include "complaint handling", "customer complaint management", "service recovery", "Islamic service quality", "customer satisfaction", "customer complaint management", and "an-taradin". The selected literature is a publication that is directly related to the focus of research on complaint management in conventional and sharia financial institutions.

The data collection technique is carried out through documentation studies by searching, identifying, reviewing, and grouping various literature that is related to the focus of the research. The collected literature is then selected based on the relevance of the theme, the credibility of the source, and the novelty of the publication so that data that is in accordance with the research objectives is obtained.

The literature selection process is carried out based on several criteria. First, the literature discusses the themes of complaint management, service recovery, service quality, customer satisfaction, or sharia economic principles that are relevant to the research. Second, publications are prioritized from the last five years to obtain a more actual picture of the development of the study. Third, the literature used comes from sources that have academic credibility, such as indexed scientific journals, academic books, official regulations, and government agency reports. Literature that does not have direct relevance to the research focus was not included in the analysis process.

The data analysis technique used is descriptive-comparative analysis with a content analysis approach. Descriptive analysis was used to identify the characteristics of complaint management in conventional and Islamic financial institutions based on literature findings. Furthermore, a comparative analysis was carried out to compare the two systems based on the indicators of the principle of an-taradin which include justice, transparency, willingness of both parties, balance of rights and obligations, and acceptance of the results of complaint settlement.

The analysis was carried out through three stages, namely data reduction, data presentation, and drawing conclusions as stated by Miles and Huberman. At the data reduction stage, the researcher selects literature that is relevant to the focus of the research. The data presentation stage was carried out by grouping findings based on themes related to customer complaint management, characteristics of conventional financial institutions, characteristics of Islamic financial institutions, and *the principle of an-taradin*. Furthermore, conclusions are



drawn through the interpretation of the results of the comparison so that an overview of the relevance of *the an-taradin principle* in customer complaint management in the financial services sector is obtained (Miles, Huberman, & Saldaña, 2020).

## RESULTS AND DISCUSSION

### A. Complaint Management at Conventional Financial Institutions

Complaint management at conventional financial institutions is generally designed to maintain customer satisfaction, maintain customer loyalty, and minimize the risk of losing customers due to service dissatisfaction. Financial institution compliance with regulatory authorities and internal SOPs in resolving customer complaints is a tangible form of efforts to uphold justice and consumer protection (Nugroho, 2023). In practice, complaint settlement is carried out through several stages, namely receiving complaints, verifying problems, investigations, providing solutions, and follow-up on settlements.

The approach used in conventional financial institutions is generally oriented towards the effectiveness of problem solving and customer satisfaction recovery (*service recovery*). The success of handling complaints is measured based on the level of customer satisfaction with the solution provided, the speed of problem solving, and the institution's ability to maintain long-term relationships with customers. Therefore, the main focus of complaint resolution at conventional financial institutions is to achieve effective resolution and be able to reduce the negative impact on the company's image.

### B. Complaint Management at Sharia Financial Institutions

Islamic financial institutions have a complaint handling mechanism that is generally similar to conventional financial institutions. However, the settlement process is not only oriented towards customer satisfaction, but must also pay attention to compliance with sharia principles. Complaint handling at Islamic financial institutions is required to integrate formal regulatory standards with sharia compliance principles to ensure fairness for customers (Pratama, 2024).

In the sharia perspective, the settlement of complaints is not only aimed at ending the dispute, but also ensuring that the resulting solution does not cause injustice to either party. Therefore, Islamic financial institutions are required to establish a complaint resolution mechanism that is able to create a balance between the interests of the institution and the rights of customers. Research by Nasrulloh and Saputri (2024) shows that the quality of sharia services and good handling of complaints affect customer satisfaction, so it is an important factor in building public trust in Islamic financial institutions. The description of the characteristics of complaint management in conventional and Islamic financial institutions shows that both systems have the same goal, namely to solve customer problems and maintain long-term relationships with customers. However, differences in orientation and complaint settlement basis cause different approaches in dealing with problems faced by customers. To provide a more concrete picture of the implementation of complaint management in the two types of financial institutions, the following is an illustration of complaint cases that often occur in financial service practices.

As an illustration, complaints at conventional financial institutions are generally related to transaction failures, service delays, or system errors that are resolved through service recovery mechanisms. Meanwhile, in Islamic financial institutions, complaints can be related to the implementation of contracts, financing, or aspects of sharia compliance whose settlement not only considers effectiveness, but also justice and benefits. These differences in characteristics show that complaint settlement in Islamic financial institutions has a broader normative dimension than conventional financial institutions. Therefore, in order to understand the differences in the characteristics of complaint settlement in conventional and sharia financial institutions in a more systematic manner, it is necessary to analyze based on the indicators contained in the principle of an-taradin. The analysis was carried out through a comparison of aspects of settlement orientation, settlement basis, fairness, transparency, willingness of both parties, and the final results of complaint settlement.



### C. Comparative Analysis of Complaint Management Based on the An-Taradin Principle

Comparative analysis in this study was carried out using the principle of an-taradin as the main perspective to assess the characteristics of complaint management in conventional and sharia financial institutions. The principle of an-taradin emphasizes the importance of willingness, justice, openness, and a balance of rights and obligations in every muamalah relationship. To operationalize this principle in the context of complaint management, this study uses several analysis indicators, namely the orientation of the solution, the basis for the settlement, the approach to handling, fairness, transparency, the willingness of both parties, and the final result of the complaint settlement. These indicators were chosen because they can illustrate the extent to which the complaint settlement process is able to create a fair, transparent, and acceptable settlement for the parties involved.

Thus, the analysis focuses not only on the effectiveness of problem solving, but also on its conformity with the values contained in the principle of an-taradin. This approach allows researchers to identify similarities and differences in complaint management characteristics in the two financial systems as well as assess their degree of conformity with the principle of an-taradin as an ethical foundation in resolving customer disputes and complaints.

**Table 1. Comparison of Customer Complaint Management in Conventional and Sharia Financial Institutions Based on the An-Taradin Principle**

Indicator	Conventional Financial Institutions	Sharia Financial Institutions
Completion Orientation	Customer satisfaction and problem-solving efficiency	Customer satisfaction, sharia compliance, and benefits
Main Objectives	Resolving complaints and maintaining customer loyalty	Resolving complaints fairly in accordance with sharia principles
Settlement Policy	SOPs, internal policies, and consumer protection regulations	SOP, regulations, contracts, and sharia principles
Solution Approach	Oriented towards effectiveness and service recovery	Oriented towards justice, deliberation, and benefit
The Concept of Justice	Based on the company's contract and policies	Based on the principle of al-'adl and the balance of rights and obligations
Transparency	Submission of information according to service procedures	Transparency as part of moral trust and responsibility
Client's Position in Settlement	Recipients of solutions provided by the institution	Partners involved in the settlement process
The Willingness of Both Parties (An-Taradin)	Not a key indicator of success	Being an important indicator in the resolution of complaints
Success Indicators	Speed of completion and customer satisfaction	Satisfaction, justice, willingness, and sharia compliance
Balance of Rights and Obligations	Rights and obligations are set out in service contracts and regulations	Rights and obligations are regulated in sharia contracts and principles
Final Results	Dispute resolution and business relationship restoration	A fair, transparent, and voluntary settlement accepted by both parties

Table 1 shows that although conventional and Islamic financial institutions have the same goal in resolving customer complaints, there are differences in the orientation, basis of settlement, success indicators, and the position of customers in the settlement process. This difference becomes even clearer when analyzed using



the principle of *an-taradin* which emphasizes the willingness, justice, transparency, and balance of rights and obligations of the parties. Therefore, the following comparative analysis is performed to identify the extent to which the characteristics of each system reflect the values contained in the *an-taradin* principle.

The principle of *an-taradin* emphasizes the willingness and voluntary agreement between the parties in every *muamalah* activity, including in the process of resolving customer complaints. In the context of financial institutions, this principle can be used as a perspective to assess the extent to which the complaint resolution mechanism is able to bring justice, openness, and acceptance of settlement results by both parties. Based on the results of the literature analysis, there are several similarities and differences between conventional and Islamic financial institutions in managing customer complaints.

Based on the aspect of completion orientation, conventional financial institutions generally focus on maintaining customer satisfaction and maintaining customer loyalty. Handling complaints is seen as part of a service strategy that aims to minimize customer dissatisfaction and reduce the potential for customer transfer to other institutions (Lovelock & Wirtz, 2022). On the other hand, Islamic financial institutions are not only oriented towards customer satisfaction, but also pay attention to the conformity of the settlement process with sharia principles. Thus, the success of resolving complaints is not only measured by the level of customer satisfaction, but also by the fulfillment of the sharia values that underlie the relationship between institutions and customers (Antonio, 2019).

These differences in orientation show that Islamic financial institutions have a more complex evaluation dimension than conventional financial institutions. In conventional financial institutions, the success of resolving complaints is generally measured based on customer satisfaction levels and problem solving effectiveness. On the other hand, Islamic financial institutions must ensure that the solutions provided not only satisfy customers, but also remain in accordance with Islamic principles. This condition causes the complaint settlement process at Islamic financial institutions to tend to consider ethical and normative aspects more. Thus, the principle of *an-taradin* becomes relevant because it is able to bridge the need for effective problem solving while maintaining conformity with sharia values.

Judging from the basis for resolving complaints, conventional financial institutions generally use standard operating procedures (SOPs), internal company policies, and consumer protection regulations as the main guidelines in resolving customer complaints. This approach emphasizes procedural certainty and problem-solving effectiveness. Meanwhile, Islamic financial institutions use a broader basis because in addition to referring to SOPs and applicable regulations, they also consider sharia principles such as justice (*al-'adl*), trust, and benefits. Therefore, every decision taken in resolving complaints must consider legal aspects as well as sharia ethics aspects.

The findings show that differences in the basis of complaint resolution affect the way financial institutions interpret relationships with customers. In conventional financial institutions, the relationship tends to be positioned in a contractual framework that is oriented towards procedural certainty. Meanwhile, Islamic financial institutions not only view the relationship with the customer as a contractual relationship, but also as a relationship that contains moral responsibility. Therefore, the settlement of complaints is not only directed at the fulfillment of formal obligations, but also at the creation of benefits for all parties involved.

In terms of fairness, both types of financial institutions strive to provide a fair settlement for customers. However, there are differences in the way of interpreting justice. In conventional financial institutions, fairness is generally measured based on compliance with contractual provisions, company policies, and applicable regulations. In contrast, Islamic financial institutions view fairness not only as compliance with formal rules, but also as an effort to place the rights and obligations of each party proportionately in accordance with sharia principles. Thus, the settlement of complaints in Islamic financial institutions is expected to be able to provide benefits and avoid undue losses for one of the parties.

If associated with the theory of service recovery, the aspect of fairness is a factor that determines the success of handling complaints. Tax et al. (1998) explain that customers will assess the quality of complaint



resolution based on the fairness of the outcome, procedural fairness, and fairness of interaction. In this context, the principle of *an-taradin* extends the meaning of justice not only to the suitability of procedures and results, but also to the voluntary acceptance of the resulting decision by both parties. These findings are in line with the research of Gelbrich and Roschk (2011) which shows that the perception of fairness in handling complaints has a significant effect on customer satisfaction and loyalty. Thus, *the principle of an-taradin* has strong relevance because it emphasizes not only procedural fairness and results, but also voluntary acceptance of the resulting decision. In addition, Nikbin et al. (2016) found that the perception of fairness in the *service recovery* process has a positive influence on customer satisfaction after service failure. These results reinforce the importance of applying the principle of justice in resolving complaints, as emphasized in *the principle of an-taradin*.

The transparency aspect also shows that there is a difference in characteristics between the two systems. In conventional financial institutions, transparency is realized through the delivery of clear information about the complaint submission procedure, handling process, and settlement results provided to customers. The transparency aims to increase customer trust in the company's settlement process. Meanwhile, in Islamic financial institutions, transparency is not only seen as an administrative obligation, but also as part of the implementation of trust values. Therefore, information disclosure to customers is part of the moral and religious responsibility that must be maintained by Islamic financial institutions. Information disclosure in the complaint resolution process has an important role in building customer trust. The more transparent the process carried out by the financial institution, the more likely it is that the customer will receive the settlement results provided. In the perspective of *an-taradin*, transparency is an important prerequisite for realizing the willingness of the parties because the decisions taken are based on information that is clearly and equally understood.

The most prominent difference can be seen in the aspect of the willingness of both parties. In the practice of conventional financial institutions, the success of complaint resolution is generally measured by the resolution of the problem and the achievement of customer satisfaction. Even if the customer accepts the outcome of the settlement, the willingness aspect of both parties is not always the main indicator in the evaluation of the successful handling of complaints. On the other hand, in the perspective of sharia, *the principle of an-taradin* places the willingness of both parties as a very important element. Complaint settlement is considered ideal if the resulting decision can be voluntarily accepted by financial institutions and customers without any element of coercion or injustice. This is in line with the Islamic muamalah value which emphasizes the importance of mutual agreement in every economic relationship.

The aspect of willingness of both parties is the main differentiator between conventional and sharia approaches in complaint management. In practice, the settlement of complaints that has been administratively completed does not necessarily result in good acceptance from customers. Therefore, the principle of *an-taradin* provides the perspective that the success of the resolution of complaints is determined not only by the resolution of the problem, but also by the level of acceptance and willingness of the parties to maintain a harmonious relationship after the settlement process has taken place.

Furthermore, in the aspect of final settlement results, conventional financial institutions are generally oriented towards dispute resolution and the restoration of relationships with customers. The main focus is to ensure that problems that arise can be resolved quickly and effectively so that they do not negatively impact the company's reputation. Islamic financial institutions have a broader orientation, which is not only resolving disputes, but also creating settlements that reflect fairness, balance, and willingness of both parties. Thus, the results of the complaint settlement are not only assessed from the administrative aspect, but also from the extent to which the decision can be accepted and felt fair by all parties involved.

Based on the results of the analysis, it can be understood that conventional and Islamic financial institutions have the same goal in complaint management, namely resolving customer problems and maintaining good relationships with customers. However, Islamic financial institutions have an additional dimension in the form of applying sharia values in every complaint settlement process. Viewed from *the perspective of an-taradin*, the approach applied by Islamic financial institutions shows a higher level of conformity because it not only focuses on problem solving, but also emphasizes the creation of willingness, fairness, and a balance of interests between institutions and customers. Therefore, *the principle of an-taradin* can be seen as a relevant ethical



foundation in the development of a complaint management system that is more equitable and oriented towards the sustainability of the relationship between financial institutions and customers.

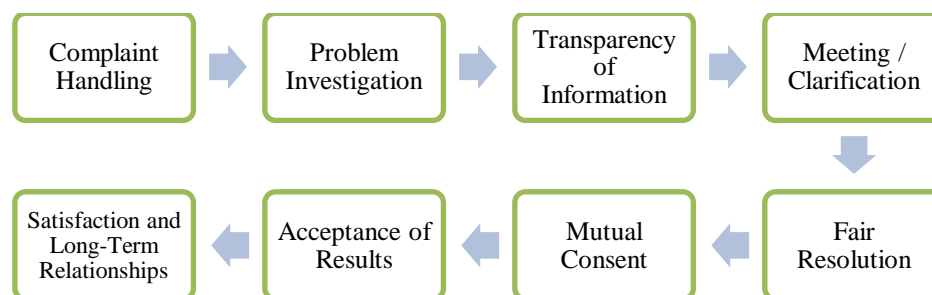
#### D. Implications of the An-Taradin Principle on the Development of Complaint Management Systems

The results of the study show that the principle of an-taradin has a strong relevance in the development of complaint management systems in the financial services sector. This principle not only emphasizes the importance of effective problem resolution, but also encourages the creation of a solution that is voluntarily accepted by all parties involved. Therefore, the success of handling complaints is not only measured by the speed of resolution and customer satisfaction, but also by the level of fairness, transparency, and acceptance of the resolution results.

For conventional financial institutions, the principle of an-taradin can be an additional perspective in improving the quality of customer service. Information disclosure and active involvement of consumers in resolving complaints have been proven to be able to create a sense of justice that strengthens long-term loyalty (Wardani, 2024).

Meanwhile, for Islamic financial institutions, the principle of an-taradin can be used as an evaluation indicator in assessing the quality of complaint settlement. The success of the settlement is not only measured by compliance with sharia procedures and provisions, but also by the extent to which the resulting decision can be accepted fairly and voluntarily by the customer. Thus, the principle of an-taradin has the potential to become a conceptual foundation in the development of a complaint management model that is more equitable, profit-oriented, and supports the sustainability of the relationship between financial institutions and customers.

#### E. Conceptual Model of Complaint Management Based on the An-Taradin Principle



Based on the results of comparative analysis, this study proposes a conceptual model of complaint management based on the principle of an-taradin. This model places the willingness of both parties as the main indicator of the success of resolving complaints. In this model, the complaint settlement process does not stop at administrative settlement, but continues until a fair and voluntary acceptance is achieved by all parties involved.

This model begins with receiving complaints and investigating problems submitted by customers. Furthermore, financial institutions need to provide transparent information about the causes of problems, solution procedures, and available alternative solutions. The next stage is the clarification and deliberation process which aims to build a mutual understanding between the institution and the customer.

Through this process, it is hoped that a settlement will be reached that reflects the principles of justice, the balance of rights and obligations, and does not harm one of the parties. When the resulting solution can be voluntarily accepted by both parties, then the purpose of the principle of an-taradin has been fulfilled. In the end, these conditions will encourage the creation of customer satisfaction, increased trust, and the sustainability of the relationship between financial institutions and customers.

The conceptual model shows that the principle of an-taradin not only serves as a normative foundation in complaint resolution, but can also be operationalized into a complaint management framework that emphasizes fairness, transparency, and voluntary acceptance. Thus, this study not only provides a comparison between the conventional and sharia systems, but also offers a conceptual framework that can be used in the development of complaint handling systems in the financial services sector.

## CONCLUSION

This research shows that customer complaint management in conventional and sharia financial institutions has the same goal, which is to resolve customer complaints and maintain relationships with customers. However, there are differences in the orientation and approach to its completion. Conventional financial institutions focus more on customer satisfaction and service effectiveness, while Islamic financial institutions emphasize customer satisfaction as well as compliance with sharia principles, fairness, transparency, and benefits.

Based on *the principle of an-taradin*, complaint settlement in Islamic financial institutions is more appropriate than conventional financial institutions because it places the willingness of both parties, the balance of rights and obligations, and voluntary acceptance of settlement results as an important part of the complaint handling process. This research also proposes a conceptual model of complaint management based on *an-taradin* that emphasizes transparency, deliberation, fairness, and willingness as the main elements in creating sustainable complaint resolution and being able to strengthen the relationship between financial institutions and customers.

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