



## IMPLEMENTATION OF EXCELLENT SERVICE TO BANK SYARIAH INDONESIA (BSI) CUSTOMERS

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<p><b>Received:</b> 3<sup>rd</sup> October 2023 <b>Accepted:</b> 3<sup>th</sup> November 2023 <b>Published:</b> 4<sup>th</sup> December 2023</p>	<p>The application of Excellent Service to Bank Syariah Indonesia (BSI) customers is research that aims to identify, analyze and evaluate service strategies and practices that focus on service excellence within BSI. Bank Syariah Indonesia (BSI) is a financial institution that operates based on sharia principles, and its success in providing superior service to its customers has a significant impact on the reputation and growth of this bank. This study uses a qualitative approach by conducting in-depth interviews with various parties. those involved in BSI, including senior management, service staff and active customers. Apart from that, this research also explores related literature on service excellence in the context of sharia banking. The research results show that the implementation of Service Excellent at BSI is supported by several key factors, including management commitment to improving service, employee training and development, use of technology to improve service processes , and regular performance measurement. Apart from that, BSI also actively communicates with its customers to hear their feedback and continues to improve services based on this input. In conclusion, implementing Service Excellent for Bank Syariah Indonesia (BSI) customers is an important step in maintaining and increasing customer trust, expanding market share, and achieve sustainable growth. This study provides insights into best practices that can be adopted by other Islamic banks to improve the quality of their services and meet customer expectations in a competitive context.</p>

**Keywords:** Excellent Service, Bank Syariah Indonesia (BSI).

### INTRODUCTION

Bank Syariah Indonesia (BSI) is currently experiencing very high prospects. Bank Syariah Indonesia or BSI is a sharia bank resulting from the merger of three large sharia banks in Indonesia, namely PT Bank Rakyat Indonesia Syariah (BRIS), PT Bank Negara Indonesia Syariah (BNIS), and PT Bank Syariah Mandiri (BSM). The three banks, namely Bank Syariah Indonesia or BSI, were inaugurated by President Joko Widodo on February 1 and have been approved by the Financial Services Authority (OJK). BSI always provides maximum excellent service to its customers. It is hoped that BSI will be able to provide complete information according to customer needs, providing services quality, creating customer confidence in the products being marketed, providing as much detailed information as possible about the products offered, serving complaints well, always trying to provide the best progress to customers.

Service Excellent comes from the English words, the word service which means service, service and task, while the word excellent means superior, the best. The

definition of Excellent Service is an effort to provide the best service oriented to the interests of customers which enables us to provide and create optimal satisfaction. The definition of excellent service, which in Indonesian is excellent service, can be applied to all types of business, whether goods or services, community services in order to create customer satisfaction and loyalty. To support the creation of optimal service, optimal customer satisfaction and loyal customers, it is necessary to provide excellent customer service (PPSK) BI, 2005.)

BSI is an intermediation institution and financial services provider that works based on Islamic ethics and value systems, especially those free from elements of interest or usury, free from non-productive speculative activities such as gambling (maysir), free from unclear and doubtful matters (gharar), based on the principle of fairness, and only finances halal business activities. BSI is often compared to an interest-free bank. Interest-free banking is a narrower concept than Sharia banking, when a number of instruments or operations are free from interest. Apart from avoiding interest, BSI also



actively participates in achieving the goals and objectives of an Islamic economy that is oriented towards social welfare.

The basic principles of sharia banking in operating sharia banks follow the values taught in Islam, namely: free from interest or usury, free from speculative activities such as gambling or maysir activities, avoid obscenity or horror, avoid damaged and invalid or false goods and only intended for halal activities.

Briefly, the first principle is usually called MAGHRIB (maysar, ghoror, riba and bathuil), sharia banks are one of the financial institutions responsible for providing funds or collecting funds and have other duties in payment traffic in the halal industry, sharia banking in Indonesia has experienced improvement and development in the past three decades, the improvements that have occurred include improvements in service quality, product innovation and network development which are increasing and becoming a central issue now and next year, deep enthusiasm for acceleration can be seen from the increasing number of sharia banks participating carrying out corporate actions. This is of course also carried out by sharia banks which are under the auspices of BUMN, namely Bank Negara Indonesia Syariah (BNIS), Bank Rakyat Indonesia Syariah (BRIS) and Bank Syariah Mandiri (BSM).

With this increase, it became an important moment in the sharia economy in Indonesia which was then implemented by three sharia banks, namely Bank Negara Indonesia. From this background, problems emerged, namely efforts to improve services to customers so as to make Islamic sharia banks (BSI) the bank of choice for the general public and especially Islamic Ummah. Syariah (BNIS), Bank Rakyat Indonesia Syariah (BRIS), and Bank Syariah Mandiri (BSM). From this background, the problem arises, namely how much trust customers have in the operational implementation of BSI in Semarang so that it will be able to make BSI remain superior and able to show its existence in an effort to improve services to customers so as to make BSI (Bank Syariah Indonesia) the choice of the general public. and especially the Muslim community

## **METHOD**

### **Research Approach**

This research uses a descriptive approach. That is, it is related to describing research results objectively and comprehensively. Meanwhile, the researcher's relationship with the topic (subject matter) is to make the researcher the co-creator of the research process which is typically obtained through interviews (Suharsimi Arikunto, 1992).

#### **1. Operational Definition:**

So that the direction and focus of this research is clear, there are several terms in the title of the research which are emphasized by providing operational definitions as follows: Yamin states that a method is "a way of conducting or, presenting or explaining, giving examples, and giving students practice on lesson content for a specific purpose. (Yamin, 2010).

#### **2. Data Source**

##### **a. Field-work data source**

Namely information from several respondents, informants, events, conditions and facts obtained from research objects in the field. Respondents came from schools/campuses, parents or the community in the millennial generation category. Field-work data will be used as the primary source in this research (Soegiyono, 2009).

##### **b. Documentation**

Namely, data information originating from library materials in the form of encyclopedias, books, scientific articles published in mass media such as magazines, newspapers, scientific journals and research reports. These library and documentation data sources will be used as a starting point in understanding and analyzing the research results.

#### **3. Data Collection Techniques:**To obtain accurate and good data, researchers took several steps, including:

##### **a. Observation**

This observation is carried out in order to gain direct access to the object under study. So observation is used to look directly at BSI Bank Semarang City.

##### **b. Interview**

It is a conversation between two or more people, in which questions are asked by the researcher to the subject or a group of subjects to be answered.

In the implementation of the interview, it is carried out using a questionnaire questionnaire or interview guide, where the interviewer brings a guide that only outlines the things that will be asked. In this research, this interview is used to look for more detailed data.

#### **4. Data Analysis Techniques**

Data analysis is a continuous process with patterns of order, explanation and proportion. In this cycle the researcher begins to move with the data analysis and data collection components during the process. Data reduction is carried out by clarifying similar data and coding it. Description of data presentation carried out/1 in accordance with the main problem.

## **DISCUSSION**

### **1. Description of Research Objects**

Bank Syariah Indonesia (BSI) is a combination or merger of three sharia banks, namely BRI Syariah, Bank Syariah Mandiri and BNI Syariah. Bank Syariah Indonesia (BSI) was inaugurated on February 1 2021 with the aim of strengthening the performance of



national sharia banking. It is hoped that the merger of these sharia banks will unite the strengths of these three sharia banks so that they can provide more complete services, wider reach and stronger capital. The merger of these three sharia banks will certainly influence customers in assessing the quality of Bank Syariah Indonesia's services before and after the merger. The difference in service will definitely be felt by customers, both in terms of quantity and quality. Bank Syariah Indonesia is relocating branch offices, adapting service facilities and unifying the organizational culture of its scientific resources. Sharia banks are one of the financial institutions responsible for providing funds or collecting funds and having other duties in payment traffic in the halal industry. Sharia banking in Indonesia has experienced improvement and development in the past three decades. The improvements that occur include improving service quality, product innovation, and network development which is increasingly increasing and becoming the latest issue from year to year. Enthusiasm for accelerating this can be seen from the increasing number of sharia banks taking part in corporate actions. This is of course also carried out by sharia banks which are under the auspices of BUMN, namely Bank Negara Indonesia Syariah (BNIS), Bank Rakyat Indonesia Syariah (BRIS), and Bank Syariah Mandiri (BSM). With this increase, it became an important moment in the sharia economy in Indonesia, which then saw the implementation of a merger between three sharia banks, namely Bank Negara Indonesia Syariah (BNIS), Bank Rakyat Indonesia Syariah (BRIS), and Bank Syariah Mandiri (BSM).

On February 1 2021, which coincides with the 19th of Jumadil Akhir 1442 H, a new history occurred, namely the merger of Bank Negara Indonesia Syariah (BNIS), Bank Rakyat Indonesia Syariah (BRIS), and Bank Syariah Mandiri (BSM) to become one entity, namely Bank Syariah Indonesia (BSI). This merger was carried out to unite the strengths of the three sharia banks so that the presence of sharia banking services in Indonesia is more complete, has a wider reach, and provides better capital capacity. The merger of the three sharia banks is an effort to create a sharia bank that is proud of the people, it is hoped that it will become new energy in national economic development and can contribute to the welfare of society. The existence of Bank Syariah Indonesia (BSI) is a reflection of the face of Islamic banking in Indonesia which is universal, modern, and provides goodness to society (Eni and Dian, 2022)

Banking deregulation began in 1983. In that year, BI gave banks the freedom to set interest rates. The government hopes that the banking deregulation policy will create conditions for a banking world that is more

efficient and stronger in supporting the economy. In 1983, the Indonesian government planned to implement a "profit sharing system" in credit, which is a concept of sharia banking. In 1988, the Government issued the 1988 Banking Deregulation Policy Package which opened up as many opportunities as possible for the banking business to support development (liberalization of the banking system). Although more conventional banks were established, several regional banking businesses based on sharia also began to emerge. The initiative to establish the Indonesian Islamic Bank began in 1980 through discussions on the theme of Islamic banks as a pillar of the Islamic economy. As a trial, the idea of Islamic banking was put into practice on a relatively limited scale, including in Bandung (Bait At-Tamwil Salman ITB) and in Jakarta (Koperasi Ridho Gusti)(<https://www.ojk.go.id/>, accessed 30 May 2023)

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In 1988, the Government issued the 1988 Banking Deregulation Policy Package (Pakto 88) which opened up as many opportunities as possible for banking businesses to support development (liberalization of the banking system). Even though more conventional banks have been established, several regional banking businesses based on sharia have also begun to emerge. The initiative to establish an Indonesian Islamic bank began in 1980 through discussions on the theme of Islamic banks as a pillar of the Islamic economy. As a trial, the application of Islamic banking ideas was practiced in a relatively limited capacity, including in Bandung (Bait At-Tamwil Salman ITB) and in Jakarta (Koperasi Ridho Gusti).

In 1990, the Indonesian Ulema Council (MUI) formed a working group to establish an Islamic Bank in Indonesia. On 18 – 20 August 1990, the Indonesian Ulema Council (MUI) held a bank interest and banking workshop in Cisarua, Bogor, West Java. The results of the workshop were then discussed in more depth at the IV MUI National Conference in Jakarta 22 – 25 August 1990, which resulted in a mandate for the formation of a working group for the establishment of Islamic banks in Indonesia. The working group referred to is called the MUI Banking Team and is tasked with approaching and consulting with all parties involved in carrying out their collaboration.

As a result of the work of the MUI Banking Team, the first sharia bank in Indonesia was established, namely PT



Bank Muamalat Indonesia (BMI), which, according to its certificate of incorporation, was established on November 1, 1991. Since May 1, 1992, BMI officially operated with initial capital of IDR 106,126,382,000,- (<https://ir.bankbsi.co.id/>, accessed 25 May 2023).

At the beginning of its operational period, the existence of sharia banks did not receive optimal attention in the national banking sector. The legal basis for bank operations that use the sharia system, at that time was only accommodated in one of the paragraphs regarding "banks with a profit sharing system" in Law no. 7 of 1992; without details of the basis of sharia law and the types of businesses that are permitted and in accordance with the teachings of Islamic sharia.

In 1998, the government and the People's Representative Council revised Law no. 7/1992 became Law no. 10 of 1998, which explicitly explains that there are two systems in banking in the country (dual banking system), namely the conventional banking system and the sharia banking system. This opportunity was warmly welcomed by the banking community, which was marked by the establishment of several other Islamic banks, namely Bank IFI, Bank Syariah Mandiri, Bank Niaga, Bank BTN, Bank Mega, Bank BRI, Bank Bukopin, BPD Jabar and BPD Aceh etc.

Ratification of several legislative products that provide legal certainty and increase sharia financial market activity, such as: (i) Law No. 21 of 2008 concerning Sharia Banking; (ii) Law No. 19 of 2008 concerning State Sharia Securities (sukuk); and (iii) Law No. 42 of 2009 concerning the Third Amendment to Law No. 8 of 1983 concerning VAT on Goods and Services. With the implementation of Law No. 21 of 2008 concerning Sharia Banking, which was issued on 16 July 2008, the development of the national sharia banking industry increasingly has an adequate legal basis and will encourage its growth even more rapidly. With its impressive development progress, which has achieved an average asset growth of more than 65% per year in the last five years, it is hoped that the role of the sharia banking industry in supporting the national economy will become increasingly significant. The birth of the Sharia Banking Law encouraged an increase in the number of BUS from 5 BUS to 11 BUS in less than two years (2009-2010) (<https://www.ojk.go.id/id>, accessed on June 5 2023).

## **2. Excellent Service for Bank Syariah Indonesia (BSI) Customers in Semarang City**

Excellent service has an important role in improving service and retaining BSI customers in Semarang City. Good service will provide success in building the bank's success. Therefore, all activities carried out must run well and have quality in order to create customer satisfaction. Customers who are satisfied with the services provided will come back to try other products

offered by the bank and various benefits to other colleagues. A customer service person must understand the function and his obligations. The functions and obligations of a customer service person must be applied to what customer service has learned. Not only is it implemented, but customer service must be responsible for the functions and obligations it carries out. The functions and obligations of customer service must be known exactly, to serve customers well. If you serve customers well, customers will be happy with the service. The function of customer service is as follows (Indonesian Bankers Association, 2014)

a. Frontline officer: The existence of customer service is at the front of a bank, so customer service becomes a reflection of the assessment of whether a bank's service is good or bad. The services provided by customer service can influence customers' perceptions of the services provided by a bank.

b. Lisson Officer: Customer service is an apparatus that acts as an intermediary between the bank and the customer. The first person a customer contacts when they come to the bank is the customer service officer, both to ask for information and to carry out transactions.

c. information Center: Customer service is the only personnel that customers can easily contact at the first opportunity, so customer service officers become the center and source of information regarding bank products and services. Therefore, personnel are required to have sufficient knowledge and insight into the banking industry.aaa

d. Sales (Seller):Customer service can function as a product seller, by selling various products available at the bank, such as various types of savings, current accounts, deposits, credit, as well as knowing customer complaints and objections.

e. Servicing (Service): In accordance with the function of customer service, on behalf of the receiving bank and welcoming the customer's arrival, we will then carry out the customer's needs until all transactions can be completed.

f. Financial Advisor/Consultant: In serving customers, it is not uncommon for customer service officers to return armed with wise knowledge and insight regarding the customer's financial management planning.

g. Customer Maintenance (Customer Development): Problems of developing new customers (Solisticization). A customer service officer is an account assistant or supervisor for each non-credit customer account or accounts. This is an extension and development of the second function, namely Liasson Officer.

h. SubscriptionProblem: The customer service unit, if in its operations, customers are dissatisfied, because there are discrepancies or agreements, complaints and so on, then it is appropriate that the first person to be



contacted is the customer service officer. In this case, it is required not only to be able to handle complaints but also expected to be able to solve problems well as a "troubleshooter" (Interview with EKA as BSI Customer in Semarang City)

The conditions that must be met by a customer service person are as follows (Kasmir, 2004):

1. **Physical Requirements:** A Customer Service must have attractive physical characteristics such as ideal height and weight, for example a woman is 160 cm and a man is 165 cm. Then you must have an attractive and charming face. CS officers must also have a healthy mind. This means that a CS must be physically and mentally healthy. In addition, officers must have an attractive appearance, body and clothes that are neat and clean, and have a body that is balanced between weight and height.

2. **Mental Requirements:** CS must have good behavior and be patient, friendly and smiling. Avoid CS officers who get angry/emotional easily and quickly give up. CS must also have high self-confidence, not be inferior, have initiative, be thorough, careful, diligent, honest, serious, careful, and have a sense of responsibility.

3. **Personality Requirements:** Other requirements for CS must have a good personality, such as smiling, polite, gentle, sympathetic, lively, energetic, fun, business-minded, have a sense of humor, and want to progress. In serving customers, an impressive first message (first impression) needs to be emphasized. CS must also be able to rely on themselves (Self Control), not get angry easily, not be provoked into doing and saying harsh things, being impatient and feeling dissatisfied. Then the CS must be able to control impressive body movements and not be provoked into saying negative things.

4. **Social Requirements:** CS must have a high social spirit, be wise, have noble character, be sociable, articulate and flexible. CS must also adapt quickly and easily collaborate with various parties. In carrying out customer service ethics, it is very important to apply them well to achieve customer satisfaction. The Customer Service Ethics are as follows (Pepen Pendi, 2020):

a) **Get to know the customer or customers well:** In providing service, a customer service person must understand that they have customers with different characteristics. Therefore, the first customer service ethic is to know the nature and character of the customer well. This will make customers feel more appreciated.

b) **Knowing or understanding the wishes of customers or customers:** The next customer service ethic is knowing and understanding what the customer wants. By knowing and understanding customer desires. A customer service person can dig up information about

customer needs by increasing focus. Listen to what customers say and ask politely what they want.

c) **Informing about company or bank products:** When a customer asks about a company's products, a customer service person must be able to provide correct and clear information about the company's products. Therefore, a customer service person must master information about the company's products, so that he can provide the right information to customers. The most important customer service ethic is providing service to customers until it is complete and customers get the answers they want. Customer satisfaction is a priority that must be mastered by customer service. A customer service person must really help the customer until the customer is satisfied with the information provide.

The most important customer service ethic is providing service to customers until it is complete and customers get the answers they want. Customer satisfaction is a priority that must be mastered by customer service. A customer service person must really help the customer until the customer is satisfied with the information provided.

1) **Guarantee the confidentiality of customers or clients:** The next customer service ethic that must be understood is ensuring the confidentiality of customer information. When a customer complains about a BSI product, customer service will usually ask for the customer's personal data. A customer service person must be able to protect customer confidentiality, even though this data is. Customer service ethics must be strictly applied to its implementation because sharing customer data could be considered a violation of privacy, violate the company's code of ethics, and could result in legal cases.

2) **Prioritize smiles, greetings and greetings:** When serving customers, customer service must serve in a friendly and cheerful manner. Customer service ethics like this are a general requirement in service activities. Customer satisfaction can also increase when customer service serves with a smile, greeting and greeting. A calm attitude will make customers more relaxed when saying what they want from customer service, so that they can provide the right solution to problems (Interview with ULIN as a BSI Customer in Semarang City).

3) **Do not have negative prejudice towards customers:** The next customer service ethic is not to make any negative assumptions about customers. When communicating, make sure the attitude we give is always positive thinking.

4) **Receive customer complaints:** Always focuses on customer complaints and has empathy for complaints submitted by customers. After the customer submits his complaint, make sure customer service provides a win-win solution.



5) Say thank you: The next customer service ethic is to say thank you when you have finished serving a customer. This thank you is given to customers as a greeting for using and trusting customer service. A customer service person also needs to say sorry and please if something happens during the service.

### **3. Efforts to improve services to Bank Syariah Indonesia (BSI) customers in Semarang City**

Good service must have an ongoing contribution to customers. The characteristics of good and quality service (Riyanto, 2012) are:

- a. Have professional and moral personnel
- b. Has convincing facilities and infrastructure
- c. Responsive responsive
- d. Communicative
- e. Has good manners and attracts sympathy

1. Factors that influence service quality in order to provide services that exceed standards:

- a. Providing information and training; Employees or service providers must understand the merchandise offered, as well as customer needs so that with this information employees can answer questions and recommend products to customers.
- b. Provide emotional support; Service providers must have support or deliver the services desired by customers.
- c. Improve internal communications and provide support; When serving customers, employees often have to manage conflicts between customer needs and company needs. When employees responsible for providing services are given the right to make important decisions, service quality usually improves.
- d. Provides stimulants; Some retailers use incentives such as paying supervisory commissions, providing commissions for sales targets to motivate employees, and these incentives can motivate high quality service.

2. Factors that influence service according to Kasmir include:

- a) Number of workers; the number of workers in a company.
- b) Quality of workforce; includes the knowledge and skills possessed by the workforce.
- c) Employee motivation is the drive that employees have to carry out activities or work.
- d) Leadership is the process of influencing individuals, usually carried out by superiors to their subordinates so that they can act in accordance with the superior's wishes in order to achieve company goals.
- e) Organizational culture is a system within a company that is shared by all members of the

organization and differentiates between one organization and another.

f) Employee welfare, fulfillment of employee needs by a company.

g) Work environment and other factors include facilities and infrastructure used by technology, building and room layout, product quality and so on.

3. The main factors that cause poor service quality at BSI in Semarang City include:

a. BSI is less oriented towards market research or does not use research findings that serve to inform decisions about desires.

b. Lack of communication that connects service at the Frontline service level with the will at the top level. Miss communication

c. Employees feel they do not have the ability to satisfy customers.

d. Lack of BSI employees in providing appropriate technological understanding (Interview with NIDAs BSI Customer in Semarang City).

Some of the problems experienced by BSI customers in Semarang City include:

1. A customer complaint that is often encountered at BSI in Semarang City is forgetting the ATM PIN. So the first thing that customer service does is ask for all the requirements such as BSI savings book, blocked BSI ATM card and KTP./1 After that, verify the data. Once the verification is complete, customer service will help change the PIN.
2. If an ATM card is swallowed into an ATM machine or the ATM card is lost, the first thing customer service will do is ask for the chronology of the loss of the ATM card. If the customer has the BSI Mobile application, they can block the ATM card via the BSI Mobile application by entering the ATM card account number. which is accompanied by verification of proof of account ownership after the verified data of the ATM card that will be lost will be blocked. If the customer does not have BSI Mobile/1, customer service will ask for requirements such as a personal identity card and savings book and the final step is blocking the ATM card.
3. Customers cannot carry out transactions because/1have not yet migrated their account from a BNI Syariah account to BSI without prior notification, at least notification via SMS or WhatsApp because there is their data as a customer. There was one customer who complained that due to the migration, all of his business transactions with clients were



hampered because he could not transfer money because his account was invalid. So customer service will provide a solution to change the old account number, namely BNI Syariah, to a BSI account.

4. Many customers who have reached old age do not or even understand technology. Some BSI customers in Semarang City are aged 45 and over, of course this can hinder customer service in providing services, this is caused apart from age factors, educational factors which are one of the triggers for service delays such as the influence of hearing and vision of these customers, so Therefore, it is the duty of customer service to always test their patience in providing special services because usually customers who are elderly will have more sensitive feelings.
5. Customers often complain about queues that are too long and never get called. So at BSI KCP Jepara Pemuda 2 there is only one Customer Service. If these complaints are still felt continuously, customers will think that the service at BSI KCP Jepara Pemuda 2 seems to take a long time and is not serviced quickly.
6. Customer Service depends on the problems faced by customers. In fact, because customer service needs to check the suitability of the data and the problem raised by the client, usually if the problem is not too serious it can be resolved quickly. If coordination is required, it requires a chain coordination process between the client's branch bank manager, area bank manager, central bank manager, usually for moderate and serious problems the coordination process is stuck at the area bank manager, if the problem is very serious then deploy the central bank manager unit to handle it. . The customer service itself always gives the customer the understanding to be patient and wait for the call according to the queue number. Apart from that, BSI in Semarang City has to add customer service employees so that customer service is more productive (Interview with DIMAS as BSI Customer in Semarang City)
7. Customers often experience connection problems when filling out the BSI webform. BSI Webform is a service system through the Mobile Banking application using an internet data connection that customers can use anytime and anywhere. The web facility created by Indonesian sharia banks for its customers is that if you want to make an offline transaction, try to register the type of transaction using the BSI Webform so that

when you arrive you only need to take the queue number. Where the transactions in question include cash deposits, cash withdrawals, book transfers, SKN transfers and RTGS transfers.

8. When customers make transactions such as cash deposits, cash withdrawals or transfers, customers have to fill out paper forms or fill out web forms, customers still feel confused. So customer service, assisted by BSI security in Semarang City, will provide services by directing customers to fill out the paper form or webform.

Customer service at BSI Bank in Semarang City while remaining focused on customers:

- a. When carrying out customer service at BSI bank in Semarang City, the first thing is to greet you gently and try to mention your name if you know it. However, if you are not yet acquainted, you can say hello as Mr or Mrs, there is something we can help you with. When a customer arrives, the first thing customer service does is 3 M greetings, greetings, greetings.
- b. Customers are invited to sit down by customer service officers at BSI bank in Semarang City and ask if there is anything we can help you with regarding what problems the customer is facing.
- c. Customer service at BSI bank in Semarang City is calm, polite, respectful, and diligently listens to every conversation, tries when serving customers in a calm manner, is not in a hurry, is polite in behavior, respects guests and listens diligently while trying to understand the customer's wishes.
- d. Apart from that, customer service at BSI in Semarang City provides sweets on the customer service table so that customers don't feel bored when carrying out a consultation. Apart from that, they provide a good impression by providing this attention.

Roles during the service process, and roles at the end of the service:

1. The role of customer service at BSI in Semarang City when starting the service:
  - a. Customer service officers at BSI in Semarang City provide service in a standing position and give a smile to customers
  - b. The customer service officer at BSI in Semarang City said hello
  - c. Customer service officers at BSI in Semarang City invite customers to sit in the places provided.
2. The role of customer service at BSI in Semarang City during the service process:
  - a. The first thing asked by customer service officers at BSI in Semarang City is customer needs because basically customers who come to customer service have problems or needs.



b. After knowing the customer's needs or problems, customer service officers in Semarang City must be able to further explore the reasons for the customer's needs so that the customer service officers see them better and can provide answers to the customer's problems or needs.

3. The role of customer service at BSI in Semarang City when ending service:

Customer service officers at BSI in Semarang City must have the option to provide confirmation to customers, confirm customer complaints and needs and ask again for various needs that the customer may need. After the customer has finished with the needs and complaints submitted to the customer service officer at BSI in Semarang City, before the customer says goodbye, give a thank you and wish him blessings.

#### **4. Customer Responsibility of Bank Syariah Indonesia (BSI) in Semarang City**

In Islam, a Muslim's satisfaction is called qana'ah, which is a reflection of a person's satisfaction both physically and mentally. Satisfaction in Islam is related to faith which gives birth to feelings of gratitude, according to Salma & Ratnasari (2015) satisfaction in Islam must pay attention to factors such as the goods or services consumed must be halal, consuming goods or services is not excessive, and does not involve usury. There are factors that influence satisfaction. The relationship of convenience, security, accessibility, transaction speed, and cost to customer satisfaction. Everything has a relationship to customer satisfaction. Every bank should provide all these factors to its customers (Dimas Pangestu, 2022).

Increasing customer loyalty can be done by improving long-term relationships between banking parties and their customers or what is often called Customer Relationship. The Customer Relationship relationship with loyalty is very crucial because with the Customer Relationship the bank is able to establish intimate relationships with its customers and then deliver various products or services that have differentiation and superior value according to the customer's needs (Interview with TYAselakuna BSI customer in Semarang City). This is in accordance with research conducted by Iskandar and Amelia (2018) that CRM has a significant positive effect on loyalty. Other research conducted by Sari, Daryanto and Saptono (2018) states that CRM also has a significant positive influence on loyalty. However, there are differences in research results based on other research conducted by Victor, Jorie and Sumarauw (2015) stating that CRM has no effect on customer loyalty (Fathan, 2020).

Customer satisfaction is an important part that can be used as a benchmark for creating and maintaining high loyalty in the minds of customers. Long-term customer satisfaction based on value creation will encourage

customers to provide an assessment of BSI in Semarang City (Interview with PRIATNA as a BSI customer in Semarang City). This is in accordance with the results of research conducted by Wardhana, Hudayah and Wahyuni (2017) that customer satisfaction has a significant positive influence on customer loyalty.

According to Heskett, Jones, Loveman, Sasser Jr. and Schlesinger (1994), loyalty and business growth can be formed through the creation of good internal service quality first. By creating internal service quality that is perceived as good, employee satisfaction will be created (Setiyaningrum, Udaya and Efendi, 2015). If employees feel comfortable at work, employee retention and productivity will be formed, both of which are the basis for creating good external service value for customers. Employees who show positive value to customers will ultimately make these customers more interested and satisfied with the existing excellent service. When customers are satisfied, they will successively form loyalty towards a company and ultimately, by efforts to retain these customers, they will be able to increase profitability and revenue growth as well as being able to maintain the survival of Bank Syariah Indonesia (Setiyaningrum, Udaya and Efendi, 2015).

The company's ability to achieve the highest level of customer satisfaction is in the hands of employees, and if employees cannot provide their best performance and show commitment to customers, then the level of service perceived by customers will decrease and they will tend to move to competitors who are better able to provide maximum service performance.

Customer satisfaction is a person's feeling of comfort regarding a product or service after he compares the perceived performance with his expectations. BSI products or services meet expectations and even exceed their expectations, so the customer will retain the product and be willing to return to carry out the same transaction or even recommend the product or service to other people (Interview with EKA. as BSI customer in Semarang City)

#### **CONCLUSION**

Basically, the application of Service Excellence in the context of sharia banking involves efforts to provide superior and high quality service to customers, by prioritizing sharia values. The following are some general points that are usually related to the implementation of Service Excellence in Islamic banks: Employee Training and Development: Islamic banks usually provide intensive training to their employees to ensure they have a deep understanding of the principles of Islamic banking as well as the ability to provide good service to customers. Sharia-Based Products and Services: Islamic banks focus on providing products and services that comply with sharia principles, such as





contracts that comply with Islamic law and are interest-free. Implementing Service Excellence includes aspects of providing financial solutions that meet customer needs and desires by complying with sharia rules. Technology and Innovation: Applying the latest technology in banking services (such as digital banking, mobile applications and online platforms) is also an important part of implementing Service Excellence. This innovation allows customers to access services more easily and quickly. Personalized Service: Getting to know customers personally and providing solutions tailored to their financial needs and goals is important in implementing excellent service. Islamic banks must strive to understand customers' individual situations and needs. Response to Customer Input and Complaints: Receiving input and responses from customers, as well as resolving complaints quickly and effectively, is an integral part of implementing Service Excellence. This reflects the bank's commitment to continuously improve their services, Transparency and Ethics: Islamic banks must maintain transparency in all transactions and services they provide. Adhering to Islamic ethical principles is also important in maintaining credibility and customer trust. It is important to remember that conditions and practices in the banking industry can change over time. Therefore, if you want to get the latest information about the implementation of Service Excellence for BSI customers in Semarang City, it is recommended to contact trusted sources such as the official BSI web BSI

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