EXCELLENT SERVICE STRATEGY IN REALIZING EXCELLENT SERVICE FOR SHARIA BANKING CUSTOMER SATISFACTION

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Abstract: Excellent service is the main key in attracting and retaining customers in the banking industry, including Islamic banking. In this context, Islamic banking needs to develop a service strategy that not only meets the standards of professionalism, but also reflects sharia values such as honesty, transparency, and fairness. This study aims to analyze excellent service strategies in increasing customer satisfaction and loyalty of Islamic banking. The proposed strategies include improving the competence of human resources, the use of technology to accelerate services, and a personal approach based on Islamic values. Consistent implementation of excellent service not only strengthens the image of Islamic banking, but also is able to increase competitiveness in the midst of increasingly fierce competition in the banking industry. The results of the study show that superior service is able to build customer trust and encourage sustainable business growth.

Keywords: Excellent Service, Excellent Service, Islamic Banking, Service Strategy, Customer Loyalty

INTRODUCATION

The current era of globalization requires banks to improve their services professionally in accordance with their respective fields. Technological changes and the very rapid flow of information have encouraged companies to produce products or services that can meet the needs and desires of consumers, so that consumers feel satisfied with what they have gotten from the company. There are many ways that companies can do to meet the needs and desires of consumers, one of which is by giving a good impression/image in terms of products and services to consumers. The development of Islamic finance today has grown and developed. The improvement of the Indonesian economy is inseparable from the rapid growth and development of national banking. The banking industry as one of the pillars of the Indonesian economy from time to time has a strategic and decisive role.

Banks are financial institutions whose task is to collect. funds from the community and distribute them from community to community. The banking system in Indonesia adheres to the dual banking system, so customers are still there. can choose between conventional banks or Islamic banks. The two banking systems synergistically and jointly meet the needs of the community with banking products and services. The development of Islamic banks in Indonesia formally began in 1992, namely since the establishment of Bank Muamalat Indonesia in 1991 as the first Islamic bank in the country, which began its operations in May 1992. With the enactment of Law No. 21 of 2008 concerning Sharia Banking which was issued on July 16, 2008, the development of the national Islamic banking industry increasingly has a legal basis, which can encourage its growth faster.

Service is an activity or sequence of activities that occurs in direct interaction between a person and another person or a physical machine. In the great Indonesian dictionary, it is explained that service is an effort to serve the needs of others by obtaining money or services in return. Serving is helping to prepare or take care of what a person needs. Meanwhile, service quality is an image of good service quality that arises from the customer's perception or point of view, not from the perception or point of view of the service provider. Services for the banking world are the key to differentiating a bank from its competitors, so it plays an important role in achieving the company's goals. The banking services industry is closely related to trust, service, and close relationships with the best interaction with customers. A paradigm that has been considering service as the full responsibility of employees who are on the front liners should be changed. Front liners can also only work at their best performance with full and total back office support.

The banking world today is very dependent on the quality of information technology used by every bank that has almost equal technological capabilities. The similarity of products, features, or ease of service makes banking a homogeneous industry. To win the competition in a homogeneous industry, one way is to provide the type and quality of service that can distinguish one bank from another. In addition to the quality of information technology used by banks, another important element in banking is the element of security and trust. This element is a key factor for banks to win the competition in addition to the information technology factor. The banking business is a service business based on the principle of trust so that service performance issues are a factor that greatly determines the success of this business.

LITERATURE REVIEW

Excellent Service

Excellent service or service excellence is a type of service that is able to provide the highest expectations from customers for certain bank services. In today's very tight competition in the banking business, service excellence must be applied by all banks in the country. From time to time, customer expectations for banks are increasing. Customers need fast teller service, an extensive ATM network, ease of various financial transactions and even the friendliness of bank security officers. To be able to obtain a better quality of service, those who serve as the spearhead of marketing need to be equipped with extensive banking skills and knowledge. If this can be done, the better the quality of service that can be provided to customers or customers that can be given to customers or other subscribers who visit the branch.

Excellent service is all of our best and perfect efforts which are manifested in the form of meeting the needs and desires of customers, so that the customer feels satisfied, because the essence of that service is customer satisfaction. Customer satisfaction is the level of comparison between expectations for products or services that should be in accordance with the reality received. (Utami, 2011)

The banking world recognizes how important it is to gain trust and maintain customer trust for the success of a bank's business. Banks are competing to show more respect for customers and develop superior services. Business in banking provides the best service in winning the competition in the business world. The banking business provides services based on the principle of trust supported by product excellence, as well as the services provided. The statement is supported by Law No. 10/1998 concerning banking in article 29 which says that "Considering that banks mainly work with funds from the public that are deposited in banks on the basis of trust, every bank needs to continue to maintain its health and maintain the trust of the public in it". Therefore, it is hoped that through the main activities in the bank, this can improve the standard of living of the community. Of course, trust is needed from the public and this trust will be given to banks that they think can meet their needs and provide the best service.

Excellent service is a service that is carried out as best as possible to customers or consumers so that they can feel satisfied. There are many kinds of excellent service goals, one of which is to provide quality service to its customers so as to create customer trust in the goods or services offered by the seller. The concept of excellent service was put forward by Atep Adya Barata known as A6, which is to develop excellent service by harmonizing the factors of Ability (Ability), Attitude (Attitude). Appearance, Attention, Action, and Accountability. The service sector is an important and decisive element in growing and developing companies so that they remain excised in the face of competition. Likewise with the banking business, trust and service quality (seria quality) are important factors in determining business success (Atep Adya Barata, 2003).

Service can be called excellent if the customer is satisfied and in accordance with customer expectations. Excellent service is to provide the best service possible to customers, so that customers feel satisfied. Excellent service is needed for companies, employees, and customers. In the banking world, with the existence of Frostliner, namely Customer Serrio, is an employee who directly interacts with customers so that banking foutliner is required to provide excellent service for customers (Erdah Litriani and Lemiyana, 2016). Able to build communicative relationships with their customers. Communicative employees will try to create the most comfortable atmosphere possible so that the entire process of their work activities runs well. Employees who master the basics of communication try to involve their partners so that there is no discommunication during the transaction process (Muhammad Nizar and Badrus Soleh, 2017).

Excellent service entitled communication or Service Excellent is the application of communication in supporting actions or actions to customers what they expect when they need it, in the way they want. This is done in order to create good relations so that we can achieve mutual prosperity and maintain satisfaction, comfort and integrity (the values of the Islamic bank itself, To provide the best service this can be realized if we can highlight our abilities, attitudes, appearance, attention, actions, and responsibilities that are well coordinated. The prominence of this ability is actually what distinguishes between the concept of ordinary service and excellent service because the focus of the success of implementing and cultivating excellent service is inseparable from the ability of a person or group of people to carry out services optimally.

Sharia Banking

Definition of Sharia Banking is basically an entity that collects funds from the public in the form of financing or in other words carries out the function of financial intermediation. In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks and Islamic banks. In accordance with Law No. 21 of 2008 concerning Sharia Banking, Sharia Banks are banks that carry out business activities based on sharia principles, or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance ('adl wa tawazun), benefits (maslahah), universalism (natural), and do not contain gharar, maysir, riba, tyrannical and haram objects. In addition, the Sharia Banking Law also mandates Islamic banks to carry out social functions by carrying out functions such as baitul mal institutions, namely receiving funds derived from zakat, infaq, alms, grants, or other social funds and distributing them to waqf managers (nazhir) according to the will of the waqf giver (wakif). The implementation of the regulatory and supervisory function of Islamic banking from the aspect of implementing the principles of prudence and good governance is carried out by the OJK as is the case in conventional banking, but with regulations and supervision systems that are adjusted to the peculiarities of the Islamic banking operational system. The issue of fulfilling sharia principles is indeed a unique thing for Islamic banks, because in essence Islamic banks are banks that offer products that are in accordance with sharia principles. Compliance with sharia principles is very fundamental because this is the basic reason for the existence of Islamic banks. In addition, compliance with sharia principles is seen as a side of the strength of Islamic banks. By being consistent with the basic norms and principles of sharia, the harmony in the form of system stability, fairness in contracting, and the realization of good governance can be manifested. Systems and mechanisms to ensure the fulfillment of sharia compliance are an important issue in regulating Islamic banks. In this regard, the institution that has an important role is the National Sharia Council (DSN) MUI. Law No. 21 of 2008 concerning Sharia Banking gives authority to the MUI whose function is carried out by a special organ, namely DSN-MUI to issue a fatwa on sharia compliance with a bank product. Then the Bank Indonesia Regulation (now POJK) emphasizes that all Islamic banking products can only be offered to the public after the bank receives a fatwa from DSN-MUI and obtains permission from the OJK. At the operational level, every Islamic bank is also required to have a Sharia Supervisory Board (DPS) which has two functions, the first is the sharia supervision function and the second is the advisory function when the bank is faced with the question of whether an activity is in accordance with sharia or not, as well as in the process of developing products that will be submitted to DSN to obtain a fatwa.

Islamic banking or Islamic banking (Arabic: الإسلاميا البرناقية al-Mashrafiyah al-Islamiyah) is a banking system that is implemented in accordance with Islamic law (Sharia). The formation of this system is in accordance with the prohibition in Islam to lend or collect loans by charging loan interest (riba), as well as the prohibition of investing in prohibited businesses (haram). The conventional banking system cannot guarantee the absence of such things in its investments, for example in businesses related to the production of illegal consumption or beverages, non-Islamic media or entertainment businesses, and others. Islamic banks offer a variety of bank products and services based on Islamic sharia principles. However, Islamic bank customers, not only Muslims, but come from various religions, therefore Islamic banks are encouraged to improve services to customers in order to be able to compete with conventional banks that have already dominated the market.

Banking is one of the financial institutions that has strategic value in the economic life of a country. According to the Law on Banks Number 7 of 1992 Article 1 point 2: "A bank is a business entity that collects funds from the community in the form of deposits and distributes them to the community in the form of credit and other forms in order to improve the standard of living of many people". Bank activities in general are divided into three, including collecting funds (funding), distributing funds (lending), providing other bank services (services). Most of the bank's activities are in the service sector. Meanwhile, according to Lovelock in Mts. Arief (2007:11), the service itself is a process of the product, where a process involves input and transforms it as output.

The development of Islamic banks in Indonesia formally began in 1992, namely since the establishment of Bank Muamalat Indonesia in 1991 as the first Islamic bank in the country, which began its operations in May 1992. With the enactment of Law No. 21 of 2008 concerning Sharia Banking which was issued on July 16, 2008, the development of the national Islamic banking industry increasingly has a legal basis, which can encourage its growth faster.

METHOD

This research is a qualitative descriptive research that explains phenomena and data as well as previous research, then draws conclusions from existing problems. The purpose of the research using this method is because the qualitative research method emphasizes more on the aspect of in-depth understanding of a problem that is taken more accurately and clearly based on facts. The data collection carried out in this study is by using literature studies that are included in the category of secondary data sources, where this data can be accounted for its validity. Then the researcher uses primary literature sourced from books, journals, articles and research reports on the subject being researched.

RESULT AND DISCUSSION

According to Thio (Yuniarta and Johnny, 2015) in conditions of fierce competition, the main thing is

What must be prioritized by companies engaged in service is customer satisfaction in order to survive, compete, and control the market share Customer satisfaction or dissatisfaction is determined by the quality of goods or services that customers want, so that quality assurance is the top priority for every company as a benchmark for the company's operational excellence. The quality of service in a service company is very important from the consumer's point of view. Consumers not only judge from the results of services, but also from the process of service delivery.7 Business in banking provides the best service to win the competition in the business world. The banking business provides services that are based on the principle of trust supported by product excellence, as well as the services that will be provided (Andre Misa Putra and Fernos Jhon, 2019). The assessment of service quality is carried out at the time of service provision, namely the occurrence of contact between customers and service contact persons. The quality of service will be seen from the suitability of the service received by customers with what are the expectations and desires of the customer (Andre MIsa Putra and Fernos Jhon, 2019).

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Information about the advantages of Islamic banks will also be disseminated through promotions, so that the wider community, including customers, will get to know Islamic hank indirectly without having to go to Islamic banks to obtain information. In addition, in an effort to increase its market share, Islamic banking also aspires to improve services to customers. According to (Tiptono, 2011) it shows that customer perception of service quality includes perceptions related to physical evidence (tangibles), reliability (responsiveness), assurance (assurance), and empathy (empathy), which can be measured with the SERVQUAL method instrument, which is a questionnaire used to measure service quality. Meanwhile, in a study conducted by Othman & Owen (2002), the results of his research proposed. the development of a model in measuring the quality of service of Islamic banks known as the CARTER (Compliance, Assurance Reliability) model. Tangibles, Empathy, and Responsiveness) are very strict, so that it raises fundamental questions about how Islamic bank customer satisfaction is, then what factors are able to provide the greatest satisfaction influence for customers and how are customer perceptions of satisfaction among Islamic banks that are currently developing. Customers feel a significant difference so that psychologically they will prefer an Islamic bank brand or do customers feel that there is no difference between services between Islamic banks and another. Service quality is a key factor that will be a competitive advantage in today's banking world. The service quality measurement method that is commonly used to measure quality in conventional banking and is widely used is the SERVQUAL method The SERVQUAL method is based on the "Gap Model" developed by Parasuraman, et al. (1988, 1991, 1993, 1994). The SERVQUAL method is based on five dimensions, namely tangible, reliability, responsiveness, assurance, and empathy. However, the five dimensions of service quality are general (quality measurement for conventional banks), so if applied to companies that have special characteristics such as Islamic banking, they need to be modified. The uniqueness of Islamic banks in terms of compliance, namely the fulfillment of Islamic law in their operations, cannot be equated with the same measurement as conventional banks

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This fact forces the banking industry to be creative in creating a competitive advantage in the midst of fierce competition for customers. And maintain their satisfaction so that they become loyal customers and are able to increase profits. The competitive advantage must be seen by the customer as the customer's advantage), for example, if the bank provides faster service than its competitors in terms of transactions at the counter. It will be considered useless if the customer. do not appreciate the speed. So banks must focus on establishing customer excellence that can provide the highest value and satisfaction which leads to the reuse of services and ultimately is able to increase high bank profitability as well To achieve this, the first main step that must be taken by banks is to measure the level of service quality that has been provided.

Satisfaction reflects a person's assessment of the performance of a product or service, or the results and their relationship to expectations. Consumer and customer satisfaction will be achieved if the fundamental perception of consumers or customers towards the performance of products and services is the same as the expected product performance. One of the keys to retaining customers is customer satisfaction. Highly satisfied customers usually stay loyal for a long period of time, buy again when the company introduces new products and renew old ones, talk about good things about the company and its products to others, pay less attention to competitor brands and are not too sensitive to prices, offer product or service ideas to the company, and the cost of buying is easier than new customers because transactions can become routine. Some studies link customer satisfaction levels to customer behavior, where there will be several types of customers.

Table 1: Customer Satisfaction Index (CSI) Criteria

Index Value(%)	Customer Satisfaction Index Criteria (CSI)
81,00-100,00	**Highly satisfied**
66,00-80,99	**Satisfied**
51,00,65,99	**Quite satisfied**
35,00-50,99	**Dissatisfied**
0,00-34,99	**Dissatisfied**

Source: (Darus, 2014)

It can be seen from the value of the Customer Satisfaction Index (CSI) of 66.04%. This value is above the optimal score expected in the customer satisfaction survey guide of Sharia Bank in Aceh, which is more than 66.04% and is also at the vulnerable CSI value which is between 66.00-80.00 which means that customers are very satisfied with the services of Sharia Banks. Judging from the five dimensions of service quality which include physical evidence (tangibles) of the small building, less supportive facilities, narrow rooms and the absence of parking lots. Reliability There are still errors in delivering the service not according to the agreed time. Employee responsiveness has not helped customer complaints quickly and accurately. Assurance includes the knowledge of employees who do not have a deep understanding of sharia. Empathy (empathy) has not given personal attention to customers is also caused by a lack of human resources.

CONCLUSION

With the application of Sharia values, excellent service in Islamic banking must integrate Islamic values such as justice, transparency, and honesty. This creates trust and comfort for customers, in addition, the quality of customer-oriented service provides services that are in accordance with customer needs and expectations is the key to success. This strategy includes speed, friendliness, and solutions that are relevant to customers, including Human Resources (HR) Competency Development that has a deep understanding of sharia principles and banking products, as well as good communication skills, which plays an important role in creating a positive experience for customers.

The use of modern technology and digital innovations such as mobile banking, online services, and process automation increase efficiency and provide easy access for customers, thereby strengthening their satisfaction and the existence of continuous evaluation and improvement The service excellent strategy requires periodic evaluation of the process and service quality to ensure suitability with the evolving needs of customers. Enabling an Increase in Loyalty and Competitiveness by prioritizing customer satisfaction through excellent sharia-based services, banks can increase customer loyalty and compete in the global banking industry.

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