CONFIDENTIAL – INTERNAL COMPLAINT INSIGHT REPORTSubject: Urgent Complaint Regarding Unauthorized TransactionDocument Type: Masked Customer ComplaintDate of Incident: 15 August 2023

1. Customer Identification (Labeled Placeholders)

Full Name: Budi Santoso

National ID (KTP): 3201234567890001

Home Address: Jl. Merdeka No. 45, Jakarta Selatan, 12345, Indonesia

Tax Identification / SSN: 987-65-4321

Date of Birth: March 15, 1985

Driver’s License Number: D 1234 XYZ

Bank Account Number: (5566778899

Credit Card Number: 4111-2222-3333-8899 (Last 4 digits: 8899)

Legal Contact Name: Mr. Andi Wijaya

2. Complaint Summary

The customer reported an unauthorized transaction amounting to Rp 5,000,000, observed on 15 August 2023. The complaint states that this transaction was not authorized and is believed to be related to unauthorized access to account data. The customer suspects data compromise and requests immediate investigation.

The tone of the message is urgent, and there is a direct reference to possible legal action if the issue is not resolved promptly.

3. Key Operational Insights

Fraud Detection Gaps:The unauthorized transaction was not flagged, indicating a need to review fraud monitoring rules.

Service Responsiveness Required:The seriousness of the complaint highlights the importance of rapid response times and professional escalation handling.

Customer Trust Risk:Perceived or real data compromise impacts trust. Customers expect stronger assurance of account security.

Legal Sensitivity:Mention of a lawyer implies that the case may escalate beyond standard customer service, requiring involvement from legal or risk management teams.

4. Business Recommendations

Review Fraud Rules and Alerting SystemEnsure suspicious transaction patterns are effectively flagged and blocked in real time.

Establish Clear Escalation Paths for Legal ThreatsEmpower support teams to route cases involving legal references to the appropriate internal teams quickly.

Increase Transparency of Security Measures to UsersLet customers know how they are protected and what they can do proactively.

Implement Complaint Trend AnalysisAggregate similar complaints to detect systemic issues, potential breaches, or targeted attack vectors.

Automate Progress Updates for Sensitive ComplaintsKeeping the complainant informed reduces perceived neglect and increases satisfaction even during investigation.