



Reduction of Excellent Service Strategy in Increasing Customer Loyalty at BPRS Bhakti Sumekar Madya Pamekasan Branch Office

Iqbal Rafiqi¹, (iqbalrafiqi@idia.ac.id)

Farhan Hamim², (varhan039@gmail.com)

^{1,2} Institute Dirosat Islamiyah Al-Amien Prenduan (IDIA)

Abstract

Excellent service in the banking world is the key to increasing customer trust, satisfaction, and loyalty. Meanwhile, some employees of PT. BPRS Bhakti Sumekar Madya Pamekasan Branch Office are not yet optimal in implementing Service Excellent in serving its customers, such as not paying enough attention and not being too active when interacting in providing services. In this case, it is contrary to the basic concept of Service Excellent, which includes A6, attitude, attention, action, ability, appearance, and accountability. The aim of this research is to find out more deeply about the implementation of excellent service at the PT. BPRS Bhakti Sumekar Pamekasan intermediate branch office. The methods used are interview, observation, and documentation methods. From this method, researchers then process and analyze it to obtain data or information. The subjects of this research were taken from employees at the PT. BPRS Bhakti Sumekar Madya Pamekasan Branch Office. For the validity of the data, researchers used triangulation between informants. The results of this research are the implementation of excellent service in serving customers, which is applied in all lines to achieve customer satisfaction, such as excellent service provided in the frontliner section, withdrawing money using BBS Mobile, fast and precise service, implementing 3S (smile, greet, salute), excellent service in the form of security, and improving the quality of excellent service personally. Excellent service itself plays an important role in maintaining customer loyalty to the PT. BPRS Bhakti Sumekar Madya Pamekasan Branch. This is proven by the large number of customers it has, including 1446 active customers and 10 thousand 259 third-party fund customers.

Keywords: strategy, excellent service, customer loyalty.

Abstrak

Service Excellent dalam dunia perbankan merupakan kunci dalam meningkatkan kepercayaan, kepuasan dan loyalitas nasabah. Sementara itu, terdapat sebagian dari karyawan PT. BPRS Bhakti Sumekar Kantor Cabang Madya Pamekasan yang belum optimal menerapkan *Service Excellent* dalam melayani nasabahnya, seperti kurang memperhatikan dan tidak terlalu aktif ketika berinteraksi dalam melakukan pelayanan, dalam hal ini bertolak belakang dengan konsep dasar *Service Excellent* yang meliputi *A6, attitude, attention, action, ability, appearance, accountability*. Tujuan penelitian ini yaitu untuk mengetahui lebih mendalam pelaksanaan *Service Excellent* pada PT. BPRS Bhakti Sumekar kantor cabang madya Pamekasan. Adapun metode yang digunakan adalah metode wawancara, observasi dan dokumentasi. Dari metode ini, kemudian peneliti olah dan analisis untuk memperoleh data atau informasi. Subjek penelitian ini diambil dari para karyawan yang ada di PT. BPRS Bhakti Sumekar Kantor Cabang Madya Pamekasan. Untuk keabsahan data peneliti menggunakan triangulasi antar informan. Hasil penelitian ini yaitu Implementasi *Service Excellent* dalam melayani nasabah yang di terapkan disemua lini untuk mewujudkan kepuasan nasabah seperti, *Service Excellent* yang diberikan di bagian Frontliner, penarikan uang dengan *BBS MOBILE*, pelayanan cepat dan tepat, Penerapan 3S (senyum, sapa, salam), *Service Excellent* berupa keamanan, peningkatan kualitas *Service Excellent* secara personal. *Service Excellent* sendiri sangat berperan penting dalam menjaga loyalitas nasabah pada PT. BPRS Bhakti Sumekar Cabang Madya Pamekasan. Hal ini terbukti dengan banyaknya nasabah yang dimiliki meliputi nasabah aktif yang berjumlah 1446, dan nasabah dana pihak ketiga yang berjumlah 10 ribu 259 orang.

Kata Kunci: strategi, *service excellent*, loyalitas nasabah.

INTRODUCTION

The development of the banking world, which is currently growing rapidly, such as the number of financial institutions that are presented to the public, is accompanied by increasingly large and complex challenges, requiring banks to be fast and responsive in carrying out their functions and responsibilities to serve the public. The best service and customer satisfaction are the main goals for the company, because without customers, the company would not exist. A bank is a financial institution that operates in the service sector. Banks must be able to provide the best service (excellent service) to customers in order to win the increasingly competitive competition at this

time.¹ It can be understood that banks are required to be quick and responsive in carrying out their responsibilities to serve the community and provide the best service to the community.

Sharia People's Credit Bank is a bank that carries out its activities based on sharia principles.² A bank is an agency that collects funds from the public in the form of savings and returns them to the public in the form of loans. or other forms to improve people's standard of living. Conventional banks take advantage of bank interest, while Sharia banks carry out their business activities not based on interest but based on sharia principles, namely the principle of sharing profits and losses (profit sharing).³

Islamic banks have characteristics, namely the principle of profit sharing. Based on this principle, banks will function as good partners with savers and entrepreneurs who borrow funds; with savers, banks will act as fund managers, while with entrepreneurs, or borrowers of funds, sharia banks will be good funders of funds originating from savings. deposits, current accounts, and bank funds themselves in the form of capital from shareholders. especially regarding Islamic procedures for muamalat.⁴ It can be understood that Sharia banks are financial institutions that operate on the basis of Islamic law, specifically free from interest (*riba*), free from gambling (*maysir*), free from unclear and doubtful matters (*gharar*).

According to Frimayasa Agtovia and Fahmi Kamal, Excellent Service is the service that best suits customer expectations and needs. In other words, Excellent Service is service that meets quality standards. Service that meets quality standards is the best service that meets the expectations and satisfaction of customers or the public.⁵ Service is an activity that occurs in a direct interaction between a person and

¹Amelia Yulinsa, "Analisis pelayanan prima terhadap nasabah di Bank BRI Syariah Kantor Cabang Pembantu Cipulir," 5 November 2014, 16, <https://repository.uinjkt.ac.id/dspace/handle/123456789/27542>.

²Agus Marimin dan Abdul Haris Romdhoni, "Perkembangan Bank Syariah Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 1, no. 02 (2015): 77–78, <https://doi.org/10.29040/jiei.v1i02.30>.

³Evi Oktaviani Satriyanti, "Pengaruh Kualitas Layanan, Kepuasan Nasabah Dan Citra Bank Terhadap Loyalitas Nasabah Bank Muamalat Di Surabaya", *Journal of Business and Banking*, 2.2 (2012), 171 <<https://doi.org/10.14414/jbb.v2i2.172>>.

⁴Setia Budhi Wilardjo, "Pengertian, Peranan Dan Perkembangan Bank Syari'ah Di Indonesia," *Value Added | Majalah Ekonomi Dan Bisnis* 2, no. 1 (2005): 3, <https://jurnal.unimus.ac.id/index.php/vadded/article/view/654>.

⁵Frimayasa Agtovia Dan Fahmi Kamal, "Konsep Dasar Dan Strategi Pelayanan Prima (Service Excellent) Pada Perusahaan Telekomunikasi Indosat Ooredoo," *Repository Universitas Bina Sarana Informatika (R Ubsi)*, 2017, 180.

another person or physical machine. Service is an attempt to meet the needs of others in exchange for money and services. Service in the world of banking is the key that differentiates a bank from other banks, so that servers play a very important role in achieving company goals.⁶ So what is meant by bank service is the efforts made by the bank to meet all the needs of its customers by serving their wishes optimally.

Literally loyal means loyal, or loyalty can be interpreted as loyalty. This loyalty is taken without any coercion, but arises from one's own awareness of the past. Efforts made to create consumer satisfaction are more likely to influence consumer attitudes. Meanwhile, the concept of consumer loyalty explains more about buyer behavior.⁷ Customer loyalty is an asset and has an important role in a company.⁸ Customer loyalty is very important for companies that maintain the continuity of their business and the continuity of their business activities. Loyal customers are those who are very satisfied with certain products and services, so they have the enthusiasm to introduce them to anyone they know.

According to Kotler & Keller, service quality is the totality of features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs. This is definitely a customer-centric definition. We can say that a seller has provided quality whenever his product or service meets or exceeds customer expectations. Parasuraman further summarizes service quality into 5 (five) main dimensions, these 5 dimensions are: Tangibles, Reliability, Responsiveness, Assurance, Empathy).⁹ So it can be seen that quality is the totality of features and characteristics of a product or service that supports its ability to meet stated or implied needs. This is clearly the definition of customer-centric.

Excellent service to customers, PT BPRS Bhakti Sumekar Pamekasan City Branch Office, provides excellent service such as using BBS Mobile in withdrawal or deposit transactions to tellers, fast, precise and professional service, friendly and welcoming service, and providing excellent facilities. can be enjoyed by customers

⁶Deddy Junaedi, "Pengaruh Pelayanan Prima Terhadap Kepuasan Nasabah (Studi Kasus Di Pt. Bank Jatim Capem Maron Probolinggo)," *Profijt: Jurnal Kajian Ekonomi Dan Perbankan Syariah* 4, No. 1 (21 Agustus 2020): 25.

⁷ Doni Marlius, "Loyalitas Nasabah Bank Nagari Syariah Cabang Bukittinggi Dilihat Dari Kualitas Pelayanan," *Jurnal Pundi* 1, no. 3 (31 Maret 2018): 237, <https://doi.org/10.31575/jp.v1i3.60>.

⁸ Sangadji, E.M., Sopiah, *Perilaku Konsumen*. Yogyakarta: Andi Offset, 2013, 104.

⁹ Rosa Jatnika Sari and Ine Aprianti, 'Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Keputusan Loyalitas Nasabah', *JEMPER (Jurnal Ekonomi Manajemen Perbankan)*, 2.2 (2020), 77 <<https://doi.org/10.32897/jemper.v2i2.377>>.

such as snacks in the form of candy and television. Sharia People's Financing Bank (BPRS) Bhakti Sumekar continues to innovate.¹⁰ The Excellent Service provided by PT. BPRS Bhakti Sumekar Sumenep Regency to its customers, namely Internet Banking, which includes BBS ATM (cardless ATM), BBS Mobile, and SETRIK.¹¹ These services are very helpful and make it easier for customers to make payments and other transactions via the internet with the website provided by PT. BPRS Bhakti Sumekar, Sumenep Regency. Based on the excellence of the excellent service provided by BPRS Bhakti Sumekar, researchers are interested in studying it in a scientific study.

RESEARCH METHODS

This article was carried out using qualitative research with a field research approach.¹² The data source for this research uses primary data obtained through interview techniques, observation and documentation of all PT service activities. BPRS Bhakti Sumekar Pamekasan City Branch is supported by secondary data. The data analysis technique in this research uses Miles Huberman's theory during data collection and after completing data collection within a certain period. There are 3 discussions, namely data reduction, data display and data verification.¹³ In order for this research to avoid bias, the researcher used triangulation techniques to test the validity of the data.

RESULTS AND DISCUSSION

Implementation of Excellent Service PT. BPRS Bhakti Sumekar in Serving Customers

Service Excellent is another word for the best service provided by a company to its customers to provide satisfaction, while customer satisfaction is the main goal for the company, because without customers a company would not exist. A bank is a financial institution that operates in the service sector. Banks must be able to provide

¹⁰ Syaiful, 'Mempermudah Nasabah, Bank BPRS Bhakti Sumekar Luncurkan ATM Tanpa Kartu', *Suaraindonesia-News.Com* (Sumenep, 2018) <<https://suaraindonesia-news.com/mempermudah-nasabah-bank-bprs-bhakti-sumekar-luncurkan-atm-tanpa-kartu/>>.

¹¹ "ATM BBS," *Bank BBS* (blog), diakses 23 Agustus 2021, <https://www.bhaktisumekar.co.id/v2/atm-bbs/>.

¹² Albi Anggito, *Metodologi Penelitian Kualitatif* (Sukabumi: C.V Jejak, 2018), 11

¹³ Camelia Chaz, "Analisis Data Penelitian Kualitatif Model Miles Dan Huberman," 1, diakses 19 September 2021,

https://www.academia.edu/25246669/Analisis_Data_Penelitian_Kualitatif_Model_Miles_Dan_Huberman

the best service (excellent service) to customers, in order to win the increasingly fierce competition at this time.

According to Anonymous, excellent service or Service Excellent is the totality of services provided by a company, carried out consciously, integrated (must be carried out by all employees) and consistent (the service quality of each unit must be the same or standard) with reference to the highest possible service quality standards. intent to satisfy customer needs.¹⁴ Excellent service as the leading face in determining the good and bad image of banking institutions must be managed as well as possible.

Implementation of Excellent Service applied to PT. BPRS Bhakti Sumekar Pamekasan City Branch Office includes:

a. Excellent Frontliner Service

Frontliners are the company's front guard who directly interact with customers, for example, providing information, solutions, listening to complaints, and so on. In the world of banking, Frontliners are not only Tellers and Customer Service, but include departments such as Security Guards, Sales Marketing, Receptionists, also including Frontliners. In general, the task of Frontliners is to communicate directly with customers. Such as, offering the latest products or programs, listening to customer complaints, providing solutions, answering questions. However, Frontliner duties are of course adapted to each industry. For example, Frontliners in banking will often deal with opening accounts, sending money, deposits, and others.¹⁵

The attitude of an employee is very important in providing services, in order to provide good service and a sense of comfort to customers, so that customers feel loyal to Bank Syariah. In accordance with the explanation of the Al-Qur'an verse, Surah Ali-Imran verse 159.

فِيمَا رَحْمَةٍ مِّنَ اللَّهِ لِنْتَ لَهُمْ ۗ وَلَوْ كُنْتَ فَظًّا غَلِيظَ الْقَلْبِ لَانْفَضُّوا مِنْ حَوْلِكَ ۗ فَاعْفُ عَنْهُمْ
وَأَسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ ۗ فَإِذَا عَزَمْتَ فَتَوَكَّلْ عَلَى اللَّهِ ۗ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ

Meaning: "So, thanks to Allah's grace, be gentle with them. If you are harsh and harsh-hearted, they will certainly distance themselves from those around you. Therefore, forgive them, ask for forgiveness for them, and consult with them in this

¹⁴ Nyoman Suparmanti Asih, M. Pd Drs. I Made Nuridja, dan M. Pd Drs. Anjuman Zukhri, "Pengaruh Pelayanan Prima (Service Excellent) Terhadap Kepuasan Pelanggan Salon Agata Singaraja," *Jurnal Pendidikan Ekonomi Undiksha* 7, no. 2 (22 Juli 2016): 3, <https://doi.org/10.23887/jjpe.v7i2.7797>.

¹⁵ Devi Lianovanda dan Ruangguru Tech Team, "Ketahui Tugas dan Skill yang Dibutuhkan untuk Menjadi Frontliner," 1, diakses 23 Januari 2022, <https://blog.skillacademy.com/tugas-dan-skill-frontliner>.

*matter. Then when you have made up your mind, then put your trust in Allah. Indeed, Allah loves those who put their trust in Him."*¹⁶

In fact, the implementation of excellent service provided by Frontliner at PT. BPRS Bhakti Sumekar Pamekasan City Branch Office, namely the use of BBS MOBILE in making withdrawals to Tellers, providing information about superior products owned, carrying out transactions quickly, precisely and providing solutions to customers, if the customer does not understand how to collect the products owned by PT. BPRS Bhakti Sumekar Pamekasan City Branch Office, Frontliner will provide detailed information about the products that have been provided.

b. Excellent Service by Implementing 3S (greeting, greeting, smile)

In supporting good and memorable service in the hearts of customers, the friendliness of an employee is very important, because the friendliness shown by employees will provide added value and give a positive impression to the company so that it can improve its good image among the community. Implementation of Excellent Service implemented by employees at PT. BPRS Bhakti Sumekar Pamekasan City Branch Office, by implementing 3S (Salam, greet, smile), such as when a customer comes to the office, the customer will be greeted in a friendly manner including greetings, greetings and smiles by the employees, because of the customer's friendly attitude will feel more appreciated and cared for.

c. Improving the Quality of Excellent Service Personally

Improving the quality of Excellent Service in a company will improve the quality of its human resources, which it has through training and evaluation led by company leaders, in order to improve the quality of Excellent Service personally which includes attitudes, attention, actions, abilities, appearance and responsibility. which must be considered and optimized in an employee, in order to create quality service personally so that they are able to handle customer characteristics that are not the same from one customer to another. Therefore, BPRS Bhakti Sumekar KCM Pamekasan must pay attention to better service to all customers.

¹⁶ Mushaf Khadijah, Al-qur'an dan Terjemahnya, (Jakarta:Al-Fatih,2012), Hlm.408

d. *Excellent Service in the form of Security*

Security is a very important thing, in order to increase a customer's trust in a company, because the security provided by a company to its customers will give a good impression to the customer, such as when a customer is going to make a large transaction, the customer will be given security in the form of police escort or security provided by PT. BPRS Bhakti Sumekar Pamekasan City Branch Office.

e. *Obstacle factors in the Implementation of Excellent Service*

One of the reasons why a service is not optimal and tends to give a bad impression to customers is that this problem comes suddenly when the customer is carrying out a transaction, in this case a company is required to continue to improve in order to fix obstacles that have the potential to hinder the implementation of the service. Excellent itself.

There are obstacles to Excellent Service at PT. BPRS Bhakti Sumekar Pamekasan City Branch Office, including the sudden occurrence of network signal errors and the limited provision of ATM machines that still exist in the Pamekasan City area and its surroundings and there is only one ATM machine unit and it is not as widespread as in Sumenep Regency.

The Role of Excellent Service in Maintaining Customer Loyalty at PT. BPRS Bhakti Sumekar Pamekasan City Branch Office

Regarding the role of Excellent Service in maintaining customer loyalty in a company, it plays a very important role, because Excellent Service is something that every person or customer always wants and the aim of Excellent Service itself is to provide satisfaction for customers.¹⁷ PT. BPRS Bhakti Sumekar is a profit institution that prioritizes service, because what society needs now is the best service, besides that there is a lot of competition in financial institutions at the moment, requiring an institution to provide the best service in order to win the competition in getting customers, customers or customers have an important role in business because the survival of the company is very dependent on customer loyalty to the company.

¹⁷ M. Nasiruddin and M.AP Eva Hany Fanida, S.AP., 'Kualitas Pelayanan Prima (Excellent Service) Di PT. Angkasa Pura 1 (Persero) Bandar Udara Juanda Surabaya', *Kajian Manajemen Pelayanan Publik*, 01 (2018).

According to BPRS Admin Bhakti Sumeker, Pamekasan City branch, he believes that when a company provides excellent service to customers, it is hoped that there will be an increase in customer loyalty to the company, so that over time the company will be able to maintain and increase sales of goods or services, and at the same time be able to achieve profits or benefits as stated in which are expected.¹⁸

Excellent service itself plays an important role in maintaining customer loyalty in a company or financial institution. Likewise at PT BPRS Bhakti Sumekar Pamekasan City Branch Office, because the excellent service provided can maintain customer loyalty and can create customer satisfaction.

a. The role of Excellent Service in maintaining customer loyalty

Excellent Service itself plays a very important role in maintaining customer loyalty towards a company. Excellent Service or excellent service provided to customers is an obligation, because a customer will feel satisfied if they are served very well so that they can maintain customer loyalty as well as to PT. BPRS Bhakti Sumekar Pamekasan City Branch Office implements Excellent Service in order to achieve customer satisfaction, this is proven by the number of customers it has including 1446 active customers, while the total number of third party fund customers is 10 thousand 259.¹⁹

b. The influence of service quality on customer loyalty

In general, high service will result in high satisfaction, as well as more frequent repeat purchases. The quality of service provided greatly influences customer loyalty, in this case the bank must play an active role and always be present in serving the community to meet customer needs. So, it can be concluded that service quality is all forms of activities created by the company to meet consumer expectations. Thus, it can be concluded that service quality will influence customer loyalty, because with good service quality, customers will remain loyal to the bank they choose. Customers have the option to look for better services provided by each sharia bank, therefore seriousness in providing maximum service is what will be chosen.

¹⁸ Kristiana Widiawati, "Peran Standar Kompetensi Karyawan Sebagai Upaya Meningkatkan Pelayanan Prima Pada Bisnis Perbankan Di Indonesia," *Vocatio : Jurnal Ilmiah Ilmu Administrasi dan Sekretari* 1, no. 2 (28 Maret 2018): 5.

¹⁹ Bakhtiar Ismanto, Pimpinan Cabang, wawancara, januari 2022, Kota Pamekasan

c. Steps to achieve customer satisfaction

Customer satisfaction can only be achieved by providing quality service to customers. Thus, it can be concluded that customer satisfaction will influence customer loyalty. Because if the customer feels satisfied, the customer's loyal attitude will automatically increase. In order to achieve customer satisfaction at PT. BPRS Bhakti Sumekar Pamekasan City Branch Office has taken steps such as improving the quality of human resources, responding quickly to customer needs, more varied banking products according to customer needs, building communications, and utilizing digitalization such as ATM and mobile products. banking, and mobile cash vans.

CLOSING

Conclusion

Implementation of Excellent Service in serving customers which is implemented at PT. BPRS Bhakti Sumemkar Pamekasan City Branch Office, applies it in all lines without differentiating the status of one customer from another, in order to achieve customer satisfaction such as, Excellent Service provided to the frontliners, use of BBS Mobile, implementation of 3S, improving the quality of Excellent Service personally by employees to customers, and Excellent Service in the form of security. The obstacles to implementing Excellent Service at PT. BPRS Bhakti Sumekar Pamekasan City Branch Office, namely: the sudden occurrence of network errors and the lack of ATM machine facilities. The influence of service quality on customer loyalty, and the steps used to achieve customer satisfaction. This is proven by the number of customers it has, including active customers totaling 1446, and third party fund customers totaling 10 thousand 259.

Suggestion

The hope is that PT. BRPS Bhakti Sumekar Pamekasan City Branch Office continues to maintain excellent service quality and increases the number of ATM machines. Apart from that, PT. BPRS Bhakti Sumekar Pamekasan City Branch Office is expected to know customer complaints regarding service quality so that they can find out what deficiencies need to be corrected.

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