



STRATEGY TO IMPROVE THE QUALITY OF ISLAMIC SERVICES TO CUSTOMERS AT INDONESIA SHARIA BANK (BSI) IN JAMBI

Arya Aji Kurnia

UIN Sultan Thaha Saifuddin Jambi

Aryakurnia086@gmail.com

Rafidah

UIN Sultan Thaha Saifuddin Jambi

rafidah_era@uinjambi.ac.id

Article Info	Abstract
Article History Received: 13 March 2023 Accepted: 12 September 2023 Published: 30 December 2023	<p><i>This study aims to find out how the strategy is to improve the quality of Islamic services contained in Indonesia Sharia Bank for its customers during the Covid-19 period in Jambi. The research method was field research using qualitative in nature, data collection used three techniques, namely observation, interviews, and documentation and was carried out on December 13, 2021 at Indonesia Sharia Bank, Jambi. The results of the research strategy to improve the quality of Islamic services to customers of Indonesia Sharia Bank in Jambi and in accordance with the concept of Ultimate Service as Business Acceleration have been running optimally in accordance with the 6 dimensions of service quality described by Othman and Owen known as the CARTER method, (Compliance, Assurance, Responsiveness, Tangible, Empathy and Reliability). Principles of Islamic law do not cheat and always provide financial solutions.</i></p> <p>Keywords: <i>Strategy, Services, Improving Service Quality</i></p>

INTRODUCTION

Islamic banking is a type of financial organization founded on Islamic principles. Sharia principles are sharia banking principles based on instructions given by entities that have the capacity to issue instruction in the sharia law field. This idea replaces the interest principle of the traditional banking system. The market opportunity for sharia banking is still very large, which is a challenge for sharia banking to be able to attract the interest of the Muslim community to become its customers. Service quality is important for the growth and development of a bank. Good service and product quality at a bank will improve the bank's reputation, increase consumer loyalty, increase positive word of mouth, also improve the performance of the company and increase profitability (Ahmad Zikri, 2022).

As stated previously, determining a suitable product for consumers really depends on the customer's needs and incentives for using sharia banking products. For example, depositors who want their money to be safe and not bear risk can be given savings products (current accounts or savings) based on the principle of deposit (*wadiah*), while depositors who want their money to bring economic benefits can be given savings products (current accounts, savings and deposits) based on the principle profit sharing (*mudharabah*). Clients' financial needs are determined by their needs and motives; for example, customers who desire ownership of an item may be offered financing options. However, for government organizations, companies and so on, community satisfaction is an important and determining element in defense and regional growth, so that the issue of service quality becomes an important factor in determining business success (Ahmad Algi Saputra et al., 2022; Zamroni & I Gusti Ayu Ketut Rachmi Handayani, 2005). Companies in the service sector need to be able to deliver quality service to avoid losing customers in the long run. Quality service can be created when management understands the factors that influence service quality (Sayekti et al., 2021).

However, currently the world is shocked by the presence of a deadly virus, namely the corona virus known as Covid-19. Since the emergence of the Covid-19 outbreak in Indonesia, Covid-19 has had an impact on sharia banking business activities. This is because the Covid-19 outbreak has caused several activities to be restricted and limited, due to efforts to prevent the transmission and spread of this virus. However, this resulted in slowdowns and congestion in business activities (Firdaus et al., 2021). The economic sector experienced a decline, many business actors experienced a decrease in income, resulted in their inability to fulfill their obligations to pay debts or ongoing financing in banking (Trimulato, Supriadi, Asyraf Mustamin, St. Hafsa Umar, 2021).

However, to prevent a spike in Covid-19 cases, Indonesia implemented restrictions on community activities (PPKM), especially in Jambi. Jambi implemented (PPKM) level 4 until 10 on August 2021. Various PPKM level 4 regulations are contained in the Jambi Mayor's instructions number 17 INS/ VII/HKU/2021 dated on 3 August 2021. "The latest instructions from the Mayor of Jambi are related to the implementation of PPKM level 4 until 10 on August," said Hendra from the public relations department of Jambi, he said, the instructions from the Mayor of Jambi are derivative regulations for the implementation and mandate of the instructions Minister of Home Affairs regarding PPKM. PPKM level 4 rules in Jambi include the implementation of work from home (WFH). Only 25 percent of workers are allowed to enter the office in the essential sector, while only 25 percent are in government and critical offices. For the non-essential sector, 100 percent of workers work from home.

Furthermore, the government issues regulations in the form of Ministry of Health Decree number HK.01.07MENKES/328/2020 concerning guidelines for preventing and controlling Covid-19 in the workplace and industry to support business continuity in the Covid-19 pandemic situation. Several health protocols must be followed by offices, industries, and workers to face the new normal era (Firdaus et al., 2021). Additionally, regulations for bureaucracy are being developed to confront the Covid-19 pandemic era. The pandemic has altered the bureaucratic order for providing public services, resulting in changes to the dimensions of the new work system. Amidst the new normal generation, professionals face two options: Work from Home or continue working in an office while complying with health protocols.

Therefore, Indonesia Sharia Bank (BSI) must be able to prove that the performance of sharia banking can be brilliant during the Covid-19 pandemic. This emphasizes the enormous prospects and potential of the sharia economy in reviving the economy from the pressures of the domestic crisis. As for BSI's performance, the largest sharia bank in the country is also able to open a sweet note during challenging economic conditions. In semester I/2021, BSI recorded a net profit of IDR 1.48 trillion, or an increase of around 34.29% year on year (yoy). However, Hery admits that literacy related to sharia finance is still a big challenge for the growth of domestic sharia banking. Considering that Indonesia is the country with the largest Muslim population in the world (Gunardi, 2022).

Currently, BSI branch offices are required to adhere to the government's PPKM guidelines and implement health protocols to protect and reduce Covid-19 cases in Indonesia, particularly in the city of Jambi. It is also recommended that BSI customers receive the Covid-19 vaccine to mitigate the virus's spread. However, simply emphasizing the importance of service quality is insufficient. Bank Syariah Indonesia is actively working to improve its services in order to foster customer loyalty, as there are still some customers who are dissatisfied with the bank's current offerings.

Regarding complaints from BSI customers in Jambi at this time, researchers directly interviewed BSI customers regarding their complaints while being customers in terms of service:

An interview with Mrs. Fatimah (55 years old) as a customer of an Indonesia sharia bank in the Jambi area said:

"Here I am not concerned about the location of the office, the cleanliness of the office and the parking area because I think that is good. It's just that BSI would be wise to increase the number of ATM machines so that it is easier for us users to carry out transactions via ATM machines without having to come to the office"(Fatimah,2021)

Furthermore, an interview with Mr. Purnomo (44 years old), reveals that:

"In my opinion, the location of BRI Bank is very good, but the parking area is limited and narrow, especially for motorbike users, the parking space provided is very limited, plus the land is a little steep, which makes motorbike users worried. I hope that one day BSI can handle the parking lot" (Purnomo, 2021)

Next, the researcher interviewed Mrs. Ica (25 years old) and Mr. Helmi (34 years old) at this interview opportunity and revealed that:

"What I complain about with the service is the long process of waiting in line, especially if the queue at customer service might take almost half an hour, maybe I think the process needs to be speeded up in the customer service section" (Ica, 2021)

It is concerning that there may be numerous customer grievances which could potentially lead to decreased trust and satisfaction with BSI's performance. In turn, this may prompt customers to switch to other banks, ultimately resulting in decreased income and lost trust.

LITERATURE REVIEW

Service Quality

Determining service quality is a process realized and determined by an organization (bureaucracy) providing services to customers, and used as an integral part of the service quality definition process. Islamic service quality is a concept related to the way services or businesses are run in accordance with Islamic principles and values (Syahrial, 2018). Islamic service quality includes the application of Islamic ethics and principles in every aspect of service or business. Islamic service quality is about running a business or service with Islamic principles as the main guideline, ensuring that all business actions and practices are in accordance with the values and ethics described in the teachings of the Islamic religion. This is the most important part for businesses to ensure that services run in line with the standards set by the organization.

In an Islamic perspective, the concept of service quality is the result of cognitive assessments by consumers regarding the provision of services by organizations based on moral values and Islamic law (Isabella et al., 2022). There are three characteristics of marketing ethics from an Islamic perspective. First, Islamic marketing ethics originates from the Koran and leaves no room for vague interpretations. Second, the main difference is in the absolute and non-soft transcendental aspect. Third, the Islamic approach emphasizes value maximization in an effort to promote goodness in society rather than simply pursuing personal selfish gain. Providing the best service to fellow humans is considered a noble task and is a door to goodness for anyone who does it.

Indicators of Islamic Service Quality

The concept of service quality in an Islamic perspective is for cognitive and consumer evaluation of the presentation of services by service organizations that base each activity on moral values and in accordance with compliance as explained by Islamic law (Putra & Herianingrum, 2015). Continuous provision of quality services that comply with Islamic law will lead to satisfied consumers, especially for Muslim consumers. Muslim consumers tend to be more satisfied if their sharia needs are met (Putra & Herianingrum, 2015).

Numerous studies have been conducted on the quality of services provided by sharia financial institutions, with Othman and Owen introducing the CARTER model (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness) by including a crucial dimension, namely compliance (Isabella et al., 2022; Rafidah, 2014). This addition distinguishes the quality of sharia services from that of general company services (Choliq & Misbach, 2016).

RESEARCH METHOD

This research used a qualitative descriptive approach. Qualitative research is descriptive research that tends to use analysis with an inductive approach. The research data collection technique was Trigulation. Trigulation is a data collection approach that integrates several data collection techniques and the latest data sources in the data collection procedure. The researcher used the Observation Method, the researcher made direct observations or observations with the Service Manager at Indonesia Sharia Bank in Gatot Subroto; Interview Method, the researcher conducted an unstructured interview with Customer Service and a structured interview with the Service Manager at Indonesia Sharia Bank in Gatot Subroto; Documentation Method, the researcher used an instrument for recording documentation data in this research in the form of an Oppo A5s cellphone.

Regarding the research subject and object, the subject being the Customer Service and Service Manager at Bank Syariah Indonesia Gatot Subroto and the object being the Customer at Bank Syariah Indonesia Gatot Suroto, a study on Strategies to Improve the Quality of Islamic Services at Bank Syariah Indonesia was conducted on December 13, 2023.

RESULT AND DISCUSSION

On February 11, 2021, 11 Jumadil 1442 H, Mandiri Shariah Bank, Shariah BNI, and Shariah BRI merged into one organization which became known as Indonesia Shariah Bank (BSI). The three Islamic banks will combine their strengths through this merger to offer more comprehensive services, a larger clientele and a stronger capital base. Indonesia sharia banks are motivated to be

able to compete on a world scale because of the synergy with their parent companies (Mandiri, BNI, and BRI) and the government's commitment through the BUMN ministry.

Before the existence of BSI in the Jambi of Gatot Subroto branch, it used to be the office of Mandiri Sharia Bank, the Jambi area office was established in 2003, and was previously the office of Mandiri Sharia Bank, located on Jalan Dokter Sutomo in Jambi. In 2006, it was reopened in line with the expansion of consumers doing business at BSM itself. Due to the growth in assets owned, Mandiri Sharia Bank also developed, and the building on Jalan Gatot Subroto was relocated in 2016. This service developed successfully due to its fresh appearance and better consumer comfort.

The vision and mission of Indonesia sharia banks are: Vision, to make Indonesia sharia banks a top 10 global Islamic Bank); Mission, to provide access to Indonesia sharia financial solutions, serving >20 million customers and becoming a top 5 bank based on assets (500+T) and value book 50T in 2025, become a large bank that provides the best value for shareholders, top 5 most profitable banks in Indonesia (ROE 18%) and strong evaluation (PB>2), become the company of choice and pride of Indonesia's best talents, a company with strong values and empowering society and committed to employee development with a performance-based culture).

The values and work culture of Indonesia sharia banks basically based on Islamic sharia law, Al Quran and hadith. All BSI Syariah employees must also have values in their work, encompassing Trustworthy, Competent, Harmonious, Loyal, Adaptive and Collaborative, (AKHLAK).

According to findings from scholarly research, providing excellent customer service is vital, given the intensifying competition within the banking industry. Indonesia Sharia banks must competently face the current economic climate to promote prosperity within Indonesia, which is home to the world's largest Muslim population. To achieve this, the banks should enhance their customer service quality, leading to customer satisfaction and loyalty. Such loyalty can subsequently generate considerable profits for Indonesia Sharia banks.

Researchers interviewed Indonesia Sharia Bank employees regarding strategies for improving the quality of service to their customers, as for what Mr Ade Mulyawan as Service Manager said:

"The Indonesia sharia bank has a strategy known as the Ultimate Service as Business Acceleration concept that entails running services in accordance with standard operating procedures (SOPs) to achieve the bank's vision and mission. The strategy seeks to enhance the aspects of People, Service Process, Physical infrastructure, and Business Contribution for improved performance." (Ade Mulyawan, 2021).

Researchers also interviewed Customer Service regarding strategies to improve service quality, as for what Mrs. Ummi as Customer Service said: "For a strategy to improve service quality,

here we carry out monitoring and evaluation every day in order to achieve Ultimate Service and always follow the company's standard operational regulations" (Umami, 2021).

The strategy for improving the quality of service to customers of Indonesia Sharia Bank of Jambi of Gatot Subroto Area, is by providing services with the Ultimate Service as Business Acceleration concept encompassing 4 aspects:

1. People are related to internal factors, especially BSI workers and from human resources BSI employees are expected to show a high level of respect and friendliness.
2. Physical waiting room or room where customers queue in the Jambi area of Indonesia sharia banks is clean, safe and pleasant with a neat layout as a service feature in the room facilities so that customers feel comfortable when interacting at BSI.
3. Business Contribution component of this service is related to offers made to customers by offering contracts that are suitable for running a business with a cooperation system in accordance with Islamic sharia and OJK regulations.
4. Service Process is a service component that utilizes digital technology to expedite the transaction process.

In this case, service is provided by a service provider in the form of convenience, speed, rapport, ability and friendliness as demonstrated through the attitude and nature of service delivery. Service quality refers to all forms of activities carried out by the company to meet consumer expectations. Indonesia Sharia Bank of Gatot Subroto Jambi uses the CARTER technique as part of its plan to improve service quality in order to increase customer satisfaction as follows:

Compliance or sharia compliance is the company's ability to fulfill its services with Islamic law and operations under banking principles. Sharia banks must comply with Islamic principles from the products to the contracts used and their services must also comply with Islamic law in accordance with the Al-Quran and Hadith.

In carrying out company operations, Islamic banks should pay attention to the laws prescribed by Islam. The researcher interviewed Mr. Ade Mulyawan as Service Manager and said: "Indonesia Sharia Bank in Jambi always pays attention to and applies Islamic Sharia laws in conducting business with customers, thereby creating blessings for fellow banks and consumers" (Ade Mulyawan, 2021).

The researcher also interviewed Mrs. Umami as Customer Service regarding Complaints, revealing that:

"So far, the Indonesia sharia bank in Jambi has always carried out business according to Islamic law, for example when it is prayer time, all transactions are stopped and they fulfill their prayer obligations first" (Umami, 2021).

The researchers also interviewed BSI Jambi Area customers regarding Compliance:

"I admit that the Indonesia sharia bank in the Jambi area is very in line with Islamic principles and I am very comfortable making transactions at the Indonesia sharia bank" (Asma, 2021).

Assurance is the capacity to increase the skills of workers who can be relied on in resolving consumer complaints, and providing friendly and respectful assistance. Regarding Assurance, the researcher interviewed directly Mr. Ade Mulyawan as Service Manager on this occasion and he said:

"Indonesia Sharia Bank of Jambi Area provides services with Ultimate service as business explanation to people by giving full attention to customers and offering services with enthusiasm, joy and whole heart, frontline officers are given training so they can provide a sense of security and comfort to customers at the same time increase customer trust in the bank" (Ade Mulyawan, 2021).

Next, the researcher interviewed Mrs. Ummi as Customer Service regarding Assurance: "We will always pay more attention to customers and we will always maintain customer privacy so that nothing untoward happens" (Ummi, 2021).

Furthermore, the researcher interviewed BSI Jambi Area customers on this occasion and she said: "So far I have made transactions at the BSI Jambi Area without any problems and I feel safe making transactions at sharia banks because the employees are trustworthy." (Suryanti, 2021).

Reliability refers to the ability to deliver services promptly, accurately, satisfactorily, and within the expected timeframe. As the ultimate goal of banking services is to meet the needs and preferences of customers, sharia-compliant banks must prioritize customer satisfaction by consistently delivering reliable services.

Regarding the matter above, the researcher interviewed Mr. Ade Mulyawan as Service Manager at BSI Jambi Area and he said:

"The standard of service for Indonesia sharia banks in the Jambi area is providing services with aspects, one of which is arriving on time and starting work on time as well as the development of People employees, namely forming a friendly and enthusiastic attitude in working, physically creating a comfortable room, and Service Process to speed up transactions so that customers feel satisfied" (Ade Mulyawan, 2021).

Furthermore, the researcher also interviewed Mrs. Ummi as Customer Service, saying that: "Services at BSI here, the employees always try to speed up the transaction process and are disciplined in coming to work on time so that the service can run smoothly" (Ummi, 2021).

Tangible is the ability to provide real facilities, improve the condition of buildings that are neat, comfortable and have attractive interiors, safe parking and other adequate facilities that will create peace and comfort for customers.

Next, the researcher interviewed directly with Mr. Ade Mulyawan as Service Manager at BSI Jambi Area, who said: "To measure the facilities of branch offices, usually once every 6 months, internal parties from the survey company improve the quality of branch offices" (Ade Mulyawan, 2021).

The researchers also interviewed Mrs. Ummi as the Jambi Customer Service Area and she said:

"So far, the location of the Jambi area of iron is quite strategic and the space is comfortable and there is sufficient parking space for motorbike and car drivers for BSI customers" (Ummi, 2021).

The researchers also interviewed BSI customers in the Jambi area about tangible:

"In terms of space and cleanliness, it is quite good, but in the future, suggestions are to improve further in terms of parking that is not close enough to be said to be good, all car parks that sometimes interfere with the traffic of other drivers due to the lack of parking space for cars." (Purnomo, 2021).

Regarding this problem, the researcher interviewed directly with the BSI Jambi security guard with the parking area and security of the customers' vehicles, namely Mr. Edy Hermansah:

"Here we implement it by having parking attendants to arrange two-wheeled and four-wheeled vehicles that will make transactions at the BSI office and for the safety of customers' vehicles and not to create traffic jams for passing vehicles" (Edy Hermansah, 2021)

From the explanation above, from a tangible perspective, the BSI of Jambi area is quite good, except that there are complaints from customers about the parking area, but the BSI of Jambi area is working with the parking lot so that the customers' vehicles are arranged neatly and do not disturb other road users.

Empathy is the ability to build relationships, have effective conversations, and understand customer demands. It is sometimes referred to as personal or individual attention to consumers because it involves putting oneself in the customer's shoes. Regarding Empathy, researchers directly interviewed Mr Ade Mulyawan as BSI service manager in the Jambi area and he said: "BSI Jambi area tries to build good relationships with customers in every relationship and complaints from each customer are fulfilled/resolved" (Ade Mulyawan, 2021).

The researchers also interviewed Mrs. Umi as customer service at BSI Jambi Area and she said: "Always pay more attention to customers and listen to every customer complaint and smile and greet customers so that customers feel comfortable making transactions at BSI" (Ummi, 2021).

Next, the researcher interviewed BSI Jambi Area customers about Empathy and he said:

" I'm very satisfied with BSI's service in the Jambi area, the employees are friendly and polite and don't forget to always say greetings on the sharia labels, and the employees' clothing is polite and doesn't violate Islamic law" (Widodo, 2021).

Based on the empathy attitude from the explanation above, it can be concluded that the Indonesia sharia bank in the Jambi area provides good service to its customers and always provides the best service to its customers so that customers feel satisfied with the service provided.

Responsiveness, is the capacity to increase the speed with which staff on duty can reach customer requests, to always be available and willing to help customers in need and to quickly handle consumer complaints. In terms of Responsiveness, the researcher interviewed directly with Mr Ade Mulyawan as service manager at BSI in the Jambi area and he said:

"In the current digital era, BSI presents BSI mobile which makes transactions easier for its customers and for complaints you can also make online complaints from the official BSI website Instagram WhatsApp or contact the BSI call center with number 14040" (Ade Mulyawan, 2021).

And then the researcher interviewed Mrs. Umi as Customer Service in the Jambi area and she said:

"We always try to handle customers' complaints quickly and showing empathy and good communication with customers so that customers feel cared for, apologizing to customers if something unpleasant happens" (Ummi, 2021)

The researcher also interviewed BSI Jambi Area customers with this interview opportunity saying:

"When making transactions at the BSI Jambi Area, you are required to wear a mask, but I forgot to bring it, but thank God, thanks to the care of the bank employees, I was given a mask" (Dewi Bela, 2021)

From the explanation above, it can be concluded that the service at BSI in Jambi is very alert and responsive in serving and resolving customer complaints, trying to serve customers sincerely, this makes customers feel satisfied with the service provided by the company, and this must also be maintained so that customers Be comfortable and loyal when making transactions in the BSI of Jambi Area.

Indonesia sharia bank in Jambi of Gatot Subroto branch carries out a strategy with the concept of Ultimate service as business explanation in a way that is in accordance with BSI's work culture, namely AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive and Collaborative) in order to realize the Vision and Mission of Indonesia sharia bank in terms of aspects from Ultimate service as business Acceleration are the people aspect, service process aspect, physical aspect, and business contribution aspect.

CONCLUSION

Strategies to Improve the Quality of Islamic Service to Customers of Indonesia Sharia Bank in Jambi of Gatot Subroto branch based on the description presented in the research results from previous data analysis, the author concludes that the strategy is to improve the quality of Islamic service to customers of Indonesia Sharia Bank in Jambi of Gatot Subroto branch are by creating services with the concept of Ultimate Service as Business Acceleration by transforming services through Customer Engagement, Shifting to Digital and Simplifying Service Processes in line with the company's main values (Care Values), BSI's care values, namely AKHLAK (Trustworthy, Competent, Harmonious, Adaptive and Collaborative) as for the aspects of Ultimate Service as Business Acceleration, by trying to improve in terms of Physical, People, Service Process and Business Contribution. It can encourage the company to realize its vision and mission. With the concept of Ultimate Service as Business Acceleration, it has run optimally in accordance with the 6 dimensions of service quality described by Othman and Owen, known as the CARTER method, (Compliance, Assurance, Responsiveness, Tangible, Empathy and Reliability).

BSI in Jambi area encounters challenges in upholding its commitment to providing service according to Islamic law principles, avoiding deceit, and furnishing financial options to clients. The company's solution is to ensure employee comfort by offering opportunities for career development and benefits to workers who experience calamities.

This study serves as a reference material for further research. Furthermore, it provides valuable input for the sharia banking industry, particularly for Bank Syariah Indonesia Jambi Jambi Area. The aim is to enhance the quality of services to customers, resulting in greater satisfaction and loyalty.

REFERENCES

Ahmad Algi Saputra, Ida Bagus Nyoman Udayana, & Nonik Kusuma Ningrum. (2022). Pengaruh Service Quality Dan Perceived Security Terhadap Loyalty Konsumen Dengan Trust Sebagai Variabel Intervening Pada Perusahaan E-Commerce Bukalapak (Studi Kasus Pada Pengguna E-Commerce Bukalapak). *MANDAR: Management Development and Applied Research Journal*, 5(1), 87–101. <https://doi.org/10.31605/mandar.v5i1.1849>

- Ahmad Zikri, M. I. H. (2022). Analisis Kualitas Pelayanan Pengiriman Barang terhadap Kepuasan Konsumen pada PT Pos Indonesia Regional I Sumatera. *Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)*, 1(1), 129–138.
- Choliq, H. A., & Misbach, I. (2016). Perbandingan Kualitas Layanan Bank Syariah Dan Bank Konvensional (Pendekatan Model PBZ). *Jurnal Keuangan Dan Perbankan*, 20(1), 127–140. <https://doi.org/10.26905/jkdp.v20i1.157>
- Firdaus, I. T., Tursina, M. D., & Roziqin, A. (2021). Transformasi Birokrasi Digital Di Masa Pandemi Covid-19 Untuk Mewujudkan Digitalisasi Pemerintahan Indonesia dalam studi “ The Microsoft Asia Digital Transformation : Enabling The Intelligent Presiden Joko Widodo pada Rapat Terbatas mengenai Perencanaan Tr. *Kybernan: Jurnal Stdui Kepemerintahan*, 4(2), 226–239.
- Gunardi, H. (2022). *Laporan Tahunan Kinerja Bank Syariah Indonesia (BSI) Tahun 2022*.
- Isabella, I., Sani, A., & Alam, A. P. (2022). Pengaruh Kualitas Pelayanan Islami Terhadap Kepuasan Nasabah Dalam Konsep Ekonomi Islam Pada PT. Bank Syariah Indonesia, Tbk Kcp Stabat. *Jurnal El Rayyan*, 1(2), 1–8.
- Putra, R. P., & Herianingrum, S. (2015). Pengaruh Kualitas Pelayanan Islami Terhadap Kepuasan dan Loyalitas Nasabah Bank BRI Syariah Surabaya. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 1(9), 622. <https://doi.org/10.20473/vol1iss20149pp622-635>
- Rafidah. (2014). Kualitas Pelayanan Islami Pada Perbankan. *Nalar Fiqh*, 10(2), 113–126.
- Sayekti, F., Purnama, Y. I., & Wijayanti, L. E. (2021). Pengaruh Kualitas Pelayanan terhadap kepuasan Pemakai Layanan Jasa pada Instansi Pemerintah. *The 2nd Widyagama National Conference on Economics and Business (WNCEB 2021)*, *Wnceb*, 162–173.
- Syahrial, M. (2018). Kualitas Pelayanan Dalam Islam. *Jurnal IndraTech*, 8(4), 81–94.
- Trimulato, Supriadi, Asyraf Mustamin, St. Hafshah Umar, dan S. N. (2021). Asyraf Mustamin 3) , St. Hafshah Umar 4) , dan Surya Ningsih 5) 12345 Dubai Syariah Branch Makassar, and the Covid-19 Pandemi Saran sitasi. *Jurnal Ilmiab Ekonomi Islam*, 7(03), 1293–1305. <http://jurnal.stie-aas.ac.id/index.php/jiedoi:http://dx.doi.org/10.29040/jiei.v7i3.2908DOI:http://dx.doi.org/10.29040/jiei.v7i3.2908>
- Zamroni, M., & I Gusti Ayu Ketut Rachmi Handayani. (2005). Pentingnya Kualitas Pelayanan (Service Quality) dalam Memenuhi Kepuasan Masyarakat (Society Satisfaction). *Effisiensi Kajian Ilmu Administrasi*, 5(2).