

EFFECTIVENESS OF SERVICES AT BANK SUMUT KCP SYARIAH RANTAUPRAPAT



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Abstract

This research aims to analyze the effectiveness of the services provided by Bank Sumut Syariah in meeting customer needs for sharia banking services. This research uses a descriptive qualitative approach by collecting data through interviews with banks, customers, and employees, such as tellers and customer service. The research results show that Bank Sumut Syariah's services are classified as effective in several aspects, such as transparency of information, friendliness of officers, and ease of access to services. However, there are still several obstacles, such as limited digital service features and a lack of delivery of promotional information, that need to be improved so that services are more optimal. Apart from that, customers also face various technical obstacles such as frequent disruptions to mobile banking services, system delays during digital transactions, and suboptimal ATM availability. This shows the need for improvements in technological infrastructure and more effective service communication strategies in the future. This research also highlights the importance of ongoing officer training and efforts to expand education to the public to understand the advantages of sharia-based services.

Keywords: Effectiveness, Service, Sharia Bank, Bank Sumut

INTRODUCTION

Service in the banking world is one of the key elements that determines the success of an institution in attracting and retaining customers. Good service will create a positive experience for customers, build loyalty, and increase public trust in the financial institution. In the context of Islamic banking, service is not only oriented towards customer satisfaction but also refers to Sharia principles that emphasize justice, honesty, and transparency.

Bank Sumut Syariah, as one of the sharia business units of the Bank Pembangunan Daerah Sumatra Utara, plays an important role in expanding public access to sharia-based financial services. The presence of Bank Sumut Syariah in various regions, including Rantauprapat, presents a strategic opportunity to provide banking alternatives that align with Islamic values. However, challenges in terms of service remain a primary concern amidst competition with conventional banks that continue to innovate digital and personalized services.

In the era of globalization and digital transformation, public expectations regarding the quality of banking services are increasingly rising. Customers demand services that are fast, easy, and efficient, without disregarding the ethical values that form the foundation of the sharia financial system. Therefore, Bank Sumut Syariah is required to continuously improve its service system, both in terms of human resources, technology, operational procedures, and relational approaches to customers.

However, the reality on the ground shows that there are still several specific problems in Bank Sumut Syariah's services that customers complain about. One of them is frequent disruptions to mobile banking services, such as difficulty accessing applications, delays in transaction notifications, and systems that are unresponsive during peak hours. Apart from that, the limited number and distribution of Automated Teller Machines (ATMs), especially in densely populated areas such as Rantauprapat, also makes it difficult for customers to carry out cash transactions. It is not uncommon for customers to have to queue for quite a long time or even find that the ATM machine is not working. These problems have a direct impact on the level of satisfaction of service users and can affect the bank's image in the eyes of the public. Therefore, it is important for management to pay serious attention to the quality of digital and physical services so that service effectiveness can be improved as a whole.

The effectiveness of service becomes an important indicator in assessing the extent to which Bank Sumut Syariah has succeeded in fulfilling its function as a superior financial service provider based on sharia values. The effectiveness of service not only encompasses the achievement of organizational goals but also refers to the satisfaction and active participation of service users. In other words, service effectiveness is the result of a harmonious interaction between policies, technical implementation, and customer responses to the services provided. Islam places great emphasis on the importance of providing honest and trustworthy service. In the Qur'an, Allah SWT says:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

Meaning: *"Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice..."* (QS. An-Nisa: 58).

This verse shows that trustworthiness and justice are the main principles in providing services, including public and banking services. Services provided without considering these two values will lose their ethical spirit as part of worship and social responsibility.

Various studies show that the effectiveness of services is greatly influenced by factors such as employee competence, service systems and procedures, the use of information technology, and managerial leadership. In addition, organizational culture and openness to innovation also determine the success of services in responding to the dynamics of community needs. In the context of Bank Sumut Syariah, the service approach based on Sharia values also becomes the main differentiator from conventional banking. As an institution based on Islamic values, Bank Sumut Syariah has a moral responsibility to provide services that are not only professional but also highly integrity-driven. Principles such as trust, justice, and public interest serve as the moral foundation that guides all aspects of service. This makes the services at Islamic banks not merely an administrative process, but a form of worship and service to the community.

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Research on the effectiveness of services at Bank Sumut Syariah is very important to identify the strengths and weaknesses in the current service implementation. This research can also provide strategic input for the development of service policies that are more adaptive to the needs of the community and the challenges of the times. By understanding the factors that influence service effectiveness, the bank can formulate strategies for the continuous improvement of service quality.

Bank Sumut KCP Syariah Rantauprapat as the object of study has a region with quite complex characteristics, both in terms of demographics, economy, and socio-culture. This presents both a challenge and an opportunity for Islamic financial institutions to build closer relationships with the local community. Therefore, a service approach based on locality and the real needs of the community needs to be developed systematically. Through theoretical approaches and field studies, this research is expected to provide a comprehensive overview of the level of service effectiveness at Bank Sumut Syariah. This research also aims to propose strategic recommendations that can be used by the bank's management to improve and enhance the quality of service, both in technical aspects and in the more tangible implementation of Sharia values.

REVIEW OF LITERATURE

Bank Syariah

Islamic banks are financial institutions that conduct banking activities based on Sharia principles or Islamic law. The main principle in the operations of Islamic banks is to

avoid transactions that involve elements of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) (Sobana, 2017). Instead, Islamic banks implement a profit-sharing system, buying and selling, and leasing regulated by agreements in accordance with Islamic law.

Islamic banks are established by referring to various sources of Islamic law, namely the Qur'an, Hadith, *Ijma'*, and *Qiyas*. In Indonesia, the legal basis for Islamic banks is outlined in Law No. 21 of 2008 concerning Islamic Banking (Yumanita, 2005). In addition, the National Sharia Council (DSN) – Indonesian Ulema Council (MUI) also issues fatwas that serve as guidelines for the operations of Islamic banks (Saprida et al., 2021).

Effectiveness Theory

Effectiveness is a measure of the extent to which a goal or desired outcome can be achieved through a planned process or activity. According to Rahman & Saputra (2022), effectiveness is defined as the achievement of organizational goals under predetermined conditions optimally. In the context of financing, effectiveness refers to the extent to which the use of funds or financial resources can achieve results in accordance with the predetermined targets (Supiyanto et al., 2023). Effectiveness in financing is also related to efficiency, which is how the resources used can generate maximum benefits without any waste (Vanni & Nadan, 2023).

The measure of effectiveness can be seen from several indicators that reflect the achievement of the established goals. According to Supriadi et al. (2022), there are several key indicators in measuring effectiveness, including:

- 1) Target Accuracy
- 2) Level of Success.
- 3) Efficiency of Fund Utilization
- 4) Sustainability
- 5) Social and Economic Impact.

The effectiveness of service is a measure of how far a service can achieve its established goals and provide satisfaction to the service recipients. In the context of service organizations, effectiveness not only reflects the technical success in service provision but also the quality of interaction between service providers and recipients (Kamal, 2021). The theory of service effectiveness states that service effectiveness is influenced by various factors, both internal

and external, that are interconnected with each other. Several key factors that influence service effectiveness include (Japami & Eriyanti, 2019):

1. Human Resource Competence (HR)

The quality and skills of service personnel are key factors in determining the extent to which services can be provided professionally, friendly, and effectively. Human resources trained in Sharia principles and information technology will be more capable of providing services that meet the needs of customers.

2. System and Operational Procedures

The effectiveness of service highly depends on a structured work system, clear procedures, and an efficient service flow. A system that is too bureaucratic or complicated can hinder the speed and quality of service.

3. Utilization of Information Technology:

In the digital era, the use of advanced and integrated information technology plays a significant role in enhancing service effectiveness. Technology enables service processes to be carried out faster, more accurately, and more conveniently for customers.

4. Availability of Facilities and Infrastructure

Physical infrastructure such as buildings, service desks, queue systems, and digital facilities like mobile banking applications also support the smoothness of service. Adequate facilities will enhance customer comfort.

5. Managerial Commitment

Responsive leadership and managerial commitment to excellent service are the main guides in maintaining service quality consistency. Strong leadership will drive innovation, oversight, and continuous improvement.

6. User Satisfaction and Participation

The level of customer satisfaction can be an indicator of service success. The higher the level of satisfaction, the higher the perceived effectiveness of the service. In addition, the active participation of customers in providing feedback also encourages service improvement.

7. External Environment

Factors such as social, cultural, economic conditions, and regulations also affect the effectiveness of services. For example, in the context of Islamic banks, the public's understanding of Sharia principles becomes an important element in the acceptance of services.

Service

Service is a key element in the effort to provide customer satisfaction and is an aspect that must be continuously improved by both individuals and organizations. The quality of service provided reflects the quality of the service provider themselves. Aris Ariyanto (2024) states that service is an activity carried out to assist, prepare, and manage something, whether in the form of goods or services, from one party to another.

Basically, service is a series of actions carried out continuously and sustainably, encompassing all organizational activities in community life. The service process takes place in the context of mutually fulfilling the needs between the provider and the recipient of the service. Meanwhile, Chandra (2020) states that service is any useful activity within a system that provides satisfaction, even though it does not always produce a physical product.

RESEARCH METHOD

Data Collection Methods

This research uses a qualitative approach aimed at analyzing the effectiveness of services at Bank Sumut KCP Syariah Rantauprapat. Qualitative research was chosen because it can provide an in-depth understanding of how services at Bank Sumut KCP Syariah are implemented and perceived by both customers and the bank. This approach also allows researchers to obtain richer and more detailed data about the phenomenon being studied (Azharsyah Ibrahim, 2020).

Location and Time of the Research

This research was conducted at PT. Bank Sumut KCP Syariah Rantauprapat, located on Jl. Ahmad Yani, Desa Bakaran Batu, Kecamatan Rantau Selatan, Kabupaten Labuhan Batu, North Sumatra. The selection of this location is based on the services at Bank Sumut, which is the focus of this research to analyze its effectiveness from the perspective of

customers and the bank. This research was conducted from January to March 2025, which included the stages of data collection, analysis, and the preparation of the research report.

Type and Source of Data

The data in this research were obtained from various primary and secondary data sources. Primary data was obtained from the management of Bank Sumut KCP Syariah Rantaupratat, services, and secondary data from documents related to the product. Data collection techniques include in-depth interviews, observation, and documentation. The data obtained are analyzed through the stages of collection, reduction, presentation, and conclusion drawing. The credibility of the data is ensured through data triangulation using various data collection techniques and verification of research results with relevant informants. This approach allows researchers to obtain a comprehensive understanding of service effectiveness in accordance with the principles of Islamic banking (Nasution, 2023).

RESULTS AND DISCUSSION

The results of this study indicate that the services at Bank Sumut KCP Syariah Rantaupratat have been quite effective in meeting the needs of customers for Sharia-based banking services. The services at this bank include various aspects such as frontliner services, transaction facilities, and assistance to customers in understanding Sharia-based products. Based on an interview with Andry Dwi Syahputra, the Operations Leader of Bank Sumut KCP Syariah Rantaupratat, the main goal of the services provided is to create a comfortable, safe, and Islam-compliant transaction experience. The main advantages of this bank's services compared to conventional banks lie in the humanistic approach, the incorporation of Sharia values in interactions, and efforts to enhance Sharia financial literacy in the community. However, there are still obstacles in the utilization of digital services and the limited understanding of the community regarding sharia-based services, which pose a challenge in improving service quality.

From an operational perspective, the services at Bank Sumut Syariah include an easy account opening procedure, friendly frontliner staff, and the availability of services through Teller, ATM, and mobile banking. Based on an interview with Andry Dwi Syahputra and the recap report data from DPK, the number of customers at Bank Sumut KCP Syariah

Rantauprapat shows an increasing trend each year. At the end of 2020, there were 3,320 customers recorded, and this gradually increased to 5,188 customers by 2024. This increase reflects the public's satisfaction with the services provided. The main factors driving this positive trend include fast and responsive service based on Islamic values, along with continuously improved marketing strategies and service education. However, challenges such as the low understanding of the community regarding Sharia principles and the limitations of digital service features remain concerns that need to be addressed promptly.

In an effort to improve service quality, Bank Sumut Syariah has implemented strategies such as Sharia-based human resource training, enhancement of digital services, and the provision of educational materials about banking services. From the results of interviews with 10 customers, the majority were satisfied with the bank's services, especially in terms of friendliness, service accuracy, and transaction comfort. However, some customers complained about the lack of promotional information for products and digital service features. The following table shows the level of customer satisfaction with the services at Bank Sumut Syariah.

Table 1.
Customer Satisfaction Level with Bank Sumut Syariah Services

Assessment Aspects	Very Satisfied (✓✓)	Satisfied (✓)	Quite Satisfied (-)	Not Satisfied (X)	Total
Friendliness of front-line officers	7	3	0	0	10
Accuracy of transaction services	6	4	0	0	10
Ease of access to services	5	5	0	0	10
Service promotion information	2	3	3	2	10
Digital service features	3	4	2	1	10

Source: Results of Interviews with Customers (2025)

Based on the analysis of Table 1, it is evident that the majority of customers are satisfied with the services of Bank Sumut Syariah, especially in terms of friendliness,

accuracy, and convenience. However, the aspect of delivering promotional information and digital service features remains a weak point that needs to be addressed.

The Courtesy of Frontline Staff

As many as 70% of customers expressed being very satisfied, and 30% were satisfied with the staff's friendliness. This shows that the humanistic interpersonal approach by Sharia values has been well implemented. Customers feel valued, served with patience and courtesy, which makes them comfortable using Islamic banking services.

Accuracy of Transaction Services

Transaction services such as cash deposits, withdrawals, or account openings are carried out efficiently and with minimal errors. As many as 60% are very satisfied and 40% are satisfied, indicating that the bank staff are competent and the service procedures are designed to facilitate customers.

Ease of Access to Services

Access to services through Teller, ATM, and mobile banking is considered easy by 100% of respondents (50% very satisfied, 50% satisfied). This indicates that the service has already reached various segments of customers, although technological improvements are still needed for digital service users.

Service Promotion Information

This aspect received the lowest score. Only 20% are very satisfied, and 30% are satisfied; the rest feel they haven't received enough information. This poses a challenge for the bank to be more proactive in disseminating information about the latest promotions and service features.

Digital Service Features

The digitalization of services is considered quite good, but only 30% feel very satisfied or satisfied. This indicates that customers desire improvements in digital features, such as real-time transaction notifications, ease of Sharia payments, and a more user-friendly application interface.

To further enhance customer satisfaction, several recommendations that can be implemented by Bank Sumut KCP Syariah Rantauprapat are as follows:

- a. Improving the delivery of service information through digital media, leaflets, and mobile banking applications.
- b. Providing regular training to service personnel to continuously deliver excellent service in accordance with Sharia principles.
- c. Developing a more modern and responsive digital service system.
- d. Conducting regular customer satisfaction surveys for evaluation and development.

By implementing this strategy, it is hoped that the service will not only maintain the satisfaction of existing customers but also attract more new customers interested in using Islamic banking services.

Additional interviews with Imelda Juwita Hasibuan (Teller) and Asyuro Muhari Putra Tama (Customer Service) revealed that most new customers are still unfamiliar with Sharia principles, so the service also includes in-depth education about Islamic products and principles.

The services at Bank Sumut Syariah can be analyzed through the Effectiveness Theory approach, which includes several key indicators such as target accuracy, efficiency, sustainability, and social and economic impact. Based on the research results, the services provided by Bank Sumut Syariah have successfully attracted the interest of the community who wish to switch to a sharia-based banking system. However, efforts to enhance education for the public are still needed so that they better understand the advantages of the profit-sharing system applied in Islamic banking compared to the interest rates prevailing in conventional banks.

From the efficiency perspective, the services provided, including administrative and fund management, have been running quite well. However, the development of digital services remains an aspect that needs to be taken more seriously to provide greater comfort and convenience for customers. The sustainability of services also shows a positive trend, along with the increasing number of customers and the bank's continuous innovations in improving the quality and competitiveness of its services.

The social and economic impact of Bank Sumut Syariah's services is also significant, especially in driving the growth of the sharia financial sector in the Rantauprapat area and

contributing to the economic welfare of the community that uses Islamic-based banking services.

To maintain and enhance service effectiveness, Bank Sumut KCP Syariah Rantauprapat needs to implement several important strategies. First, expand the scope of sharia financial education through various information platforms so that the public increasingly understands the principles and advantages of sharia banking. Second, improving the quality of digital services must be a priority, such as developing mobile banking features and integrating more modern and efficient technology into Islamic banking services. Third, customer-oriented service innovations, such as introducing loyalty programs or Sharia-based personal services, will enhance public satisfaction and loyalty towards the services provided.

Through this strategy, the services at Bank Sumut Syariah are expected not only to be effective in reaching the community but also to strengthen its role and contribution in advancing the sharia financial industry in Indonesia.

CONCLUSION

This research shows that the services provided by Bank Sumut KCP Syariah Rantauprapat have been quite effective in meeting customers' needs for Sharia banking services. This is evident from customer satisfaction with the friendliness of the staff, the accuracy of transaction services, and the ease of access to services. The service approach that prioritizes Sharia values such as trust, justice, and benefit becomes the main differentiator from conventional banks.

However, there are still weaknesses that need to be addressed, especially in the delivery of promotional information and the development of digital service features. The low understanding of the community regarding sharia principles also poses a unique challenge in the efforts of education and socialization.

The bank has implemented various strategies such as sharia-based human resource training, enhancement of digital services, and public education. Nevertheless, continuous improvement needs to be carried out, including strengthening technology-based services, optimizing information media, and innovating services that meet the needs of the community.

With the improvement of these strategies, Bank Sumut Syariah is expected to maintain and enhance the effectiveness of its services, as well as strengthen its contribution to advancing the Islamic financial industry in Indonesia, particularly in the Rantauprapat region.

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