

Customer Service Quality as an Implementation of Sharia Banking Legal Policy: A Study on Customer Satisfaction at Bank Syariah Indonesia Padangsidimpuan Branch

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Abstract

Purpose – This study analyzes the implementation of Sharia Banking Legal Policy in customer service practices and its implications for customer satisfaction at Bank Syariah Indonesia (BSI) Padangsidimpuan Branch. From the perspective of Islamic economic law, sharia banking institutions are legally bound to comply with statutory regulations, Sharia principles, and consumer protection norms. Customer service quality is examined as a socio-legal indicator reflecting how these legal and ethical obligations are operationalized in daily banking interactions.

Method – This research adopts a qualitative socio-legal approach focusing on empirical legal practices. Data were obtained through in-depth interviews and direct observations involving ten customers who had recently interacted with customer service officers at BSI KC Padangsidimpuan. Respondents were selected purposively based on their service experience. The analysis employed SERVQUAL dimensions tangibles, reliability, responsiveness, assurance, and empathy to interpret customer perceptions as manifestations of sharia banking legal policy implementation.

Result – The findings show that customer service quality at BSI KC Padangsidimpuan is generally perceived positively and contributes to customer satisfaction. Nevertheless, inconsistencies were identified, particularly in responsiveness and interpersonal conduct, indicating partial gaps between normative legal obligations and practical service delivery. These findings suggest that sharia banking legal policy has been implemented, but not yet uniformly realized across all service dimensions.

Implication – This study indicates that customer satisfaction functions as a normative outcome of effective sharia banking legal policy implementation rather than a generalized performance measure. Strengthening compliance with Sharia Banking Law, Financial Services Authority (OJK) regulations, and DSN-MUI fatwas especially regarding service ethics, consumer protection, and complaint-handling mechanisms is

Keywords :

Sharia Banking Legal Policy; Customer Service Quality; Customer Satisfaction; Islamic Economic Law; Socio-Legal Study



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essential to ensure coherence between Islamic economic law norms and institutional practice. This research contributes to Islamic economic law scholarship by positioning service quality analysis within a qualitative socio-legal framework.

INTRODUCTION

Sharia banking in Indonesia operates not only as a financial intermediary institution but also as a legal institution governed by Islamic economic law and positive law (Suryanto, 2020). The operational framework of sharia banking is regulated by Law No. 21 of 2008 on Sharia Banking, regulations issued by the Financial Services Authority (Otoritas Jasa Keuangan/OJK), and fatwas of the National Sharia Council of the Indonesian Council of Ulama (DSN-MUI) (Manggala, 2023). These legal instruments collectively form Sharia Banking Legal Policy, which establishes binding obligations for Islamic banks to ensure fairness, transparency, consumer protection, and ethical conduct in their operations. Compliance with this framework reflects the integration of Islamic legal norms into modern financial governance. Therefore, the assessment of sharia banking institutions cannot be limited to financial performance alone but must also consider legal compliance and ethical accountability in daily banking practices (Sitohang, 2023).

Within the framework of sharia banking legal policy, customer service constitutes a strategically important and legally regulated domain. Customer service activities involve direct interactions between banks and consumers, making them a primary arena for the implementation of legal obligations (Fianto, 2020). In the context of Islamic economic law, service quality is not merely associated with operational efficiency but also represents the realization of *maqāṣid al-shari‘ah*, particularly the protection of wealth (*hifz al-māl*) and human dignity (*hifz al-nafs*) (Hasanudin, 2023). Sharia banking regulations require banks to provide accurate information, fair treatment, professional conduct, and effective complaint-handling mechanisms. Consequently, customer service quality functions as an empirical indicator of how sharia banking legal policy is implemented in everyday institutional practices (Rashid, 2020)

From a legal standpoint, customer satisfaction can be understood as a normative outcome of the proper implementation of sharia banking legal policy. Legal norms governing sharia banking emphasize consumer protection, transparency, and ethical service standards as mandatory obligations (Raza, 2020). When customer service quality fails to meet these standards, it may indicate weaknesses in legal compliance and policy enforcement at the operational level. Such shortcomings have the potential to generate consumer complaints, undermine public trust, and expose Islamic banks to legal and

reputational risks. Accordingly, customer satisfaction serves as a relevant analytical lens for evaluating the effectiveness of sharia banking legal policy in practice (Rochmad, 2024).

Despite the legal significance of customer service in sharia banking, existing empirical studies predominantly approach service quality from marketing and management perspectives (Kasmir, 2017). Most research employs SERVQUAL dimensions such as tangibles, reliability, responsiveness, assurance, and empathy to measure customer satisfaction and loyalty. While these studies offer valuable insights into customer perceptions and service performance, they tend to conceptualize service quality as a managerial tool rather than as a legally regulated obligation. As a result, discussions on legal accountability, regulatory compliance, and the enforcement of sharia banking law remain marginal within the service quality literature (Irsan, 2022).

This condition reveals a clear research gap within the field of Islamic economic law (Pratami, 2024). Most existing studies examine customer service quality primarily as an instrument for improving competitiveness and customer retention, whereas only a limited number analyze it as part of the implementation of sharia banking legal policy (Suryadi, 2023). Consequently, the relationship between service quality, legal obligations, and consumer protection norms has not been sufficiently explored in empirical research. Addressing this gap is essential to provide a more comprehensive understanding of how Islamic banking law operates in daily banking practices, particularly in interactions between banks and their customers (Kasmir, 2005).

This study seeks to address the identified research gap by adopting a qualitative socio-legal approach to examine customer service quality at Bank Syariah Indonesia (BSI) Padangsidimpuan Branch. Rather than focusing solely on service performance outcomes, this research analyzes customer service practices as manifestations of compliance with sharia banking regulations and Islamic ethical principles. Empirical data derived from customer experiences are interpreted within a legal framework to assess the extent to which normative legal standards are realized in practice. Through this approach, customer service quality is positioned as an indicator of institutional accountability within the sharia banking system.

Although Bank Syariah Indonesia has established standardized operating procedures and regulatory guidelines governing customer service, variations in service delivery may still occur at the operational level Nugroho, 2020). Preliminary observations suggest that while customer service quality is generally perceived as satisfactory, certain service dimensions—particularly responsiveness and interpersonal conduct—are not consistently

implemented (Kotler, 1997). Such inconsistencies raise legal and ethical concerns regarding the uniform enforcement of sharia banking legal policy. These conditions highlight the importance of examining customer service quality not only as a performance issue but also as a matter of legal compliance and consumer protection (Nugroho, 2014).

Based on the above background, the main research problem of this study is formulated as follows: to what extent does customer service quality reflect the implementation of sharia banking legal policy, and how does this implementation influence customer satisfaction at Bank Syariah Indonesia Padangsidimpuan Branch? By addressing this question, the study aims to contribute to Islamic economic law scholarship by bridging empirical service quality analysis with normative legal discourse. The findings are expected to offer insights for strengthening regulatory compliance, ethical service standards, and consumer protection mechanisms within sharia banking institutions.

METHOD

This study employed a mixed-method research design with a qualitative-dominant approach to analyze customer service quality and customer satisfaction at Bank Syariah Indonesia (BSI) KC Padangsidimpuan. The mixed-method design was selected to integrate qualitative data derived from in-depth interviews and observations with limited quantitative data obtained from structured service quality assessments. This approach enables a comprehensive understanding of customer perceptions while maintaining empirical support through measurable service indicators. The qualitative component serves as the primary analytical basis, particularly in interpreting service quality as part of sharia banking legal policy implementation (Suryati, 2017).

Data collection was conducted through interviews, direct observations, and a structured service quality assessment instrument. Interviews were carried out with ten customers who had recently completed interactions with customer service officers at BSI KC Padangsidimpuan. Respondents were selected using purposive sampling based on the criteria that they had received customer service on the same day and were willing to share their experiences. The interview instrument consisted of open-ended questions developed according to the SERVQUAL dimensions tangibles, reliability, responsiveness, assurance, and empathy allowing respondents to narrate their service experiences freely (Ajat, 2018). Field observations were conducted to document physical facilities, service procedures, staff behavior, and compliance with service standards.

In addition to interviews, a structured service quality assessment was used to support the qualitative findings. The instrument employed a simple ordinal scale reflecting four levels of customer satisfaction: Very Satisfied (SP), Satisfied (P), Quite Satisfied (CP), and Dissatisfied (TP) (Asra, 2016). This scale was applied to each SERVQUAL dimension to obtain descriptive numerical data on customer perceptions. The quantitative data were not intended for statistical hypothesis testing but were used to strengthen qualitative interpretations and identify general service quality tendencies across respondents.

Data analysis was conducted using an integrative mixed-method approach. Qualitative data from interviews were transcribed and analyzed through thematic analysis, involving data reduction, data display, and conclusion drawing (Arsa, 2014). During the data reduction stage, relevant statements related to service quality, legal compliance, and customer satisfaction were coded and categorized according to SERVQUAL dimensions.

These themes were then interpreted using Islamic economic law perspectives, particularly principles of consumer protection, fairness, and ethical service obligations under sharia banking law. Narrative quotations from respondents were used to illustrate key findings and support thematic interpretations. Quantitative data from the service quality assessment were analyzed descriptively to identify patterns of satisfaction across the SERVQUAL dimensions.

The numerical scores were compared with qualitative themes to identify consistencies and discrepancies between measured satisfaction levels and customer narratives. This triangulation technique enhanced the validity of the findings by linking empirical perceptions with normative legal analysis. Through this mixed-method approach, customer service quality was assessed not only as a service performance indicator but also as an empirical reflection of sharia banking legal policy implementation.

RESULT

Interview Results

Based on the results of interviews from the collection of 10 respondents, several approach questions will be given such as: What is the quality of service satisfaction provided to you and are there any complaints that you feel?

Of the 10 respondents, the average age was 18-28 years old, which was divided into 2 characteristics, namely the characteristics of S1 education and the characteristics of private work. 6 respondents with S1 education characteristics and 4 respondents with private work characteristics have an

income of Rp. 2,000,000 - Rp. 4,000,000. To find out the quality of service to customers of Bank BSI KC Padangsidimpuan, the researcher will give several questions to customers who have passed the customer service desk at Bank BSI KC Padangsidimpuan.

The higher the level of service quality, the higher the level of satisfaction felt by customers. From the answers of these 10 respondents, we can see that customers respond more to the service, it is very good, even from the 6 respondents feel very satisfied with the customer service at Bank BSI KC Padangsidimpuan. However, from 4 respondents with the characteristics of private work, there were very varied responses to customer service at Bank BSI KC Padangsidimpuan, 2 respondents were satisfied with the service and 2 respondents were disappointed with the service

customer service at Bank BSI KC Padangsidimpuan. The two respondents complained about customer service at Bank BSI KC Padangsidimpuan. Where one respondent experienced a network disruption when making a cash transfer at Bank BSI KC Padangsidimpuan which resulted in transactions having to be made repeatedly. At the time of the 4th transfer, the transaction was successful, but the customer service at Bank BSI KC Padangsidimpuan the customer complained because the process was slow, so the customer felt disappointed and one more respondent from the characteristics of private work responded that the customer service at Bank BSI KC Padangsidimpuan was not satisfied because the service was considered unfriendly so that the customer was uncomfortable and disappointed with the customer service at Bank BSI KC Padangsidimpuan.

Satisfaction is closely related to customer loyalty, when a customer files a complaint to customer service, it means that the customer is still providing an opportunity for customer service to improve his relationship with customers (Widjayanti, 2013).

Handling complaints is the main concern so that Bank BSI KC Padangsidimpuan always maintains its customers in the midst of the company's growth at this time. When the handling that is tried does not make the customer feel satisfied, the customer will easily leave Bank BSI KC Padangsidimpuan, even the customer is also looking for a better bank in providing service satisfaction (Nugroho, 2014).

Based on the phenomenon of the 2 respondents above, it is clear that Bank BSI KC Padangsidimpuan regarding the quality of its customer service has not been managed very well and has not met the principles or procedures for serving customers that are very appropriate. Problems like this should be immediately overcome and maximized so that it is better in

the future so that it can be in accordance with expectations, namely that customers feel comfortable and satisfied. If this is overcome, of course, it will create a comfortable and conductive atmosphere so that the quality of customer service is even better.

After the researcher collected the 10 respondents above, it can be found that 8 respondents felt satisfied with customer service at Bank BSI KC Padangsidimpuan and 2 respondents felt dissatisfied or disappointed. Of the 10 respondents, the quality of customer service at Bank BSI KC Padangsidimpuan is very good because it has received responses from customer satisfaction respondents, more satisfied and no problems than respondents who feel disappointed. But seeing this, the quality of customer service at Bank BSI KC Padangsidimpuan must continue to be improved so that customers do not feel disappointed anymore.

Customer Service Satisfaction at Bank BSI KC PADANGSIDIMPUAN

Mrs. Duwi Santi as a customer service at Bank BSI KC Padangsidimpuan also provides an assessment of customer satisfaction with the customer service operations received, the assessment given is only 5 dimensions, namely: It means that efforts to improve service quality are that companies must pay attention to several things, including service costs, office facilities, and the appearance of officers.

Reliability means that efforts to improve service quality are that companies must pay attention to several things, including service procedures, customer trust and insurance contracts. Responsiveness means efforts to improve service quality, namely companies must pay attention to several things, including the time to complete, officer response, and emotional relationships. Guarantee means that efforts to improve service quality are that companies must pay attention to several things, including officer knowledge, behavior, and attention to customers.

Empathy means efforts to improve service quality, namely companies must pay attention to several things, including the responsibility of officers for transactions made. Based on the assessment of customer service satisfaction with this 5-dimensional customer service, of course, customers are not fully able to complain about their service satisfaction, therefore the researcher interviewed some customers who have passed the customer service desk at Bank BSI KC Padangsidimpuan.

This research was taken to find out how much customer satisfaction is quality at Bank BSI KC Padangsidimpuan. We can see from the results of interviews and data collection of this research that there are still customers

who have not felt satisfaction with the service received. Hopefully in the future Bank BSI KC Padangsidimpuan will make its customers feel comfortable and instill a sense of trust in customers and prospective customers, can meet the needs of customers for this sense of comfort. We can see that the sense of responsibility from customer service must also be greatly improved in order to retain existing customers and increase the number of customers.

The relationship between the customer and the bank is a unit, that's why the two have an inseparable relationship. Customers and banks need each other. That's why banks are required to provide the best service to customers, to form a good relationship between the two parties. In the banking industry, excellent service is the key to maintaining the existence of the bank. For example, as part of service activities to customers, there will be officers who help customers to make transactions such as opening an account, or requesting information related to bank products. The calculation of the customer service quality assessment score for 10 respondents of BSI Padangsidimpuan customers uses 5 dimensions using $X = (50xn) + (30xn) + (10xn)$ as follows:

Table 1. The score of 10 customer respondents used 5 dimensions of customer service quality at Bank BSI KC Padangsidimpuan

Yes	Statement	Good	Enough	Not Good	Weight
1	Tangible	9	0	1	460
2	Reliability	8	1	1	440
3	Responsiveness	8	2	0	460
4	Warranty	7	1	2	400
5	Empathy	10	0	0	500

Based on the results of interviews conducted with 10 respondents about the quality of customer service at Bank BSI KC Padangsidimpuan, there were 8 respondents who were very satisfied/good and 2 respondents felt dissatisfied/not good. Therefore, the quality of customer service at Bank BSI KC Padangsidimpuan needs to be improved again so that all customers feel satisfied and comfortable.

It can be observed that the quality of customer service at Bank BSI KC Padangsidimpuan is generally perceived as good; however, continuous improvement is required to fully achieve and sustain customer satisfaction. Customer satisfaction is closely related to customer loyalty, and the act of filing complaints indicates that customers still provide opportunities for customer service officers to strengthen and improve their relationships with customers (Malini, 2019). Consistent with this observation, the findings demonstrate that customer service quality at Bank BSI KC Padangsidimpuan is generally satisfactory but not uniformly implemented across all service dimensions (Supranto, 2006).

Although the level of dissatisfaction is relatively limited, its presence reveals structural and behavioral weaknesses, particularly in responsiveness and interpersonal ethics. From a qualitative perspective, these findings suggest that customer service practices have partially fulfilled institutional and ethical expectations; nevertheless, continuous improvement is necessary to ensure consistent service quality, effective customer protection, and closer alignment with Islamic banking values (Suyatno, 2025).

The empirical findings derived from interviews with ten customers of Bank Syariah Indonesia KC Padangsidimpuan indicate that customer service quality is generally perceived as satisfactory. Eight respondents expressed satisfaction with the services received, while two respondents reported dissatisfaction, particularly related to slow service processes and unfriendly interpersonal behavior. These findings demonstrate that although service quality standards have been implemented, inconsistencies remain in certain service dimensions, especially responsiveness and assurance (Suryanto, 2023).

From a legal perspective, service delays experienced by customers raise important concerns regarding the principle of *amanah* in sharia banking. Law No. 21 of 2008 on Sharia Banking emphasizes that Islamic banks are required to conduct their activities based on principles of trustworthiness, prudence, and fairness. Slow service processes that cause repeated transactions and inconvenience to customers may indicate inefficiencies that undermine the obligation of banks to provide reliable and accountable services. In this context, service delays cannot be viewed merely as technical shortcomings but must be assessed as potential weaknesses in fulfilling legal obligations under sharia banking law.

Furthermore, the findings related to unfriendly or unprofessional attitudes of customer service officers reflect deeper ethical and legal implications. Islamic economic law emphasizes *akhlaq al-mu‘āmalah* as a fundamental standard governing interactions between service providers and consumers. Unfriendly behavior, lack of empathy, or inadequate communication contradict not only service quality expectations but also Islamic ethical norms embedded within sharia banking regulations and DSN-MUI fatwas. Such conduct may weaken consumer trust and undermine the ethical foundation of sharia-compliant financial services.

In addition, the obligation to protect consumers is explicitly regulated under Financial Services Authority (OJK) regulations on consumer protection in the financial services sector. These regulations require banks to provide clear information, responsive complaint-handling mechanisms, and respectful treatment of customers. The dissatisfaction expressed by respondents indicates that, in certain cases, customer service practices have not fully aligned with these regulatory standards. This gap highlights the need for stronger enforcement of consumer protection principles at the operational level.

The SERVQUAL analysis further supports these findings by demonstrating that while tangibles and empathy received relatively positive evaluations, responsiveness and assurance exhibited notable weaknesses. From the perspective of *maqāṣid al-shari‘ah*, shortcomings in responsiveness may affect the protection of wealth (*hifz al-māl*), particularly when delays interfere with financial transactions. Similarly, deficiencies in interpersonal conduct may compromise the protection of human dignity (*hifz al-nafs*), which is central to Islamic economic ethics.

Overall, the findings suggest that customer service quality at Bank Syariah Indonesia KC Padangsidimpuan has partially fulfilled the normative requirements of sharia banking legal policy. However, the existence of service delays and ethical shortcomings indicates that the implementation of sharia banking law has not yet been fully consistent across all service dimensions. These results underscore the importance of strengthening legal compliance, ethical training, and supervisory mechanisms to ensure that customer service practices align with statutory regulations, DSN-MUI fatwas, and the objectives of Islamic economic law.

CLOSING

Based on the findings of this study, customer service quality at Bank Syariah Indonesia KC Padangsidimpuan generally reflects the implementation of sharia banking legal policy, as most respondents expressed satisfaction with the services received; however, several inconsistencies were identified, particularly in responsiveness and interpersonal conduct, indicating that legal and ethical obligations have not been fully and consistently implemented.

From the perspective of Islamic economic law, these shortcomings may undermine the principle of *amanah* and contradict *akhlaq al-mu'amalah*, which constitute the ethical foundation of sharia banking operations, and may also indicate incomplete compliance with Law No. 21 of 2008 on Sharia Banking, OJK regulations on consumer protection, and relevant DSN-MUI fatwas.

Inadequate service quality further affects the realization of *maqāṣid al-shari‘ah*, especially the protection of wealth (*hifz al-māl*) and human dignity (*hifz al-nafs*), thereby demonstrating that customer satisfaction in sharia banking must be understood as a normative outcome of legal compliance rather than merely a managerial achievement. Therefore, this study recommends strengthening internal supervision, enhancing sharia-based customer service training, and improving regulatory compliance mechanisms, particularly in complaint handling and service standardization, to ensure that customer service practices align with both statutory regulations and Islamic legal principles.

Declaration of Conflict Interest

The authors declare no conflict of interest associated with the publication of this article.

Author Contributions (CRediT Author Statement)

- **Suryadi Syabatullah:** Conceptualization, data collection, data analysis, writing – original draft.
- **Maryam Batubara:** Methodology, supervision, writing – review & editing.

All authors have approved the final manuscript and take responsibility for its content.

Generative AI Statement

Generative AI tools were used solely for language editing and clarity improvement. All research content, analysis, and conclusions are the sole responsibility of the authors.

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