IMPLEMENTATION OF CUSTOMER SERVICE STRATEGIES AT BANK SYARIAH INDONESIA KCP DHARMAHUSADA IN IMPROVING EXCELLENT SERVICE BASED ON SHARIA PRINCIPLES

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Abstract

The rapid development of Islamic banking in Indonesia, with total assets reaching IDR 891.77 trillion as of December 2023, has driven a paradigm shift in banking from a product orientation toward a service orientation. As the result of a merger of three state-owned Islamic banks, Bank Syariah Indonesia (BSI) is required to deliver services that are both professional and aligned with Islamic values. This study aims to examine the implementation of the Customer Service strategy at BSI KCP Dharmahusada in applying service excellence, as well as to analyze the application of sharia principles within that service strategy. This research uses a qualitative approach with a case study design. Data were collected through direct observation, in-depth interviews with Customer Service staff, the Branch Manager, and customers, as well as institutional documentation. Data analysis was carried out through the stages of data reduction, data display, and conclusion drawing. The results show that BSI KCP Dharmahusada implements its Customer Service strategy by integrating the 6A concept (Attitude, Ability, Appearance, Attention, Action, and Accountability) with sharia values, namely Siddiq, Amanah, Fathonah, and Tabligh. Customer Service acts as the frontline that not only resolves complaints and meets customer needs, but also ensures that every service interaction reflects Islamic morals (akhlak). The findings indicate that the integration of service excellence and sharia values is able to create a more optimal quality of service and increase customer trust in the bank. This research is expected to provide a practical contribution to the management of BSI KCP Dharmahusada in optimizing service quality, as well as to serve as an academic reference in the field of Islamic banking marketing management.

Keywords: Customer Service, Excellent Service, Sharia Principles, Bank Syariah Indonesia, Service Strategy

INTRODUCTION

A bank is a financial institution that functions as a financial intermediary, namely collecting funds from the public and channeling them back to parties in need, as well as providing various financial services and banking services to support economic activity. Thus, banking is a financial institution that carries out three main functions: collecting funds from the public, channeling funds to parties in need, and providing various other banking services (Aziz, 2023).

Among the various operational units within a bank, customer service holds a strategic role because it functions as an information center as well as the main link between the bank and its customers. Customer service does not merely carry out administrative functions, but also acts as a representation of sharia values manifested through every interaction with customers in daily service activities (Vivi, Luthfi, 2022). Compliance with sharia principles in the service process is a very important aspect, given that Islamic bank customers generally place high attention on values of ethics, honesty, transparency, and communication patterns aligned with Islamic teachings (Nur Suyuthi, Mugyati, 2024). Therefore, every form of service provided must reflect these values in order to meet customer expectations. Conversely, service that does not comply with sharia principles has the potential to reduce the level of customer trust and ultimately affect customer loyalty to the bank.

As a service-oriented financial institution, a bank must be able to provide optimal and satisfying service to customers in order to compete and maintain its existence in an increasingly competitive business environment (Dwi, Ahmad, 2024). To achieve this goal, banking institutions must be supported by employees who are qualified, competent, have integrity, and comply with operational provisions and sharia principles. The ability of employees to understand and meet customer needs is also a very important factor. In this regard, customer service plays a strategic role as the spearhead of bank service because it interacts directly with customers. Therefore, the quality of customer service performance is one of the keys to banking success in providing optimal service and building good relationships with customers (Pratama, 2026).

A service strategy is a process designed and implemented by a company to manage service effectively, so that it is able to resolve customer complaints and meet the expected service quality standards (Helena, 2023). In this regard, a bank must continue to improve its operational compliance with sharia principles. Therefore, customer service must be able to provide services in accordance with the bank's provisions and operational standards, so that service quality can be maintained and run consistently. Based on the researcher's observations of the customer service staff at Bank Syariah Indonesia KCP Surabaya Dharmahusada, their operations must comply with the applicable SOP, which requires them to provide excellent service based on sharia principles and values, and also requires them to serve customers or prospective customers well, politely, courteously, and in a trustworthy manner. This is done with the aim of maintaining customer loyalty so that they continue transacting at BSI KCP Surabaya Dharmahusada, as well as attracting prospective customers to become interested in using financing products or opening savings accounts at the bank.

A number of previous studies show that the application of sharia principles in service has a significant influence on the quality of interaction between the bank and its customers. studying BSI KC Surabaya Darmo, showed that the better the facilities, service speed, security guarantees, and sincere attention given by employees, the higher the level of customer satisfaction. Another study by Vivi Lutfiatin and Aminuddin (2022) showed that

the application of a sharia-based service strategy at BSI KCP Gunung Kidul was able to improve service excellence quality and strengthen the bank's image in the eyes of customers.

Another study by Mochammad Rafly Kurniawan & Masruchin (2025) at BSI KCP Ahmad Yani Sidoarjo confirmed that service quality and the application of sharia principles play a significant role in increasing customer satisfaction. Meanwhile, Risma Haryani Siregar and Khairina Tambunan (2023), studying BSI KCP Gunung Tua, confirmed that improvements in customer service quality are influenced by a friendly attitude, good communication skills, and professionalism in providing service. In addition, Windy Oktaviani (2025), studying BMT Al-Hijrah Bukittinggi, found that responsive and adaptive service is able to increase customer satisfaction and trust in banking services.

Although existing research has made important contributions, most studies still focus on proving causal (quantitative) relationships between the variables of satisfaction and loyalty, or merely describe complaint-handling procedures. Not many studies have holistically examined how a specific branch office, namely BSI KCP Surabaya Dharmahusada, formulates and implements a Customer Service strategy that is not only operationally "excellent" but also sharia-"excellent" within a single unified strategy, particularly in facing the challenge of customer retention after the merger.

LITERATURE REVIEW

Customer Service

Customer service is one of the strategic elements in modern banking operations. According to Kasmir (2017), as cited in the study by (Arni, 2022), customer service in general is a series of activities designed to provide satisfaction to customers through service that is able to meet their needs and expectations. In the banking context, customer service does not merely function as administrative staff, but acts as the face of the company (frontliner) as well as the main communication bridge between the bank and its customers.

The main functions of customer service in banking include providing product information, managing customer complaints, cross-selling, and maintaining good relationships (customer relations) with customers (Hasni, 2019). In the Islamic banking environment, this role experiences an expansion of dimensions, in which customer service officers are also required to educate customers about sharia contracts (akad) and ensure that every service interaction reflects noble Islamic values (Lufita Nur, 2023).

Fanshurna (2025) in a study on the strategic role of customer service in banking, states that the quality of service provided by customer service has a direct impact on institutional image and customer loyalty. Competent customer service is not only able to resolve technical problems, but also builds customer trust through empathetic and responsive communication.

Furthermore, Pratiwi (2024) emphasizes that excellent service consistently applied by customer service has proven effective in maintaining customer loyalty in an increasingly competitive banking era. This is relevant to the paradigm shift in modern banking, which has changed from product-oriented to customer-oriented, with customer satisfaction used as the main measure of success.

Service Excellence

Service excellence is a concept that emphasizes providing service beyond customer expectations through a sincere, solution-oriented, and attentive attitude, with the aim of creating a sense of being valued as well as maximum satisfaction for customers (Izmi, 2022). Atep Adya Barata (2003) one of the leading theorists in service management literature in

Indonesia, defines service excellence as care for customers by providing the best service to facilitate the fulfillment of their needs, achieve satisfaction, and encourage customer loyalty to the organization. This is in line with the findings of Risma (2023) in her study titled Customer Service Strategy in Increasing the Number of Customers, which states that customer satisfaction with service is able to have an impact on increasing the number of customers at Bank KCP Gunung Tua.

In the context of Islamic banking, service excellence does not only mean fast and professional service, but must also contain spiritual values that reflect Islamic ethics. Hidayatul Gofur et al. (2024) state that service excellence in Islamic banks must combine professional service standards with the consistent implementation of sharia principles, so that customers are not only functionally satisfied but also feel inner peace.

The 6A Concept

To implement service excellence in a measurable and systematic manner, Atep Adya Barata (2003), as cited in Desi Marlina (2018) formulated a basic concept known as the 6A, namely Attitude, Ability, Appearance, Attention, Action, and Accountability. These six elements serve as the operational guidelines for customer service in carrying out their duties.

First, Attitude is the main foundation of service excellence. Customer service must have a sincere, friendly, and empathetic service mentality, reflected in the way they greet customers, smile, make eye contact, and use polite body language. In the context of Islamic banking, this attitude must also reflect akhlakul karimah (noble character), in which serving customers is viewed as part of worship and maintaining good relationships.

Second, Ability includes effective communication skills and mastery of knowledge of contract (akad) products as well as technical banking solutions. This ability is important to prevent miscommunication with customers. Third, Appearance includes the neat, professional physical appearance of staff in accordance with bank standards, as well as a clean and comfortable office environment, because both greatly influence customers' first impressions.

Fourth, Attention is a form of full concern for customer needs and complaints, manifested through active listening. Fifth, Action is the swift, fast, and accurate realization of solutions in processing transactions or resolving customer problems. Sixth, Accountability is the courage to take responsibility for every service provided and the commitment to resolve customer problems until they are fully settled (Barata, 2003).

Sharia Principles

An Islamic bank is part of the national banking system that carries out all its activities based on Islamic teachings, with the Qur'an and Hadith as the main guidelines (Kurniawan, Masruchin, 2025). This is what fundamentally distinguishes Islamic banks from conventional banks, namely the rejection of the interest system, which is categorized in Islam as riba, as well as the avoidance of financial practices that are gharar (speculative) and maysir (gambling) in nature. Instead, Islamic banks use a profit-sharing system and share risk between the bank and the customer, so that both parties are in a fair and mutually beneficial position.

In the context of customer service, Islamic banking integrates SAFT values as an ethical guide for all employees, especially customer service. These values are: Siddiq (honest and truthful), Amanah (trustworthy and responsible), Fathonah (intelligent and professional), and Tabligh (conveying information through good and transparent communication). These

four values are both a distinguishing feature and a competitive advantage of Islamic banks compared to conventional banks in terms of service character.

Rafly Kurniawan (2025), in his research, found that service quality and the application of sharia values together have a very significant impact on customer satisfaction, with a contribution of influence reaching 85 percent. This finding shows that Islamic bank customers not only expect halal products, but also demand a level of service that is professional, fast, and trustworthy in accordance with Islamic values.

Nurfadillah, in her study (Syariah et al., 2025) asserts that the legal aspects of Islamic banking and its implementation in Indonesia require that all operational activities, including customer service, always be guided by the principles of justice, transparency, and public benefit (maslahah). This means that service excellence in Islamic banks is not merely a technical administrative matter, but is a manifestation of Islamic values that must be realized in every interaction with customers.

RESEARCH METHOD

This study uses a qualitative approach. This research uses a case study design, in which this approach is carried out intensively, in detail, and in depth regarding the matter being studied. Data obtained through observation, interviews, and documentation are presented descriptively in the form of words or narratives, and then analyzed without using statistical techniques. In this study, the researcher directly observed and collected data on Customer Service activities at Bank Syariah Indonesia KCP Dharmahusada. The research focus is directed at the implementation of the service excellence strategy and the application of sharia principles in the process of serving customers. The researcher was interested in the field phenomenon regarding the implementation of the Customer Service strategy of Bank Syariah Indonesia KCP Dharmahusada in applying service excellence based on sharia principles. This research seeks to explain the data and facts found in detail so as to obtain in-depth information regarding the issues studied.

The data analysis technique in this study was carried out descriptively and qualitatively through the stages of data reduction, data display, and conclusion drawing. The analysis was carried out by organizing the data obtained from observations, interviews, and documentation, and then interpreting it to gain an in-depth understanding of the implementation of the Customer Service strategy in applying service excellence based on sharia principles at Bank Syariah Indonesia KCP Dharmahusada. The primary data in this study were obtained directly from interviews and observations of the Customer Service staff, the Branch Manager, and customers of Bank Syariah Indonesia KCP Dharmahusada. In addition, this study used various references in the form of books and journals related to service, strategy, and sharia principles as the theoretical basis. These references helped the researcher carry out the study based on existing theory, while also providing room for the development of concepts and findings after the research. Sources from previous research, namely relevant journals and undergraduate theses, were used to demonstrate the novelty of this research.

RESULTS AND DISCUSSION

General Overview Of Bank Syariah Indonesia KCP Dharmahusada

Bank Syariah Indonesia Sub-Branch Office (KCP) Dharmahusada is one of the Islamic banking service units that has been established since 2010. Although it was established more than a decade ago, the office location currently occupied has only been in

use since early 2025 due to a relocation of operations. This reflects BSI's commitment to improving accessibility and customer convenience through the selection of a more strategic location.

Based on an interview with the Branch Manager, Mr. Wisnu Endawan, BSI KCP Dharmahusada currently sits at the B3 level within BSI's branch classification system, which ranges from B4 Review up to B1. This position indicates that the branch is fairly well developed for a sub-branch office category. The third-party funds (DPK) collected by this branch reach approximately IDR 220 billion, while total financing amounts to approximately IDR 190 billion.

The main focus of BSI KCP Dharmahusada is on raising low-cost funds in the form of savings and current accounts. In addition, this branch has several financing divisions, including consumer financing, micro financing, pawn financing, as well as productive financing for MSMEs through the SME (Small Medium Enterprise) division intended for legal entities such as limited liability companies (PT) and partnerships (CV). This product diversification reflects the branch's ability to comprehensively serve various customer segments.

Implementation Of The Customer Service Strategy In Applying Service Excellence At Bank Syariah Indonesia KCP Dharmahusada

Service excellence is a service concept that places customer satisfaction as the top priority. In the context of Islamic banking, service excellence is not only measured by technical standards, but must also reflect the Islamic values that form the operational foundation. BSI KCP Dharmahusada systematically implements its customer service strategy through several interrelated dimensions that are integrated with sharia values.

1. **Customer Service Strategy**

a. Customer Welcoming

The customer welcoming strategy at BSI KCP Dharmahusada is carried out according to the service excellence standards established in the SOP. Every week, usually on Wednesday or Thursday, all frontliners, including customer service staff and tellers, take part in roleplay activities (service simulations) to ensure the welcoming procedure remains consistent. This activity covers how to greet customers, offer salutations, introduce oneself, and the proper procedure for handling transactions. As stated by the Branch Manager: “The bank also regularly holds roleplay every week to retrain the service operational standards so that they remain consistent, such as how to welcome customers, offer greetings, introduce oneself, and the procedure for serving transactions.” A warm and professional welcome forms the first impression that determines customers' perception of the bank's overall service quality.

b. Provision of Information and Education

Customer service at BSI KCP Dharmahusada applies an adaptive communication approach in delivering product information and Islamic banking education. The way information is delivered is adjusted according to each customer's level of understanding. As stated by a customer service officer: “In explaining Islamic bank products or services, we try to use simple language that is easy for customers to understand. So we adjust the explanation to each customer's level of understanding. If a customer does not yet fully understand Islamic banking terms or contracts (akad), we explain slowly using simple examples so that it is easier to understand.” This

adaptive educational approach is highly relevant given that the level of sharia financial literacy in the community still varies. In addition, BSI KCP Dharmahusada also gives personal attention to customers, such as sending birthday greetings to customers and their spouses, as a way of building emotional closeness and long-term relationships.

c. Handling Customer Needs and Complaints

BSI KCP Dharmahusada prioritizes a solution-oriented approach centered on customer interests in handling every need and complaint. A customer service officer stated: “We have to empathize with the difficulties they are experiencing, and we try to first find out where the problem lies; we help find a solution and try to resolve it on the same day if possible. And if, for example, the case is different and requires another team, such as IT, we help convey that we let them know we need more time and we communicate that as well.” The complaint-handling procedure includes three main stages: first, actively listening to the customer without interrupting; second, offering an apology for the inconvenience experienced; and third, providing a solution in accordance with applicable procedures. If resolution requires coordination with another team, such as IT, customer service still provides transparent information regarding the estimated completion time.

d. Utilization of Digital Services

In facing the development of banking technology, customer service at BSI KCP Dharmahusada also plays a role in guiding customers in using digital services. This was confirmed by a customer who stated that when experiencing a problem with the mobile banking application, customer service helped guide them step by step until the problem was resolved: “At that time I also happened to ask about a problem with the mobile banking app, and they helped guide me slowly until the problem was fixed.” The personally assisted use of digital services is one of BSI's strategies for increasing customers' digital literacy while providing a comprehensive service experience.

2. Implementation of Service Excellence

a. Friendliness in Service

Friendliness is a key dimension in the implementation of service excellence at BSI KCP Dharmahusada. Customer service staff are required to always maintain a friendly, polite, and professional attitude in every interaction with customers, including when dealing with highly emotional customers. This was confirmed by a customer service officer: “Customer service also maintains good conduct and politeness when dealing with customers who may be highly emotional, and gives customers a good impression. This is already regulated in the SOP.” Positive customer feedback also reinforces this, as expressed by one customer: “The service is very friendly, the greetings are polite, and the explanations are also clear. What impressed me most is that they were very patient in answering my questions.” This consistently maintained friendliness reflects the value of akhlakul karimah, which is an integral part of Islamic banking's identity.

b. Speed and Accuracy of Service

BSI KCP Dharmahusada prioritizes speed and accuracy in every transaction and in resolving customer complaints. Efforts to minimize errors are carried out through a layered supervision mechanism in the form of double checkers and even triple

checkers, so that no data or transaction is processed without approval and re-verification. As stated by a customer service officer: “Responsibility in handling errors or service problems is carried out by strictly applying the SOP from the beginning to the end of the service. To minimize human error, customer service staff are routinely trained and accustomed to working according to procedure.” This layered verification system ensures service accuracy while also protecting data security and customer interests.

c. Responsiveness to Customer Needs

The responsiveness of customer service is realized through the ability to listen actively and provide fast, accurate responses to every customer need. Customers appreciate that customer service staff do not interrupt and directly provide clear guidance and resolution steps. The Branch Manager also confirmed that the training given to employees includes how to understand customer needs first before offering relevant products: “Employees are given training on how to serve and offer products well, namely by understanding the customer's needs first before offering a suitable product.” This needs-based approach reflects a humanistic and solution-oriented service orientation.

d. Ability to Provide Solutions

The ability to provide solutions is a core competency that every customer service officer at BSI KCP Dharmahusada must possess. In every complaint handled, customer service staff are directed to promptly seek a solution and resolve the problem on the same day whenever possible. This competency is reinforced through routine evaluations and weekly roleplay. Customers rate the customer service staff of BSI KCP Dharmahusada as having demonstrated good competence in handling problems, as expressed: “The response was quite good. Usually, they listen first until I finish speaking, without interrupting at all. Then they directly give guidance or an explanation of the steps that need to be taken.” This solution-oriented ability is a key factor in increasing customer satisfaction and trust in BSI's service.

3. Supporting and Inhibiting Factors of Service Excellence

The supporting factors for service excellence at BSI KCP Dharmahusada include: first, a structured and comprehensive SOP serving as the operational guideline for all frontliners; second, weekly training and roleplay programs that ensure consistency of service standards; third, a layered supervision system (double and triple checkers) that guarantees the accuracy and security of transactions; fourth, strong management commitment to building a customer-oriented service culture; and fifth, support from spiritual development activities such as religious study sessions (pengajian) and routine sermons (tausiah) that strengthen the internalization of sharia values in daily service.

Meanwhile, the inhibiting factors encountered in implementing service excellence include: first, customers arriving in a highly emotional state, which requires extra careful handling; second, the need for coordination with other teams (such as the IT division) for certain cases, which causes completion time to be uncertain; and third, the diversity of customers' levels of sharia financial literacy, which demands adaptive communication skills from every customer service officer. Nevertheless, these various inhibiting factors have been anticipated through training, SOPs, and a supervision system that has been running well.

The Implementation of Sharia Principles in Customer Service Strategies at Bank Syariah Indonesia KCP Dharmahusada

As a bank operating based on Islamic principles, BSI KCP Dharmahusada thoroughly integrates sharia values into every aspect of customer service. These values are not merely procedural formalities, but have been deeply internalized into the work culture and daily behavior of every employee, reinforced through ongoing spiritual development.

1. Application of Sharia Principles in Service

a. Shiddiq (Honesty)

The value of shiddiq, or honesty, is realized through transparency in conveying information to customers. Customer service staff at BSI KCP Dharmahusada provide accurate and complete explanations regarding products, fees, and the terms of sharia contracts (akad) without hiding any information. This was confirmed by a customer who stated: "I feel they are very honest about the fees, and nothing is hidden, so I don't feel trapped by any strange rules." The Branch Manager also emphasized that honesty is one of the core values consistently instilled in all employees: "Customer service in Islamic banks has been implemented in accordance with sharia values, such as maintaining ethics, honesty, integrity, and speaking well to customers." Transparency regarding fees and terms is a tangible manifestation of the value of shiddiq, which at the same time builds long-term customer trust.

b. Amanah (Trustworthiness)

The value of amanah is realized through customer service's commitment to maintaining the confidentiality of customers' personal data and carrying out every transaction with full care and responsibility. A customer acknowledged that their personal data was well protected by customer service: "As for trustworthiness, I think it's there they protect my personal data." From an operational standpoint, the double checker and triple checker system applied is a concrete manifestation of the value of amanah in a banking context. Customer service staff are also trained to strictly apply the SOP from the beginning to the end of service, so that every piece of customer data and every transaction is processed accurately and responsibly. This confirms that amanah is not merely a moral value, but is also embodied in a structured operational mechanism.

c. Tabligh (Communicative)

The value of tabligh, or the communicative trait, is realized through customer service's ability to convey information clearly, transparently, and in a way that is easy to understand for customers from various backgrounds. Customer service explained that sharia values are applied in daily service by providing explanations to customers honestly, politely, and in an easily understandable manner. If a customer does not yet understand a sharia contract (akad), the explanation is given using simple, slow language so it is easy to understand; whereas if the customer already has a better understanding, a more detailed explanation is given. Customers also acknowledged this: "Very communicative!" In this context, the value of tabligh means not only conveying information, but also ensuring that customers truly understand every explanation given, so that there is no misunderstanding in the service process.

d. Fathanah (Professional)

The value of fathanah, or professionalism, is reflected in customer service's ability to correctly understand customer questions, master products and sharia contracts (akad) in depth, and provide answers that are relevant and easy to understand. Customers rated the customer service staff of BSI KCP Dharmahusada as having demonstrated a high level of competence: "As for fathanah, I think they are competent, based on how they explain things and how they grasp my questions." The strengthening of the value of fathanah is carried out not only through technical banking training, but also through spiritual development. The Branch Manager explained that the bank holds religious study sessions (pengajian), routine sermons (tausiah), joint prayers, dzikir, and inter-employee gatherings as a form of holistic employee capacity development, aimed at producing employees who are intelligent, professional, and devout at the same time.

2. Contribution of Sharia Principles to Excellent Service

a. Increasing Customer Trust

The application of sharia principles, particularly shiddiq and amanah, makes a real contribution to increasing customer trust in BSI KCP Dharmahusada. The transparency of information provided by customer service makes customers feel safe and not worried about any hidden information. The safeguarding of customers' personal data confidentiality through a strict operational system also strengthens this trust. Trust is the main foundation in the relationship between a bank and its customers, and sharia principles have proven to be a pillar that strengthens this foundation. This finding is in line with the research of Mochammad Rafly Kurniawan and Masruchin (2025), which found that the simultaneous application of sharia values and service quality has a significant impact on customer satisfaction.

b. Increasing Customer Satisfaction

The integration of sharia principles into service directly contributes to increased customer satisfaction. The value of tabligh, which encourages clear and easily understandable communication, makes customers feel well served and not confused in understanding banking products or procedures. The value of fathanah, reflected in the competence and professionalism of customer service, ensures that every customer need and problem is handled effectively. Based on interviews with 11 customers of BSI KCP Dharmahusada, customers generally gave very positive assessments of the quality of service received, covering aspects of friendliness, communication skills, accuracy of information, and responsiveness in handling complaints.

c. Creating Service in Line with Islamic Values

The consistent and integrated application of the four sharia principles (shiddiq, amanah, tabligh, and fathanah) creates a service model that not only meets the professionalism standards of modern banking, but is also thoroughly aligned with Islamic values. BSI KCP Dharmahusada proves that service excellence and sharia principles are not two separate matters, but mutually reinforce one another. Customers are not only functionally satisfied with the service received, but also feel comfortable interacting with a financial institution that upholds the values of honesty, trust, and Islamic ethics. This makes BSI KCP Dharmahusada a real example of the holistic implementation of Islamic banking, excellent operationally as well as excellent in sharia terms.

CONLUSION

This study concludes that the implementation of the customer service strategy at Bank Syariah Indonesia KCP Dharmahusada in improving service excellence based on sharia principles has been carried out comprehensively, systematically, and in an integrated manner. In terms of service excellence, the five dimensions of service excellence attitude, ability, appearance, action, and accountability have been consistently applied by customer service staff, based on a structured Standard Operating Procedure (SOP), ongoing training through weekly roleplay, and layered management supervision through double checker and triple checker mechanisms. This has resulted in a quality of service that is rated positively by customers, particularly in terms of friendliness, adaptive communication, and responsive, solution-oriented complaint handling.

In terms of sharia principles, the values of shiddiq (honesty), amanah (trustworthiness), fathanah (intelligence and competence), and tabligh (communication) have been well internalized in daily service practice as well as in the internal work culture. The internalization of these values is carried out not only through technical training, but is also spiritually reinforced through religious study sessions, routine sermons, and employee development activities, so that sharia principles are not merely a procedural formality, but become an ethical foundation truly embraced by all employees.

Theoretically, this study contributes to the development of the concept of service excellence in the context of Islamic banking by showing that effective service excellence cannot be separated from the holistic internalization of Islamic values. The integration of structured operational standards with spiritual development has proven to be a differentiating factor that strengthens customer trust and loyalty. Practically, the strategy model applied by BSI KCP Dharmahusada can serve as a reference for other branch offices in designing service-quality improvement programs oriented toward sharia values.

Future research is recommended to examine the influence of the implementation of a sharia-based customer service strategy on customer loyalty quantitatively, as well as to expand the scope of the research to several BSI branch offices in various cities in order to produce findings that are more representative and generalizable.

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