

---

**EXCELLENT SERVICE IN ATTRACTING AND RETAINING CUSTOMERS AT  
PT BPRS AL-WASHLIYAH MEDAN**

**Ilaika Fauziah Abdi Hasibuan<sup>1</sup>**

**Universitas Islam Negeri Sumatera Utara, Medan, Indonesia**

**[Ilaikahsb6@gmail.com](mailto:Ilaikahsb6@gmail.com)**

**Sri Ramadhani<sup>2</sup>**

**Universitas Islam Negeri Sumatera Utara, Medan, Indonesia**

**[sriramadhani594@gmail.com](mailto:sriramadhani594@gmail.com)**

**Ahmad Syakir<sup>3</sup>**

**Universitas Islam Negeri Sumatera Utara, Medan, Indonesia**

**[asy4k1r@gmail.com](mailto:asy4k1r@gmail.com)**

---



**Abstract**

Excellent service is a crucial step in attracting and retaining customers, where excellent service is providing the best service to customers in helping and meeting customer needs according to their expectations so that customers are satisfied and loyal. This article emphasizes the importance of excellent service, what services are provided by banks to attract and retain customers and what makes customers interested and stay at BPRS Al-Washliyah. This study uses a qualitative descriptive research method, namely conducting research by means of observation, interviews and other library sources in the form of books and journal publications. This study concludes that BPRS Al-Washliyah considers providing excellent service to customers very important in attracting and retaining customers and the bank applies the principle that customers are kings whose desires must be fulfilled as much as possible. BPRS Al-Washliyah offers superior products, provides pick-up services, and also provides rewards and conveniences that can make customers interested and stay as customers at BPRS Al-Washliyah.

**Keywords:** Excellent Service, Attracting and Retaining Customers, Loyalty

## INTRODUCTION

Providing excellent service means helping customers meet their needs and doing it in the best way so that customers are satisfied and feel the service is more than expected. Customer satisfaction is the main goal in Islamic banks because Islamic banks are financial institutions that operate in the service industry or are tasked with providing services to customers and the community. Both Islamic general banks and BPRS must provide excellent service to customers, because it is undeniable that the existence of loyal and loyal customers depends on how the bank provides services and always tries to improve services from time to time so that customers are satisfied with the services received and this is one of the keys to the success of a company or bank. Through improving services, it is believed to provide comfort and trust for customers (Eka Diana Putri & Meirinawati, 2023)

According to (Nugroho, 2016) Excellent service can be obtained from various aspects of bank activities such as ease of transactions, a warm welcome when visiting the bank, serving customers appropriately and quickly, the availability of a variety of desired products, and also the facilities/means and infrastructure available at the bank itself. People are always striving to improve their standard of living in an effort to live a more successful life. Therefore, ways of serving consumers must continue to be created better than before, because the desires of the community as consumers/customers of course continue to grow and develop in a better direction. According to (Antony et al., 2024) providing excellent service, increasing the effectiveness of service innovation with customer needs and optimizing processes and having experienced managers when implementing new services because their expertise positively influences the results will be effective in attracting and retaining customers.

One way to maintain a bank is to develop a pattern of excellent service which includes: regularly observing the needs and desires of customers to make it easier to anticipate them, trying to provide customer needs according to their wishes, maintaining the bank so that it is always in demand and remembered by customers, and also treating customers with the best service pattern. Providing excellent service is very important because it can be a promotional tool for prospective customers, for example if a customer comes to the bank and gets good service and also gets convenience according to the wishes or even

more than the customer's expectations, then it is likely that the customer will invite or recommend the bank to his family and friends. As written in Imam Ma'ruf's research, businesses that use sharia marketing must focus on the services provided to maintain customer happiness and foster customer loyalty if they want to grow into a large and long-lasting company. Regardless of the sector or type, businesses must serve their clients.(Ma'ruf, 2019)

Different from previous studies that tend to highlight excellent service in national scale banks with complete digital facilities (such as Himbara bank), this study focuses on BPRS Al-Washliyah Medan, a local BPRS that faces limited facilities such as the absence of ATM and digital service. Where after conducting observations, the author found out that the bank did not yet have an ATM machine so that debit cards and credit cards could not be owned by BPRS Al-washliyah customers, all transactions must be done directly by visiting the bank, if making a transaction of 5 million or more must provide confirmation at least one day in advance, the lack of human resources who have an educational background that matches their work, there were no security guards who should be one of the officers who provide the first service to customers who come, and also the facilities at BPRS Al-washliyah are inadequate. These problems can result in a poor evaluation of the services provided, because they do not comply with the characteristics of providing excellent service.

To support the increase in customers and customer loyalty who reside at BPRS Al-washliyah Medan, an assessment of the dimensions of excellent service to customers is needed. Therefore, the researcher presents data on the development of savings customers and financing customers for the last three years at BPRS Al-washliyah Medan in the following table.

**Table 1**  
**Number of Customer Development**

<b>Year</b>	<b>Number of Saving Customers</b>	<b>Number of Financing Customers</b>
2021	5.356	231
2022	5.469	285
2023	5.987	275
2024	6.026	301

Sourcer: PT. BPRS Al-washliyah Medan

Based on the table above, it can be seen that savings customers and financing customers have increased every year, although the number of financing customers in 2023 has decreased, but in 2024 the number of customers has increased again. Given this increase, it is important to evaluate the implementation of excellent service that has been provided by BPRS Al-washliyah to its customers, and also to find out what makes customers interested and also stay at BPRS Al-washliyah Medan.

## **REVIEW OF LITERATURE**

### **Excellent Service**

Excellent Service in English, the term "excellent service" is not synonymous with "premium service", but rather with "excellent service" (superior service, very good) or "excellent service" (excellent service, very good quality). Service is a level or invisible action given to another party without giving ownership. Service can also be defined as a direct or indirect action carried out by an individual, group of individuals, or organization to satisfy desires. According to the Big Indonesian Dictionary (KBBI), service means helping to prepare (take care of) what someone needs (Malik et al., 2023). The competitive advantage, growth, and longevity of an institution are largely determined by the role of its services. There are several indicators of excellence, such as meeting requirements, being fit for use or used, continuously improved, done correctly, and satisfying customers. What is meant by "excellence" is the overall attributes of a product (goods or services) that exceed standard standards so that customers feel they have received more satisfaction than originally expected.

In essence, serving customers excellently means helping customers meet their needs which is done in the best way so that customers are satisfied with the service received and they do not expect that the service is more than they expected. Service quality is considered acceptable and satisfactory if the service received or felt (perceived service) is in accordance with expectations. Customers will consider the service to be of very high quality if it exceeds their expectations. On the other hand, service is considered of poor quality if it does not meet expectations (Philip Kotler, 1996:578) in the article (Aisya & Riyadi, 2020). service quality also means everything a business does to satisfy its clients' needs. Service can also be defined

as a service provided by a business to the general public by offering speed, convenience, and friendliness to its customers in doing so.(Darmawan & Ridlwan, 2018)

Excellent service in the context of financial services includes the dimensions of reliability, responsiveness, assurance, empathy, and tangibles, which is also known as the SERVQUAL model. This model is widely applied in international banks as a service assessment standard (Zeithaml et al., 2020). Excellent service is demonstrated by being friendly, cheerful, polite, fast, accurate, and transparent. Three important components, namely attitude, knowledge, and skills that lead to professional competence cannot be separated from anything. Excellent service is defined as superior and extraordinary service. Assistance Excellent describes the culture or work ethic of a company, bank, or organization and its personnel.(Devi Putri Wahyuni, 2024)

Providing excellent service that can provide customer satisfaction if it meets the following criteria:(Nugroho, 2016)

1. Employing professional staff, especially those who interact directly with customers.
2. Availability of adequate facilities and infrastructure that can support the smooth flow of products to customers accurately and quickly.
3. Availability of various products according to customer desires.
4. Responsible for each customer from start to finish.
5. Able to serve quickly and accurately, of course when compared to opponents/competitors.
6. Able to communicate clearly, pleasantly and able to capture customer desires and needs.
7. Provide and guarantee confidentiality of transactions, especially in financial matters.
8. Have good knowledge and ability about the products offered/sold and have other general knowledge

### **Basic Concept of Excellent Service**

There are six factors of excellent service, yaitu :(Lathief Ihamy Nasution, 2018)

1. Ability

Namely, certain knowledge and skills that are absolutely necessary to support the excellent service program, which includes the ability to master knowledge about

the field of work that is being pursued in this context, all employees of Islamic banks must understand what is meant by Islamic banks and all Islamic bank products, carry out effective communication, develop motivation, and use public relations facilities as an instrument in building relationships within and outside the company.

2. Attitude

Namely the behavior, attitude and conduct that must be highlighted by employees when dealing with customers. A bank employee, especially those in the frontliner service officer such as customer service and tellers, must be able to deal with customers with a smile.

3. Apperance

The appearance of a bank employee, whether physical or non-physical, is able to reflect the company's confidence and creditworthiness to consumers.

4. Attention

Employees must be able to provide full concern for customers both in terms of attention to customer needs and desires as well as understanding of the facilities and criticisms.

5. Action

Employees must be able to provide various real activities that must be provided in providing excellent service to consumers.

6. Accountability

An attitude of siding with customers as a form of concern to avoid or minimize customer losses or dissatisfaction.

According to the Islamic view, providing excellent service is an honorable profession that opens the door to goodness for those who wish to pursue it. The Qur'an and hadith contain several verses that urge humans to serve each other as best as possible. However, before going any further, Islam provides limitations that Allah SWT has emphasized in one of the letters of al-Maidah verse 2 which means: "...and helps you in (doing) virtue and piety, and does not help you in doing good deeds." sin and transgression. And fear Allah, verily Allah's punishment is very severe." (Q.S. Al-Maidah ayat 2).(Agustin et al., 2023)

Sincerity, adherence to sharia, and striving for the best service are three basic characteristics of service that sharia banks must pay attention to in building connections with their customers.(Kurniawan, 2020)

### 1. Sincerity

Sincerity to Allah SWT must be the foundation of every service provided by the bank. Because a service cannot be said to be of quality and has no meaning in the sight of Allah SWT if it is not based on sincerity, even though it looks good.(Wathani & Khurniasih, 2015)

Rasulullah explained this in his words: "From Abu Qatadah RA, from Rasulullah SAW, he was among the companions saying, "Indeed, fighting or jihad in the way of Allah and believing in Him is the best deed." Suddenly a man stood up and asked him, "O Messenger of Allah, what do you think if I were killed in the way of Allah, would all my sins be forgiven?" Rasulullah answered, "That's right. If you are killed in the way of Allah in a condition of patience and sincerity for Him, then all your sins will be forgiven." Even if you are patient and sincere because of Allah, then all your sins will be forgiven, except debt. That's what Jibril told me." ( HR. Muslim).

### 2. In accordance with Sharia

Sharia must be respected and applied in all aspects of life, including customer service. Islamic banks must ensure that the banking products they sell are halal, which is an important factor to consider when adopting Islamic banking services. With the establishment of the Sharia Supervisory Board, modern Islamic banks have taken steps to ensure the halalness of the banking products they offer. Islamic banks are required to comply with a number of sharia rules related to services, such as: The principle of equality (Al-Musawah), the principle of brotherhood (Ukhuwah), the principle of love (Muhabbah), the principle of peace (Silm) and also the principle of mutual assistance (At-ta'awun).

### 3. Doing the best

Totality in providing services is very important for workers. This is closely related to the teachings of Allah SWT in the letter Al-Baqarah verse 208 which commands us to embrace Islam completely, namely: "O you who believe, enter into

Islam completely, and do not follow the footsteps of Satan. Indeed, Satan is a clear enemy to you. (Al-Baqarah verse 208)

According to this verse, believers are commanded by Allah SWT to embrace Islam completely. After someone accepts Islam, they are required to follow all of its teachings. If we consider everything, this means that we must use all the resources we have to practice Islam. Likewise, to get the best results, Islamic banks must provide services to the best of their ability.

### **Elements of Excellent Service**

Here are some elements or rules in providing excellent service:(Fitria Redati, 2023)

#### **1. Realibility**

In this context, reliability refers to the capacity to provide services with accurate, reliable, and high-quality product control. Customers will be more confident in the capacity of service providers to offer the information or services they need.

#### **2. Responsiveness**

This refers to the ability to offer services with proper, reliable, and superior product control in this context. Consumers will have more confidence in the ability of service providers to provide the data or services they need.

#### **3. Assurance**

Following the Standard Operational Procedure (SOP) stated by the company is the best action when offering services to customers. so that customers feel what you want to say. such as a sense of security, comfort, and precision that will produce a promise to customers that this will be achieved through the services provided by the business actor so that customers have confidence in the business and like its services.

#### **4. Empathy**

Providing genuine, individual, or personal attention to customers by trying to understand their needs, because businesses should understand and have knowledge of customer behavior. so that clients believe that staff members are able to understand their needs.

### **The Purpose of Excellent Service**

The purpose of Excellent Service is: (I. R. Putri, 2019)

1. The purpose of excellent service is to prevent defection and build customer loyalty. Mistakes in the delivery of services or systems used by businesses to serve consumers are the root cause of customer satisfaction or defection.
2. The purpose of excellent service can give customers a sense of satisfaction and confidence. In fact, extraordinary service is defined as extraordinary service that exceeds client expectations and has unique quality attributes. Customers are encouraged to build trusting relationships through quality. Businesses that continue to improve their operations, services, and product innovations to consistently improve quality are businesses that will survive in the long term in the face of fierce global competition.
3. The purpose of excellent service continues to ensure that all customer desires and wishes are prioritized and their communications are taken seriously. Service with excellent quality standards that are always, consistently, and accurately (reliably) follow changes in consumer demand.
4. The purpose of excellent service is an effort to keep consumers interested in using the goods or services provided.

In addition to the purposes explained above, here are some reasons why service is important for business: (N. Putri & Marlius, 2018)

1. Whether the service is really good or really bad, customers will remember it.
2. Expressing concern for consumers: Banks show respect for customers when customer service is able to provide the best service.
3. Affects the entire company because if customer service is good, people will think the goods offered are good.
4. Effective marketing plan Service improvement is a marketing tactic to boost sales.
5. By offering excellent customer service, banks can attract new customers by encouraging them to recommend them to their friends.

### **Attracting and Retaining Customers**

Attracting customers is the process of building relationships with potential customers and influencing them to become active customers at a financial institution. While retaining

customers is the process of maintaining and improving relationships with customers who have joined, so that they remain active and loyal customers. (Kotler & Keller, 2012)

Every bank needs to work hard to encourage consumers to save. In this case, the bank has certainly targeted to get as many customers as possible so that the target can be achieved. One effort that is likely to be successful is to conduct socialization (Ishak & Ningsih, 2020). Socialization about Islamic Banking to the general public (potential customers) through various types of training, both directly and through implications in dealing with prospective customers, for other forms of socialization can be done by the marketing team who conduct socialization by going to schools such as elementary schools, junior high schools and several visits to sub-districts, for an introduction to savings products from the Islamic bank.(Yulianisya Nabila & Makhrus, 2024)

In a bank, the main goal of every employee service is to expand the number of customers, both in terms of quantity and quality. Customer satisfaction according to Westbrook and Reilly is an emotional reaction to events related to certain goods or services purchased, a place of business, or even behavioral patterns, and the market as a whole. So that customer satisfaction can be concluded as a person's expectations or feelings about purchasing a good or service. Customer satisfaction is based on expectations, which are collected by comparing consumer experiences with the same product or service with the experience of other companies or goods. Companies that can provide satisfaction to customers in practice will get feedback from customers, especially customers who have long used or subscribed to the bank's products because old customers will be loyal and it is possible that old customer satisfaction will spread to new customers through word of mouth promotion so that it has the potential to increase the number of new customers. (Devi Putri Wahyuni, 2024)

### **Customer loyalty**

According to Oliver (in the article (Setiawan et al., 2016)), Loyalty is a deep commitment of consumers to re-subscribe or re-purchase selected products/services consistently in the future, even though situational conditions and marketing activities have the ability to cause behavior. Etymologically, the Great Dictionary of the Indonesian Language explains that someone who can relate to or follow a bank subscription program in

financial matters is considered a customer. A company must maintain a high level of customer loyalty because it can be a strategy to improve business performance or added value. In addition to reducing certain marketing costs, loyal customers will spread the word about the business to attract new customers who will increase revenue. Quality is a key component and foundation that can satisfy customers, which is related to the results of word of mouth actions such as complaints, referrals, and transactions. In the market, customer happiness is very important and is a component of marketing. (Khairunnisa & Jannah, 2022)

Customer loyalty is one of the factors that help research on service companies to survive, this is an important component of research on this business. Businesses must maintain a high level of customer loyalty because this may be a tactic to increase productivity. Loyal customers will do word of mouth, reduce some marketing costs, attract new customers and finally the company makes a profit. Building customer loyalty is a strategic policy for the company. Because the company views customer loyalty as part of the company's strategy in facing competitors and connecting the company with the market (consumers). (Bachri, 2018)

Customer loyalty according to Tjiptono is customer devotion to the service provider who has provided their services. Here, there are three ways to measure loyalty: (Anas et al., 2023)

- a. Repeat, which is when customers consistently use the products or services offered by the service provider concerned.
- b. Retention, which means not interfering/being affected by the services of other parties.
- c. Referral, if consumers are happy with the service they receive, they will tell others about it; if not, they will tell the fund provider about the poor service instead of telling others.

Customer loyalty is positively influenced by service quality, trust, and satisfaction in the context of Islamic banking. Satisfaction also plays a moderating role in the relationship between service quality and loyalty. The interaction between trust and loyalty is greatly influenced by the level of satisfaction. (Sulistiyandari & Kusumah, 2023)

## RESEARCH METHOD

The method used in the study is using a qualitative descriptive method, namely research that describes and presents an event that occurs in the field by means of observation, interviews, and documentation. The study was conducted by visiting the BPRS Al-Washliyah office located at Jl. Gunung Krakatau No. 28 Glugur Darat II, Medan Timur District, Medan City. The data sources obtained in this study are:

### 1. Data Source

- a. Primary sources obtained by researchers through interviews with the head of the operational/marketing group at BPRS Al-washliyah led by Mr. Syahnun Asputra and also customers of BPRS Al-washliyah.
- b. Secondary sources obtained by the author from documentation results that can support this research and the author also uses various library sources by reading books, journals, articles, websites that are related to the title or research conducted.

### 2. Data Collection Techniques

Data collection was conducted by considering the ethics of social research. Before the interview was conducted, the researcher explained the purpose of the study to the informed consent. The identity of the respondents was kept confidential, and the data obtained was used only for scientific purpose.

#### a. Observation

The researcher conducted direct observation of operational activities at PT. BPRS Al-washliyah Medan.

#### b. Interview

The interview process was conducted with the Head of the BPRS Al-washliyah operational/marketing group, Mr. Syahnun Asputra, and also interviews with several BPRS Al-washliyah customers.

#### c. Documentation

The author uses data from sources, in the form of records of the number of financing customers and the number of saving customers in 2021, 2022, 2023, and also 2024.

### 3. Data Analysis Techniques

After all primary and secondary data have been collected, the data must be analyzed descriptively to provide a summary of the currently known facts about good service. From there, conclusions can be drawn. To analyze the data, there are three activities that researchers do, namely:

a. Data reduction

In this study, data reduction was carried out by sorting the data obtained, simplifying the data by summarizing and focusing on important things, removing unnecessary data and organizing the data in such a way.

b. Data presentation

After reducing the data, the researcher presents the data by describing or presenting the findings in the form of narrative text.

c. Drawing conclusions

After the data has been collected and then selected by reduction, the researcher presents it in the form of narrative text, and finally the researcher draws the essence of the series of studies to obtain conclusions in accordance with the research objectives that have been formulated in the introduction.

## **RESULTS AND DISCUSSION**

### **What services does BPRS Al-Washliyah provide to customers in realizing the provision of excellent service?**

Based on the results of the interview with the head of the operational/marketing group at BPRS Al-washliyah Medan, he said that BPRS Al-washliyah provides services like banks in general, namely collecting funds in the form of savings, deposits and also distributing funds in the form of financing, BPRS Al-washliyah also provides various superior products, but BPRS Al-washliyah cannot provide services such as ATMs and digital services like general banks, to cover these shortcomings BPRS Al-washliyah provides pick-up services to its customers to facilitate transactions. BPRS Al-washliyah also provides rewards and souvenirs for customers and prospective customers to attract and retain its customers. BPRS Al-washliyah also provides convenience for financing customers in terms of financing

guarantees which can be in the form of land certificates, District Head Decrees, Notary Deeds and also BPKB cars or motorcycle BPKB.

**How important is it for BPRS Al-Washliyah to provide excellent service to customers?**

The bank also emphasized, “we consider customers as kings. If we can help, we help as much as possible. If we can’t we explain politely so that they still feel appreciated” (Interview Head of operations/marketing, 2024). Based on the results of the interview with the head of the operational/marketing group at BPRS Al-washliyah Medan, providing excellent service is very important so that the principle of the customer is king is applied, as much as possible what they want must be fulfilled, and if it cannot be fulfilled, the bank must say it politely and gently so that customers are not offended. Providing excellent service at BPRS Al-washliyah is more prioritized in the frontliner section.

**Do employees at BPRS Al-Washliyah have an educational background that is appropriate to their field?**

Based on the results of the interview with the head of the operational/marketing group at BPRS Al-Washliyah Medan, many of them are not graduates of economics or Islamic banking expertise, only a few employees are in accordance with their fields, such as accounting employee positions are filled by accounting graduate employees.

**What makes customers prefer BPRS Al-washliyah over other banks?**

One respondent stated, “I chose BPRS Al-Washliyah because opening an account is easy, only IDR 10.000, and there is no monthly admin fee. Other banks usually deduct the balance if it is not used for a long time” (Interview saving customer, 2024). Based on the results of interviews with saving customers at BPRS Al-washliyah, he was interested and remained a saver at BPRS Al-washliyah because opening an account is easy and only requires an initial balance of IDR 10,000-IDR 50,000 compared to other banks where the average initial balance deposited must be IDR 100,000-IDR 250,000. Then there is no admin fee per month so even though he has rarely saved lately because he has no free time to deposit money which must be done in cash at the bank, his account is still active and can still be used.

**What services do customers get that make them stay and be interested in saving/applying for financing at BPRS Al-Washliyah?**

One of respondents who applied for financing said “The process is fast, no NPWP or business license is required. I only use the subdistrict Head’s decree as collateral, and it was disbursed within a week” (Interview financing customers,2024). Based on the results of interviews with financing customers at BPRS Al-Washliyah, he was interested in financing at BPRS Al-Washliyah because the process was faster, no NPWP, business license was required and he could also use collateral only with a sub-district head’s decree, which is a mandatory requirement at several other banks.

From the description of the interview results above, the researcher will discuss excellent service in attracting and retaining customers at PT. BPRS Al-Washliyah Medan, namely BPRS Al-washliyah still has many challenges and obstacles in carrying out its operational activities, such as not having an ATM, limited IT (Information and Technology), because everything is done through a digitalization system, the current capabilities of BPRS cannot be compared with general banks in particular. BPRS requires quite large funds in order to compete with other general banks. Meanwhile, BPRS still has small capital. External and internal factors contribute to BPRS’s challenges in maintaining and improving customer service. The micro segment which has been the target market for BPRS currently also serves financial institutions other than banks, such as microfinance institutions (LKM), Savings and Loan Cooperatives, and others. This is due to internal problems, such as shareholder interference, and external problems, such as increasing competition.

Based on the facts on the ground, BPRS Al-Washliyah continues to struggle with the lack of qualified human resources and in accordance with the needs, and the organization faces a lack of human resources with a background in Islamic banking discipline. To cover these shortcomings and obstacles, BPRS Al-Washliyah makes various efforts to attract and retain its customers. The efforts made by PT BPRS Al-Washliyah include: providing pick-up services to its customers to facilitate transactions so that customers do not need to queue and BPRS Al-washliyah does not use a queue number system, providing rewards and souvenirs for customers and prospective customers, maintaining good relations with customers, and convenience for financing customers in terms of financing guarantees which can be in the form of land certificates, District Head Decrees, Notary Deeds and also BPKB cars or motorcycle BPKB while still observing and complying with sharia rules. Because

BPRS Al-washliyah considers providing excellent service very important so that it is as much as possible to provide and improve services from time to time.

In addition, to attract and retain customers, BPRS Al-Washliyah also held socialization to schools, visiting schools that have partnered with all teachers and students saving at BPRS AL-Washliyah in terms of collecting savings or withdrawing savings. Many schools have partnered with BPRS Al-Washliyah, including: MTS Al-Washliyah Tembung, MTS Al-Washliyah Kolam, MTS Aisyiyah, MTS Muallimin Univa, MAS Univa, MTS Al-Washliyah Serdang Bedagai and others. So that it causes an increase in customers at BPRS Al-Washliyah and an increase in customers who use the pick up service provided.

From the description of the interview results with BPRS Al-Washliyah customers, they chose to stay and were interested in BPRS Al-Washliyah because of the convenience and services provided, such as at BPRS Al-Washliyah, customers can open savings with only an initial deposit of IDR 10,000 and without being subject to monthly deductions. This savings is a wadiah savings, which wadiah savings are available at all Islamic banks but at other Islamic banks customers must make a larger initial deposit of IDR 50,000 and above. There are many types of financing available at BPRS Al-Washliyah, namely home construction financing, umrah financing, education financing, wedding reception financing, health financing and also working capital financing with several financing contracts offered such as mudharabah, murabahah, ijarah, multijasa, rahn, Qardh and also Qardhul hasan. The advantages of BPRS Al-Washliyah in terms of providing financing to customers are that customers do not have to have a NPWP and business license, the process is fast, taking a maximum of 1 week, collateral can still use a Sub-district Decree, a notary's letter, a car BPKB and can also use a motorbike BPKB.

This is what makes customers loyal, and it is also in accordance with the theory of customer loyalty measurement indicators presented by Anas (2023), where the indicators are: repeat means that customers consume or use goods/services by the relevant service provider periodically, retention shows that customers are not affected by the services provided by other parties, which in this case refers to competing banks and also referrals, namely customers will inform other parties if the service is good; If not, he will complain about the

poor service to the fund service party, namely BPRS Al-Washliyah rather than talking to other parties.

From a policy prespective, the results of this study can be a reference for regulators and BPRS managers in designing service standards that are not only technology-based, but also strengthen the humanist and flexible aspects of sharia. BPRS that have limited infrastructure can still compete with commercial banks through a communitu-based service approach and sharia values.

## CONCLUSION

After conducting an analysis of the source data, the author can draw the following conclusions:

1. BPRS Al-washliyah always tries and strives to provide excellent service such as providing various products, providing rewards, providing pick up services, trying as hard as possible to serve customers quickly and accurately without using queue numbers. BPRS Al-washliyah also conducts socialization to various schools to attract customers so that BPRS Al-Washliyah can cooperate with several schools that can make the coverage of BPRS Al-washliyah customers become large and wide.
2. Excellent service and convenience provided by BPRS Al-Washliyah make customers interested and stay at BPRS Al-Washliyah such as easy account opening and only requires an initial balance of IDR 10,000, no monthly admin fees, availability of pick up service, in terms of providing financing also get convenience in terms of requirements that do not require NPWP and business licenses and in terms of financing guarantees that can still use Sub-district Decrees, Notary Deeds, Car BPKBs and also Motorcycle BPKB.

## REFERENCES

- Agustin, H., Hasan, H., Setiawan, R., & Indrastuti, S. (2023). Pengembangan konsep kualitas layanan bank syariah berdasarkan perspektif islam. *Jurnal Tabarru: Islamic Banking and Finance*, 6(November).
- Aisya, S., & Riyadi, A. (2020). Pengaruh Promosi Dan Kualitas Pelayanan Terhadap Minat Menabung Masyarakat Kelurahan Siranindi Di Bank Muamalat Indonesia Palu Sulawesi Tengah. *Journal Of Islamic Economic and Business*, 02(2), 16–33.

- Anas, A. T., Uzzakah, I., & Khotijah. (2023). Analisis Strategi Pelayanan Prima Dalam Meningkatkan Customer Loyalty Pada USPPS BMT Mawaddah Cabang Batu Bintang Batumarmar Pamekasan. *Jurnal Ekonomi*, 2(1).
- Antony, F., Makuya, V., & Elias, R. (2024). *The effect of service concept on customer acquisition : the moderating role of manager ' s experience on Savings and Credit Cooperative Societies in Tanzania*. 22(2), 173–189. <https://doi.org/10.1108/LBSJMR-10-2023-0035>
- Bachri, N. (2018). *Loyalitas Nasabah Bank Syariah* (1st ed.). CV Sefa Bumi Persada.
- Darmawan, Z. C., & Ridlwan, A. A. (2018). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Perbankan Syariah. *Al-Tijary: Jurnal Ekonomi Dan Bisnis Islam*, 3(2), 107–116.
- Devi Putri Wahyuni, L. (2024). *Peran Pelayanan Prima Dalam Meningkatkan Jumlah Nasabah Baru*.
- Eka Diana Putri, V., & Meirinawati. (2023). Analisis Pelayanan Prima (Service Excellent Service) Pada Nasabah di Bank Jatim cabang Sampang. 11(3), 2273–2283.
- Fitria Redati, P. (2023). Penerapan Pelayanan Prima Pada Frontliner Guna Meningkatkan Dan Mempertahankan Jumlah Nasabah Bank Syariah Indonesia KCP Masaran Pasca Pandemi COVID 19.
- Ishak, K., & Ningsih, I. A. (2020). Analisa Produk Tabungan BSM dalam Menarik Minat Nasabah. *Jurnal Perbankan Syariah*, 1(1), 43–52.
- Khairunnisa, V., & Jannah, N. (2022). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pada PT. BPRS Puduarta Insani. *Jurnal Perbankan Syariah Dan Ekonomi Syariah*, 04(01), 41–52.
- Kotler, P., & Keller, K. L. (2012). *Marketing Management* (14th ed.).
- Kurniawan, D. (2020). *Service Excellent Berdasarkan Prespektif Islam*. 3(1), 63–74.
- Lathief Ihamy Nasution, M. (2018). *Manajemen Pembiayaan Bank Syariah* (M. Yafiz (ed.); 1st ed.). FEBI UIN-SU Press.
- Ma'ruf, I. (2019). *Strategi Pelayanan Prima Dalam Upaya Meningkatkan Loyalitas Pelanggan Pada Produk Funding Di PT BPRS Bumi Artha Simpang Cilacap*. Institut Agama Islam Negeri Purwokerto.
- Malik, D. H. T., Fahmi, N., & Firdaus, N. (2023). *Etika Pelayanan Bisnis Perbankan Syariah* (D. H. Husain (ed.); 1st ed.). CV Eureka Media Aksara.
- Nugroho, G. A. (2016). *Manajemen pelayanan prima ( service excellence ) di pt bprs khasanah ummat tambak sari, banyumas*. Institut Agama Islam Negeri Purwokerto.
- Putri, I. R. (2019). *Strategi pelayanan Prima Di Bank Syariah Mandiri Kantor Cabang Metro Dalam Perspektif Etika Bisnis Islam*. Institut Agama Islam Negeri Metro Lampung.

- Putri, N., & Marlius, D. (2018). *Peranan Customer Service Dalam Meningkatkan Pelayanan Kepada Nasabah pada PT BPD Sumatera Barat Cabang Pasar Raya Padang*. 1–12.
- Setiawan, H., Minarsih, M. M., & Fathoni, A. (2016). Pengaruh kualitas Produk, Kualitas Pelayanan dan Kepercayaan Terhadap Kepuasan Nasabah dan Loyalitas Nasabah dengan Kepuasan Sebagai Variabel Intervening. *Journal of Management*, 2(2).
- Sulistiyandari, & Kusumah, T. (2023). *Eksplorasi Kepuasan sebagai Mediator dan Moderator Loyalitas Nasabah di Perbankan Islam*. 14, 16–34.
- Wathani, M. zainu., & Khurniasih, A. (2015). Konsep Service Excellent Perbankan Syari'ah Berdasarkan Al- Qur'an. *Jurnal Nisbah*, 1(1), 1–22.
- Yulianisya Nabila, N., & Makhrus. (2024). *Analisis Cara Bank Syariah Membangun Identitas untuk Menarik Nasabah*. 2(1), 53–64.
- Zeithaml, Bitner, & Gremler. (2020). *Service Marketing: Integrating Customer Focus Across the Firm* (7th ed). *New York:McGraw-Hill Education*.