
The Influence of Communication and Problem Handling Customer Satisfaction in Using Call Center Services (Study on Conventional Banks in the City of Palangka Raya)

Ahmad Karliadi¹, Desi Erawati²

Institut Agama Islam Negeri Kota Palangka Raya, Provinsi Kalimantan Tengah, Indonesia¹
Institut Agama Islam Negeri Kota Palangka Raya, Provinsi Kalimantan Tengah, Indonesia²

Email: akarliadi@gmail.com

Abstract: *Communication in the banking world, especially in conventional bank call center services, is of course the main medium used to connect with customers because the customer service system is carried out remotely by telephone only and not face-to-face. In addition, the handling of problems provided by call center officers is also influenced by whether or not the communication is carried out smoothly between the customer and the call center officer who handles ongoing telephone calls, so that different actions can be taken by call center officers in providing handling problems faced by customers. This study aims to find out and dig deeper into how much influence communication and problem solving provided by call center officers have had on customer satisfaction in using the call center services provided. The method used in this study is a qualitative one that focuses on detailed observations, in which interviews are a data collection technique applied by the authors, which of course can be used to collect the required data from customers who have used the service at the call center. Based on the findings in the field, it is stated that the most dominant element in communicating in call center services is indirect interaction between the customer and the service staff and the media used.*

Keyword: *Communication; Problem Solving; Customer Satisfaction*

Abstrak: Komunikasi dalam dunia perbankan terutama dalam layanan call center bank Conventional tentunya merupakan media utama yang digunakan untuk berhubungan dengan nasabah karena sistem pelayanan nasabah yang dilakukan jarak jauh dengan media telpon saja dan tidak dilakukan secara tatap muka. Selain itu penanganan masalah yang diberikan oleh petugas call center juga di pengaruhi atas lancar atau tidaknya komunikasi yang di lakukan antara nasabah dan petugas call center yang menangani panggilan telpon yang sedang berlangsung, sehingga dapat memunculkan pengambilan tindakan yang berbeda-beda oleh petugas call center dalam memberikan penanganan masalah yang dihadapi oleh nasabah. Kajian ini bertujuan untuk mengetahui dan menggali lebih dalam seberapa besar pengaruh komunikasi dan juga penanganan masalah yang diberikan oleh petugas call center terhadap kepuasan para nasabahnya dalam menggunakan layanan call center yang disediakan. Metode yang digunakan dalam kajian ini menggunakan metode kualitatif yang menitik beratkan pada pengamatan secara detail, yang mana wawancara merupakan teknik pengumpulan data yang di terapkan penyusun didalam penelitian ini yang tentunya dapat digunakan untuk mengumpulkan data-data yang dibutuhkan dari para nasabah yang sudah pernah menggunakan layanan call center. Berdasarkan hasil temuan di lapangan menyatakan bahwa unsur yang paling dominan dalam berkomunikasi pada layanan call center adalah adanya interaksi secara tidak langsung antara nasabah dan petugas layanan dan media yang digunakan.

Kata Kunci: *Komunikasi; Penanganan Masalah; Kepuasan Nasabah*

INTRODUCTION

The new findings of digital banking have a significant impact on a bank's performance as well as the assessment of customer satisfaction. One of the customer services in the digital era is the call center, which is an information center service prepared by the company to provide convenience

and information needed by customers. With a call center, customers can easily find all kinds of information needed in a clear and complete manner. In addition, a call center, also known as a "call center," is able to create a centralized information and service system. Apart from that, of course, it aims to make it easier for all customers to make complaints or just to get information in the midst of their busy activities.

One of the regional development banks (BPD), namely the Central Kalimantan Bank, is of course one of the banks that provides call center services for the needs of all of its customers to access information about conventional banks. With the hope that conventional bank customers will be provided with convenience in addition to accessing information, it is also easy to submit complaints or complaints openly. Especially to make it easier for conventional bank customers who are outside the island of Central Kalimantan to access information and make complaints remotely without having to bother coming directly to the relevant branch office. Given that the watershed area is a feature of Central Kalimantan, (R. Usop, 2012) which means the people are scattered in places that are still far away.

Apart from aiming to provide convenience to customers, conventional bank call centers must also be able to provide clear information according to the information needed by each customer who has contacted the call center service. Whether it's just general information or complaints related to transactions submitted by customers. Because basically customer satisfaction in using call center services will be determined directly by how well the information services are provided. Because conventional bank call centers provide information and complaint services using electronic media, they also have their own problems and constraints in terms of providing information and handling customer problems. One example of a problem that is often encountered when serving customers using a call center is the lack of clarity about the information asked by the customer because the network is unstable, affecting the information provided by the call center agent itself, which also becomes unclear.

Constraints that occur during the process of delivering information to customers through call center services will of course affect the benchmarks for assessing customer satisfaction. But in the end, this can still be handled properly if the call center service staff can maintain good communication patterns with customers using grammar, which is certainly easy for every customer to understand with a variety of different characters, especially conventional bank customers, who mostly fill out forms and are people with diverse language and cultural backgrounds, so appropriate communication methods are needed to achieve comprehensive information delivery to customers. The application of information systems will certainly affect the assessment of the service quality of a bank, which also has a bigger role in depending on the activities of collecting, processing, analyzing, and providing information needed for the benefit of its customers. (Setyaningsih & Vanda, 2018)

Quality is a conscious action based on the standard of expertise with the aim of meeting customer needs, meaning that the quality of a service can be assessed by making a comparison between reality and the expectations of customers for a service provided by the company and its services. (Solichin & Halimatusa'diah, 2019) For this reason, good communication is one of the determining factors that can be used to assess customer satisfaction when using conventional bank call center services, which are a form of problem solving or solutions provided by call center service officers for the problems being faced by customers. will form a feeling of dissatisfaction with customers if the handling of problems provided by call center officers does not match the expectations desired by the customer. As a result, call center service representatives must be able to provide appropriate and timely problem resolution in response to customer needs. Thus, trust can be easily formed if the customer is satisfied with the quality of service received and has the desire to be able to continue the relationship. (Triyogo, 2022)

The essence of the research on call center service communication is, of course, also related to the theoretical opinions of experts. The explanation of the theory, which becomes the theoretical framework, is needed as a starting point in the action of approaching the problem to be studied

and solved in an organized manner in the natural social actions to be studied. (Nazir, 1998) A theory is an illustration of the relationship between proportions and propositions. Then I included social action theory from Max Weber to support this research. Which Weber said that social action is related to social interaction activities? Of course, nothing will be mentioned as social action if the person is not carrying out these actions for a reason. Weber applied the concept of rationality in his classification of the criteria for social action. In addition, it also uses the communication theory initiated by Harold Lasswell, which was the first communication theory in 1948. Lasswell stated that the right strategy to explain the communication process is to answer the following questions: "Who from Max Weber to support this research. Which Weber said that social action is related to social interaction activities? Of course, everything will not be mentioned as social action if the person does not have a purpose in carrying out these actions. Weber applied the concept of rationality in his classification of the criteria for social action. In addition, it also uses the communication theory initiated by Harold Lasswell, which was the first communication theory in 1948. Lasswell stated that the right strategy to explain the communication process is to answer the following questions: "Who," "Who says what," "In which channel," "through what channel," "to whom," and "with what effect." Thus the answer to Lasswell's paradigmatic question is the elements in the communication process, namely the Communicator, Message, Media, Receiver/Recipient, and Effect. So it can be concluded that communication is a message addressed to the communicant from the communicator through certain media in a direct or indirect way for the purpose of having an impact on the communicant in accordance with the wishes of the communicator from the start. Lasswell's model can be applied to all communications; Lasswell explained that more than one medium can carry a message. Which party raises concerns about message control, says what, and then, in the media analysis, to whom are means of communication understood. (Wardana & Lestari, 2018)

The purpose of compiling this research is that the author is trying to explore in more detail how important in-depth communication and proper problem solving are in measuring the level of customer satisfaction using call center services. Then in this study, the author includes one of the results of previous research, namely that of Suci Ramadhani (2015), with the title "The Influence of Service Quality on Customer Satisfaction Using BPD Kaltim Samarinda Branch Call Center Services," which has relevance to or a connection with the research to be written and thus becomes The differentiator in this paper compared to previous writings is that in previous studies the focus was more on service quality in general, which is a determining factor for the level of customer satisfaction, such as the following statement: "the need to properly maintain and improve call center service facilities now and in the future in order to support the progress of a company from a customer service point of view. (Suci, 2015) Meanwhile, in this study, the authors will examine more deeply the level of customer satisfaction, which is influenced by communication patterns and the way agents handle customer problems during the telephone conversation process. In addition, the background of the different research objects will also determine the slight difference in the results in this study and previous research.

METHODS

In this study, the authors used qualitative research methods that focused on detailed observations. Therefore, by using this qualitative method in conducting research, a more comprehensive study of this phenomenon can be carried out. In addition, qualitative research methods that always consider individual human perspectives and behavior can be the answer to the awareness that all results and human behavior are influenced by the individual's inner world. These internal dimensions, such as trust, can also be used to find benchmarks for each individual's satisfaction, according to what was explored in this study.

Interview is a data collection technique that is applied by the authors in this study which of course can be used to collect the required data. And, of course, the interview method, in which the purpose of the interview is to record the person being investigated's opinions, feelings, and other characteristics. Conducting interviews can provide the researcher with more data, allowing the researcher to understand the culture through the language and expression of the rights being

investigated, revealing what is unknown in depth. When the data has been collected, the compiler reduces and selects the data that is in accordance with the needs of the research, then closes with the conclusion of the data that is in accordance with the research.

This type of research is a literature review, which uses a collection of reading materials from previous research as well as theoretical reading materials that are selected to be reference materials, literature, and the basis for the research process carried out by the authors. Of course, with the goal of making it easier to find solutions to problems arising from the research being conducted.

RESULT AND DISCUSSION

The Effect of Communication on Customer Satisfaction

Communication is an activity that is usually carried out by humans to convey the contents of a message to other humans in order to achieve certain goals. Interpersonal communication, according to Devito, is "the process of sending and receiving messages between two people or between a small group". (Effendy, 2008) "Humans live in a global communication environment, using some influence and some instant feedback. Every day and every time, humans carry out interpersonal communication activities, talking with family members, neighbors, and also colleagues. When talking to oneself, convincing oneself to determine something, humans carry out interpersonal communication. In an organization, humans solve problems, make warnings or innovations, and interact with each other through the communication of a number of people or organizations. It is no exception that what happens between customers and conventional bank call center officers is a form of communication that is taking place.

The occurrence of an act of communication between one and the other is of course not without reason but as a form of action carried out with the expectation of a specific purpose. As is the case with interactions between customers and conventional bank call center officers that take place over telephone lines provided by conventional PT banks to make it easier for their customers to get information or to make customer complaints in a much more efficient manner. easy.

In the communication activities carried out by customers while contacting conventional bank call center services, of course they experience various forms of communication methods and also different discussions between one customer and another. Besides that, there are also various language styles used in the communication process carried out. Conceptually, the communication process is a representation of how communication takes place between the parties involved in a communication activity. (Thadi, 2019) This happens because, of course, every customer who contacts the call center service tends to have conflicting problems or really needs some information, which of course also varies between one customer and another.

Due to the various needs of each customer in contacting call center services, this ultimately requires communication patterns with different discussions in handling customers carried out by call center officers. Because a different frame of mind is also a contributing factor to whether or not the ongoing conversation is easy to understand, Paradigm barriers are obstacles caused by differences in perception between communicators and audiences regarding the messages used in communicating. This is due to different experiences and educational backgrounds. (Alfi & Saputro, 2019) Because basically, if the communication pattern provided by the call center officer is not appropriate and cannot meet the information needs required by the customer concerned, then it is possible to get a poor or unsatisfactory satisfaction rating in the eyes of its customers.

But on the other hand, if call center officers, or what is usually called an "angel call center," in conventional banks are able to provide good, appropriate, and easy-to-understand communication patterns for each diverse customer, of course, they will get a good response pattern from customers, which is one form of customer satisfaction in contacting conventional bank call center services. As a result, the ability to accompany and meet customer needs in accordance with the appropriate communication method is critical.

The Effect of Problem Handling on Customer Satisfaction

In this study, to be able to measure and determine the level of customer satisfaction in using conventional bank call center services, not only the good communication skills of call center officers can be assessed, but also the expertise needed by call center service officers in handling the problems faced by customers while contacting conventional bank call center services. Customers are always affected by the quality of interactions between customers and service contact personnel that occur when customers interact with them to obtain the products and services they receive. (Sanjayawati, 2019)

As long as conventional bank call centers are operating, of course, they will definitely receive various kinds of problems and complaints that are raised about what customers are experiencing. Customer complaints are emotional expressions of customers' dissatisfaction with something they cannot accept, both related to the products and services provided. Thus, it can be concluded that the handling of complaints is a matter for bank customers that must be handled quickly and precisely by the bank's staff. (Batin, 2020) Complaints are not always seen as negative but can also be seen as positive because this can certainly be a source of learning and a valuable contribution for companies to improve the performance of the services offered, especially to attract more customers or long-term customers.

When customers contact conventional bank call center services to make complaints, they do so, of course, in various ways but with the same goal, namely, wanting to quickly get solutions to problems or overcome obstacles that are being faced in making transactions at conventional banks. However, it is not uncommon for customers to actually give an unfavorable response to call center officers because they feel that the handling provided is still not in accordance with their expectations. Customer satisfaction is the level of feeling where a person expresses a comparative output on the performance of a product or service received according to what is expected. (Batin, 2020)

So, in this case, skills are required for traditional bank call center service officers to handle customer complaints quickly and precisely, as well as to reassure customers as best they can. Communities that submitted their complaints through the call center received a quick response from officers who contacted stakeholders to immediately monitor its implementation in the field. This makes some people feel comfortable with the services provided. (Saputra & Wijoyo, 2022) Of course, this must also be in accordance with the procedures and regulations imposed by conventional PT Banks with the aim of smooth transactions and also the security of each customer's transactions.

Thus, it can be concluded that handling problems experienced by customers appropriately and in accordance with their expectations will also be a positive indicator for the level of customer satisfaction when using conventional bank call center services. But on the other hand, if the expectations of the customers are not in accordance with the handling of the problems provided, it will have an impact on an unsatisfactory assessment of call center services.

Harold Lasswell's Communication Theory

The communication model offered and explained by Laswell is very easy for most people to understand. Harold Laswell's communication is an image of who says what, through what media, to whom, and with what effect. A good way to describe communication is by answering questions (e.g., "Who says what in which channel to whom and with what effect?"). Based on Laswell's definition, five elements of communication can be derived that are interdependent on each other, namely the source, message, medium, receiver, and effect. (Yuninda, 2019) According to Lasswell, communication is the process of conveying messages through the media to communicators that cause certain effects. Lasswell's model of communication scientifically describes the study of the communication process, focusing on the different derivatives of each communicative element as well as the answers to the questions it raises.

Max Weber's Theory of Social Action

Max Weber established sociology as a science that seeks to interpret and understand (interpretative understanding) social action and the relationships between social interactions in order to arrive at a causal explanation. Of course for Max Weber, the science of social action means having to look for subjective understanding or motivations that are interrelated and bound up in social actions. In addition, Max Weber suspected that affairs and cases, according to sociology, were meaningful social actions. By investigating the development of an object of research specifically from the outside without paying attention to human actions themselves, Weber is ignoring aspects that are fundamental to social life. Development can also be explained by the goals of humans who engage in social interactions, where he benefits from his own actions and places a disparity of meaning in the act itself over time. In summary, this paradigm has the following conclusions:

1. Humans are creative actors.
2. Social facts have subjective meaning (motivation and goals).
3. The way actors define social coverage is the way they define situations

This paradigm is based on Weber's analysis of social action. The social action referred to by Weber can be in the form of concrete actions directed at other people, but it can also be mental or subjective actions that may occur due to the positive impact of certain situations. Or is it an iterative action using intentional impact according to the impact of a similar situation? or in the form of passive approval in certain situations. (Chaerul & Rahmanis, 2019)

Communication Patterns of Conventional Bank Call Center Officers Toward Customer Satisfaction

The form of communication that is carried out between call center officers and customers is, of course, two-way communication. And of course, this communication can proceed according to separate, well-structured stages, which both parties may be aware of or are indeed carried out unconsciously. This communication structure begins through telephone lines when conventional bank customers first contact conventional bank call center services with the intent and purpose of obtaining information about conventional bank services or filing complaints about transactions made. According to the theory, this activity is included in the communication structure, namely who performs the communication process, which is then placed on the customer, as well as the conventional bank call center officer itself.

Of the many channels for carrying out the communication process, of course, the telephone line is one of the most effective and easy communication channels to use and reach the wider community today. Even though a telephone conversation is no different from a face-to-face conversation, the parties talking over the telephone experience no visual contact. (Ritzer, 2014) That is why the communication process between customers and conventional bank call center officers via telephone lines has become an alternative communication channel that has begun to be used frequently to facilitate all kinds of matters between customers and conventional banks themselves in their daily transaction activities. And this communication medium has begun to be of great interest to many groups, especially for people who have quite busy routines, so it is difficult to take the time to come in person to a conventional bank branch office. Besides that, of course, stable telephone lines make conventional bank call centers one of the reasons.

We can increase the effectiveness of interpersonal relationships by practicing expressing our intentions, receiving feedback about our behavior, and modifying our behavior until others perceive it. (Supratiknya, 1995) as we mean, the customer and the call center officer will, of course, be parties who receive the information provided during the communication process. Where the call center officer receives information based on what complaints are conveyed by the customer, and this can be used as evaluation material for the bank's long-term development, then the customer is the recipient of all explanations, information, and solutions provided by the call center officer in accordance with directives and procedures implemented by conventional banks for the security and

convenience of transactions carried out by all of its customers. and, of course, in response to questions raised by customers during the communication process.

After going through the stages of communication outlined above, conclusions can be drawn about the benefits or effects of the communication process. Of course, it can be described that the communication process will generate additional insight between the customer and the call center agent in accordance with the topic of discussion during the communication process. In this case, of course, call center agents have a bigger and more dominant role in conveying information to customers. Of course, the level of customer satisfaction is highly dependent on the pattern of communication that has been established between the customer and the call center staff.

If during the communication process everything goes well and the information provided by conventional bank call center officers meets the expectations of customers, it can be concluded that, according to research, the customer will be satisfied with the services provided. However, on the contrary, when the communication carried out is not in accordance with customer expectations, most of the customers provide an assessment of the level of satisfaction that is lacking with conventional bank call center services. This is in accordance with the results of interviews conducted by researchers with several conventional bank customers who have used conventional bank call center services. as shown in the following graph 1.

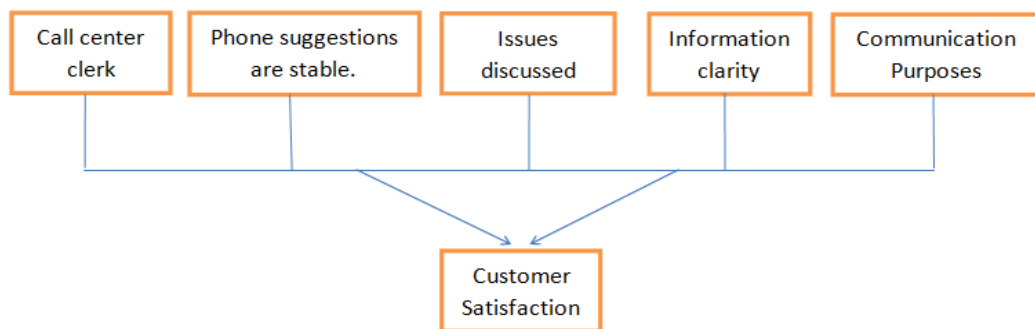


Figure 1. Communication Stage of Customer Satisfaction

Motivations and objectives of the actions of conventional bank call center officers in handling customer problems

Of course, there are many kinds of actions that are usually carried out by conventional bank call center officers with the aim and motive of ensuring the satisfaction and comfort of all of their customers. Among them are fast actions that can be taken by call center officers to block customer ATM cards when customers ask for help regarding this matter on the grounds that the ATM card is lost, stolen, or scattered. Quick action is needed to deal with a problem like this because it is included in the category of a situation that is quite an emergency regarding the security of funds and also the personal data of customers who have been entrusted to conventional banks. Of course, besides these actions, there are many other social actions that call center officers can take with customers, such as checking account balances, blocking accounts, or making transaction complaints quickly. This is one of the strategies to provide the best service to customers. Strategy is important for the survival of the company. To achieve its goals or company goals in an effective and efficient manner, the company must be able to face any problems or obstacles that come from within the company or from outside the company. (Yulindasari,, 2022)

In this case, Weber issued several types of social interaction from his theory of action (action theory). to be able to explain the motives and also the goals of social actions carried out by

conventional bank call center officers against customers who use call center services. Some of the fundamental assumptions of the theory of action include:

- a) Human action arises from self-awareness as a subject and from an external situation as an object.
- b) As a human subject, I act or behave to achieve certain goals.
- c) In acting, humans use technical procedures, methods, and devices that are thought to be suitable for achieving these goals.
- d) The continuity of human action is limited only by conditions that cannot be changed by themselves.
- e) Humans choose, judge, and evaluate the actions that are taking place and that will be carried out.
- f) Measures, rules, or moral principles are expected to arise when making decisions.

The actions taken by conventional bank call center officers in handling complaints are certainly influenced by the things above. Then, with the right order, these actions can lead the call center officers to take the best steps in dealing with customer problems. In addition, the goal of a company or bank to provide services and comfort to its customers can be achieved more easily. As a result of this achievement, traditional bank customers will provide a high level of satisfaction with traditional bank call center services as a result of actions taken in accordance with the motives and objectives that should be.

CONCLUSION

There are two main factors that determine the level of satisfaction of conventional bank customers using conventional bank call center services. As for them, the first is that good and well-organized communication is in accordance with the communication rules given by the call center staff. It should be able to provide clear, friendly, easy-to-understand communication arrangements and be able to give a good impression and conclusion of the conversation to all customers so that no customer feels left out with the impression of being confused or not understanding at all regarding the information provided by call center officers. The second is taking action that is always oriented towards the goals and motives that have been planned by the bank, while these actions are all kinds of components of the type of action that are appropriate to the situation, according to the rules, and are flexible at any time within the established service operational standards. It is said that social structure and social institutions are two interrelated concepts in shaping social action. (I.B , 2012) By taking appropriate and fast action, it will be able to help overcome problems faced by customers quickly, especially when customers feel they really need help and clear follow-up when contacting conventional bank call center services.

REFERENCES

- Alfi, I., & Saputro, D. (2019). Barriers To Social Accompanying Communication." *Al-Balagh: Journal Of Da'wah And Communication*. *Al-Balagh*, 193.
- Batin, M. (2020). The Influence Of Bank Image, Service Quality, Customer Trust, Complaint Handling, And Satisfaction Of Customer Loyalty At The Bank Sumsel Babel Office Of Sharia Sub-District Headquarters Of UIN Raden Fatah Palembang. *Journal Of Islamic Banking And Finance*, 45.
- Chaerul, M., & Rahmanis, S. (2019). Multicriteria Analysis In The Selection Of Garbage Collection Equipment *Journal Of Environmental Science* . *Environmental Science Journal*, 17.
- Effendy, O. (2008). *Communication Dynamics*. Bandung: PT Remaja Rosdakarya.
- I.B , W. (2012). *Social Theories In Three Paradigms*. Jakarta: Kencana Prenadamedia Group.
- Nazir, M. (1998). *Research Methods*. Jakarta: Ghalia.

- R. Usop , S. (2012). *Budaya Betang*. Palangka Raya: Universitas Palangka Raya.
- Ritzer, G. (2014). *Sociological Theory: From Classical Sociology To Postmodern Developments Eighth Edition*. Yogyakarta: Pustaka Pelajar.
- Sanjayawati, H. (2019). Complaint Behavior, Complaint Handling, And Price Attributes Influence Customer Satisfaction." *Jurnal Bisnis Dan Manajemen. Jurnal Buisnis And Management*, 99.
- Saputra, A., & Wijoyo, F. (2022). Call Center Officer Complaint Handling Strategy To Maintain Transylvania's Image. *Journal Of Education And Counseling*, 14.
- Setyaningsih, E., & Vanda, L. (2018). SWOT Analysis Of Financial Technology On The Quality Of Banking Services In A Disruptive Era. *Prosiding SNIT*, 6.
- Solichin, M., & Halimatusa'diah, S. (2019). The Influence Of Service Quality (Reliability, Assurance, Tangible, Empathy, And Responsiveness) On Customer Satisfaction At Muara Teweh Branch Conventional Banks. 10.
- Suci, R. (2015). The Impact Of Service Quality On Customer Satisfaction At The Bpd Kaltim Samarinda Branch. *Portal Karya Ilmiah*, 755.
- Supratiknya, A. (1995). *Interpersonal Communication*. Yogyakarta: Penerbit Kanisius.
- Thadi, R. (2019). Instructional Communication Process In Vocational Learning." *Journal Of Education And Instruction (JOEAI). IPM2KPE Journal*, 49-55.
- Triyogo, A. (2022). Effect Of Electronic Banking (E-Banking) And Service Quality On Satisfaction And Its Impact On Customer Loyalty. *Jurnal Ilmiah Indonesia*, 12.
- Yulindasari,, N. (2022). Strategi Customer Service In "Overcoming Customer Complaints At Bank Sumsel Babel Lahat Branch. *JEBMAK*, 134.
- Yuninda, M. (2019). The Role Of Public Relations In Improving The Quality Of Mandiri Syariah Banking Services At The Banjarmasin Branch Office. *Eprints UNISKA*, 49.
- Wardana, R., & Lestari, M. (2018). COMMUNICATION STRATEGY CONDUCTED CLASS COORDINATOR WITH TRAINING PARTICIPANTS (CASE STUDY GAP POSITION AT LEARNING OPERATION DIVISION PT. BFI FINANCE HEAD OFFICE). *ISSN*, 11.