



Constructive Philosophy: From Innovation of Financial Institution Services Towards A Progressive Islamic Economy

Paisal Rahmat¹, Marlian Arif Nasution¹, Fadhilah Hanum Lubis¹,
Widia Sulastri²

¹STAIN Mandailing Natal Sumatera Utara, Indonesia

²STAI Balaiselasa YPPTI Pesisir Selatan Sumatera Barat, Indonesia

 paisalrahmat@stain-madina.ac.id*

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Abstract

One measure of the success of Islamic banking can be achieved if the bank has a large number of customers. The number of customers is certainly based on good service quality. Based on this, the purpose of this study was to analyze the innovations that were built in improving service quality at the Mandailing Natal branch of Indonesian Sharia Bank. This study uses field research methods that are oriented towards in-depth interviews directly at the research location. The results obtained are that the bank always prioritizes good moral ethics towards customers, trains communication skills, complete attributes, and evaluates customers on employees in a consistent manner. Customer service must have expertise in the field of communication, which must be taken into account because each customer has different characteristics, so clear and directed communication is needed so that misunderstandings do not arise. Identification marks are always shown so that customers recognize the employee. If at any time the service provided to the customer is less than positive, the customer can report the customer service employee to evaluate his performance by simply stating the name of the employee himself and a thorough evaluation of the employee's performance.

INTRODUCTION

One of the businesses operating in the financial services sector is a bank. Banks are financial institutions whose main business is to collect funds from the community and distribute them back to the community and provide services in payment traffic and money circulation (Barton et al., 2021). The banking sector is one of the things that supports the success of economic development, especially in Indonesia (Qodir et al., 2020). The banking system in Indonesia adheres to *dual banking system*, so that customers can still make a choice between conventional banks or sharia banks. The two banking systems synergistically and together fulfill people's needs for banking products and services (Kailani & Slama, 2020). Conventional banking systems and Islamic banks have differences. Conventional banks in their operations are very dependent on the prevailing interest rates, because the main profit of conventional banks comes from the difference between loan interest and savings interest, while sharia banks in their operations are based on the Koran and Hadith (Duderija, 2016).

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In other words, a sharia bank is a financial institution whose main business is providing financing and other services with payment traffic and money circulation whose operations are adjusted to the principles of Islamic law (Shinkafi & Ali, 2017). Sharia banking in Indonesia has experienced quite rapid and significant development. This is marked by the large number of Sharia People's Credit Banks (BPRS) being established and the number of conventional banks opening sharia branch offices. Apart from that, various laws regulating sharia banking mechanisms have also been issued by the government (Rethel, 2018).

Sharia banking can be said to have the resilience to face crises or be a hope for the financial industry in Indonesia, where the majority of the population is Muslim. However, the performance of sharia banking in the last two years is not very encouraging. Almost all financial indicators experienced a slowdown, such as delays in asset growth, delays in third party funds (DPK), and delays in financing growth (Nair & Ahmed, 2022). The performance of sharia banking, which consists of Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS), is starting to experience slowing growth, financing in 2013 for example only reached 24.82%. The previous year it still grew by 30% in 2014, sharia banking slowed down and only achieved financing growth of 8.37%. Likewise with the growth of deposits and profit growth (Murdani, 2022).

The sharia bank that applies sharia principles in carrying out its operations is Bank Syariah Indonesia. Currently, Bank Syariah Indonesia has 1433 employees, with a KC network of 977 offices, as well as various product features wrapped in information technology to serve customers' transactional needs and interests. Bank Syariah Indonesia continues to strive to improve its business activities by launching various products (Mirakhor & Askari, 2017). The benchmark for the success of a sharia bank can be achieved if the bank has a large number of customers because those who use the funds are the customers. Currently, banks are trying to meet customers' needs and desires by offering various types of products. As a result, customers have many choices, customers' bargaining power is increasing, all of this is an important part of encouraging every bank to place its orientation on customer satisfaction as its main goal. Banks are increasingly convinced that the key to success in winning the competition lies in their ability to deliver *total customer value* which can satisfy customers through service innovations provided by the bank (Leonard, 2017).

In providing services, banks certainly require all employees and personnel within them to provide the best service, especially *customer service* because *customer service* is the person who receives more complaints from customers. Besides that, *customer service* interact more with customers, especially regarding banking products. Therefore, *customer service* must be able to provide the best service, so that customers feel satisfied with the service provided (Lai, 2017). Almost every company employs customer service officers (*customer service*) in providing good and satisfactory service to customers who come, because the role of customer service is very important and is the backbone of operational activities in the banking world. Without a role *customer service* then it has a big influence on the development of the company. In the world of banking the main task *customer service* namely providing services and building and maintaining good relationships with the community as customers (Putra & Ahyani, 2022).

Banks must be able to maintain the trust of their customers, trust is very important, because without trust it is impossible for a bank to survive and develop (Barton, 2019). To maintain and increase customer trust, banks need to maintain a positive image in the eyes of the public. This image can be built through product quality, service quality and security quality. Without a positive image, the trust that is

being and will be built will not be effective. A sharia bank should have a work environment that is in line with sharia principles (Kuran, 2018).

Customer satisfaction and dissatisfaction is the result of the customer's assessment of what he expects. These expectations are compared with customers' perceptions of reality and the expectations they receive or obtain from the company. If the reality is less than expected, then the service is said to be of poor quality. If the reality is the same as expectations then the service is satisfactory (Soares, 2020). In general, the definition of customer service is an activity intended or aimed at providing customer satisfaction, through quality service that can fulfill the customer's desires and needs. This customer service adds to the perceived value of the product and will encourage customers to return to the company when they need to replace it or when they need another product in the company (Botoeva, 2018).

For service (*service*) provided goes well, then the interaction between customers and *customer service* must run well. This interaction occurs between communication *customers service* with customers, including: what they say, how they make customers feel happy and appreciated, so that customers will come back again and continue their business relationship with the company. Then you will share your satisfaction and good service with other colleagues. This can influence the company's growth and increase opportunities or opportunities for *customer service*. Therefore, increasing customer trust and understanding in customer service is important. The innovations initiated are certainly part of the development of a progressive Islamic economy (Saada & Gross, 2017).

METHODS

This study uses Field Research type of research. The purpose of field research is a type of research that does not require in-depth knowledge of the literature used and certain abilities on the part of the researcher (Sari & Asmendri, 2020). Apart from that, this research uses a qualitative approach method. Qualitative research is research that is descriptive in nature and tends to use analysis. Through descriptive methods, data is collected, arranged, grouped, analyzed, then integrated so that it becomes a clear and focused picture of the problem being studied (Baron, 2018).

This field research was carried out by going directly to the research location, namely Bank Syariah Indonesia, Mandailing Natal branch office. In qualitative research, the researcher also acts as a research instrument. As the data collection process continues, the researcher is really expected to be able to interact with the object that is the target of the research. The success of research is very dependent on field data, so accuracy, accuracy, detail, completeness and flexibility in recording information observed in the field is very important (Paul & Oluwakemi, 2017). According to Lincoln & Guba, qualitative data collection techniques use observation, interviews and documents (notes or archives). Interviews, participant observation and document review support and complement each other in providing the required data according to the research focus. To obtain data from sources in the field, the author uses data collection techniques, namely:

Observation, namely that the author conducted direct field observations regarding service innovation at Bank Syariah Indonesia, Mandailing Natal branch office. Interviews with informants as sources of data and information were carried out with the aim of extracting information about the research focus. According to Bogdan and Biken, an interview is a purposeful conversation, usually between two people (but sometimes more) directed by one person with the aim of obtaining information. So in this research, interviews focused on Bank Syariah Indonesia Mandailing Natal branch office. Documentation consisting of books related to research and research activities in the field (Betteridge, 2019). After the required data is collected using data collection techniques, the next activity is to carry out data

analysis. In analyzing the data obtained, the author used the Miles and Huberman model data analysis technique which consists of data reduction, data presentation, and drawing conclusions/data verification and the process took place throughout this research.

Miles and Huberman explain that data reduction is a selection process, focusing on simplifying, abstracting and transforming rough data that emerges from field notes. Data reduction took place continuously throughout the research. Data presentation is a collection of structured information that provides the possibility of drawing conclusions and taking action. Everything is designed to combine information that is structured in a form that is coherent and easy to achieve so that researchers can find out what happened to draw conclusions. Presentation of data is part of the analysis process (Li et al., 2019). After the data is presented which is also in a series of data analysis, the next process is drawing conclusions. Strictly speaking, data reduction, data presentation and conclusion drawing are intertwined before, during and after data collection in a form commonly called analysis (Sankarankutty & Kaup, 2017).

RESULT AND DISCUSSION

Profile of Bank Syariah Indonesia Mandailing Natal Branch

The monetary and economic crisis since July 1997, which was followed by the national political crisis, has had a major impact on the national economy. This crisis has resulted in Indonesian banking, which is dominated by conventional banks, experiencing very severe difficulties. (Fauzia, 2017) This situation forced the Indonesian government to take action to restructure and recapitalize some of the banks in Indonesia (Yanti & Witro, 2020).

The birth of Law No. 10 of 1998, concerning amendments to Law no. 7 of 1992 concerning Banking, in November 1998 it provided an excellent opportunity for the growth of sharia banks in Indonesia. The law allows banks to operate fully sharia-compliant or open sharia-only branches (Brooks & Ezzani, 2022).

PT. Susila Bakti (PT. Bank Susila Bakti) which is owned by the Employee Welfare Foundation (YKP) PT. Bank Dagang Negara and PT. Mahkota Mahkota attempted to get out of the 1997-1998 crisis in various ways, starting from taking steps towards a merger until finally choosing to convert into a sharia bank with capital injection from the owner (Lamido, 2019).

With the merger of four banks (Bank Dagang Negara, Bank Bumi Daya, Bank Exim and Bapindo) into PT. Bank Mandiri (Persero) on July 31 1999, plans to change PT. Bank Susila Bakti became a sharia bank (with the name Bank Syariah Sakinah) taken over by PT. Bank Mandiri (Persero) (AbdulKareem et al., 2021).

PT. Bank Mandiri (Persero) as the new owner fully supports and continues PT's planned changes. Bank Susila Bakti becomes a Sharia Bank, in line with the wishes of PT. Bank Mandiri (Persero) to form a sharia unit. The first step is to change the Articles of Association regarding the name of PT. Bank Susila Bakti becomes PT. Sakinah Syariah Bank based on Notarial Deed: Mrs. Macharani MS SH, No. 29 on May 19 1999. Then through Deed no. 23 September 8 1999 Notary: Sujipto, SH name of PT. Bank Syariah Sakinah Mandiri was changed to PT. Bank Syariah Mandiri. On October 25 1999, Bank Indonesia through the Decree of the Governor of Bank Indonesia No. 1/24/KEP.BI/1999 has granted permission to change conventional business activities to business activities based on sharia principles to PT. Susila Bakti Bank. Furthermore, with the Decree of the Senior Deputy Governor of Bank Indonesia No. 1/1/KEP.DGS/1999 dated 25 October 1999, Bank Indonesia approved the change in the name of PT. Bank Susila Bakti becomes PT. Bank Syariah Mandiri (Nisa, 2019).

Monday 25 Rajab 1420 H or 1 November 1999 was the first day of operation

of PT. Bank Syariah Mandiri. The birth of Bank Syariah Mandiri was the fruit of joint efforts from the pioneers of sharia banking at PT. Bank Susila Bakti and Management of PT. Bank Mandiri views the importance of the presence of sharia banks within PT. Bank Syariah Mandiri (Persero). PT. Bank Syariah Mandiri is present, appearing and growing as a bank that combines business ideals with spiritual values that underlie its operational activities (Duina & Carson, 2020).

This harmony between business idealism and spiritual values is one of PT's advantages. Bank Syariah Mandiri in its work in Indonesian sharia banking. PT. Bank Syariah Mandiri is here to build Indonesia towards a better Indonesia.5 PT. Bank Syariah Mandiri is a bank that realizes economic development with society that is based on sharia and is also oriented towards making profits for members and the environment within the company (Kusumaningtyas et al., 2022).

Bank Syariah Mandiri (BSM) Panyabungan branch office was established on May 31 2005, located on Jalan Willem Iskandar Number 115 B Panyabungan, Mandailing Natal Regency. Bank Syariah Mandiri (BSM) is present, appearing and growing as a bank that is able to combine business ideals with spiritual values, which underlie its operational activities. This harmony between business idealism and spiritual values is one of the advantages of Bank Syariah Mandiri (BSM) in its work in Indonesian banking. Bank Syariah Mandiri (BSM) is here to build Indonesia towards a better Indonesia (Maghrebi & Mirakhor, n.d.).

Bank Syariah Mandiri (BSM) is a banking institution that has an important role in economic activities. Its strategic role is realized as a vehicle that is able to collect and channel public funds effectively and efficiently towards improving people's living standards. As a banking institution, Bank Syariah Mandiri (BSM) carries out its duties and functions as a financial intermediary or intermediary institution for 2 (two) parties, namely the party with excess funds and the party who needs funds (specific functions of financial intermediary: agent of trust, agent of development, and agent of success) (Biancone & Radwan, 2019).

The change in BSB's business activities to become a sharia commercial bank was carried out by the Governor of Bank Indonesia through the Decree of the Governor of BI Number 1/24/KRP.BI/1999, 25 October 1999. Furthermore, through the Decree of the Senior Deputy Governor of BI Number 1/1/KRP.DGS/1999, BI approved the name change to PT. Bank Syariah Mandiri (BSM). Following this legal confirmation and recognition, PT. Bank Syariah Mandiri (BSM) officially started operating on Monday 25 Rajab 1420 H or 1 November 1999 and then in accordance with the latest regulations changed to Bank Syariah Indonesia (BSI) (Choudhury, 2018).

BSI Service Innovations Mandailing Natal Branch

Customer service plays a very important role as the bank's spearhead in dealing with customers. With this customer service must show service that is truly the company's mainstay. Optimal service will ultimately also be able to improve the company's image so that the company's image in its eyes continues to improve as well. By having a better image, everything the company does will be considered good too. Providing services is not an easy job, but if the job can be done well then the company concerned will be able to achieve great benefits (Jubba et al., 2021).

Customer service means officers who are ready to serve customers in the form of complaints or problems they face or prospective customers who come to open a new account. (Choudhury & Malik, 2016) Strategies to improve basic services are carried out by customer service at Bank Syariah Indonesia (BSI) Mandailing Natal branch office are as follows:

Be Friendly; Every employee *customer service* must serve its customers with a friendly attitude so that customers feel comfortable when carrying out banking-

related activities such as opening new accounts, product consultations, complaints, etc. And start communication by giving a warm greeting to the customer (Choudhury, 2016).

Communicative; *Customer service* must have expertise in the field of communication, this expertise is one of the skills that must be considered by employees in the field *customer service* dealing directly with customers who have different characteristics. Apart from that, it is also important to pay attention to a clear and directed communication style so that misunderstandings do not arise (Gwadabe & Rahman, 2020).

Identification Signs to Always Pay Attention to; This section is a small thing but has quite a big impact on the services provided. One's goal *customer service* show an identity card *name tags* so that customers recognize the employee. If at any time the service provided to a customer is less than positive, the customer can report the employee *customer service*. To evaluate their performance, it is enough to mention the name of the employee himself (Aravik et al., 2021).

Among these three basic strategies, there are 3 (three) main strategies to improve service to customers *customer service* at Bank Syariah Indonesia (BSI) Mandailing Natal branch office, these are as follows:

Holding Training in the Form of Roll-Play; *Roll-play* is a form of evaluation that aims to improve the service provided to customers, starting to greet, talk to introduce Sharia Bank products. Besides that *Roll play* This aims to *customer service* remains on the predetermined SOP lines and this training also aims to *refresh* performance *customer service* who almost every day meet face to face with customers, so that *customer service* understand customer behavior so that they know what the customer actually needs. Apart from that, this training is also to find out how to handle customers who complain, and to know how to serve customers/potential customers who want to open an account. This activity is carried out every Tuesday afternoon with trial customers from Bank Syariah Indonesia employees at the Mandailing Natal branch office (Mahyudin & Rosman, 2020).

Conduct an online test; This test is carried out once a month *on line* from head office to all employees *customer service* which serves to test understanding *customer service* to the service system in general and *product knowledge*. So that if customers ask questions, they can understand and answer well. Before doing it *test*, there is discussion *on line* first. This test is usually carried out outside office hours, usually when the bank is closed. This test is in the form of multiple choices where you will be given 30 questions, then you will be given 30 minutes to provide answers.

Sharing Every Week; Sharing of divisions, especially operational sections, is carried out every Monday before working hours start. Usually discussing the newest products or the newest provisions that you need to know. So that *customer service* can notify customers if there are new provisions, and can do *cross selling* towards customers (Madiha Daulay, 2022). There are 5 dimensions applied in improving service quality at Bank Syariah Indonesia KC. Mandailing Christmas.

Visible Dimensions (Tangibility Dimensions). As a person *customer service*, one's appearance *Customer Service* very important because they directly deal with customers. The image displayed by *customer service* reflects the company's self-image. Appearance standards are needed to foster customer trust in the bank so that it can be served well and make customers satisfied. Appearance *customer service* necessary to build confidence for customers and *image* positive for the company. One's appearance *Customer Service* at Bank Syariah Indonesia KC. Mandailing Christmas are:

Wear uniforms according to regulations. Among other things, every Monday, Wednesday and Thursday we wear uniforms *frontliners*, while on Tuesdays and Fridays

they wear batik uniforms. The uniforms used are neat and clean. (1. Wear a headscarf according to appearance standards, the color of the headscarf matches the uniform, and use a brooch that is not excessive. So that the veil always looks neat until the service hour ends, officer/frontliners. Use a hat-shaped chip so that the veil always looks neat. 2. Make-up is not flashy and not excessive. 3. Wear black and clean formal shoes. 4. Using ID Card according to the nameplate and installed on the left. 5. Don't wear excessive accessories.

Guarantee Dimensions (Assurance). Includes the knowledge, friendliness of employees and their ability to inspire customer trust and confidence. *customer service* at Bank Syariah Indonesia KC. Mandailing Natal in providing services not only to people who are already customers, but also to potential customers, *customer service* will serve wholeheartedly because they consider customers as honored guests, so that prospective customers will be increasingly interested in partnering with Bank Syariah Indonesia. This is required by *customer service* by welcoming customers in a friendly manner and always applying the 3S (Smile, Greet and Greeting), serving customers according to their needs, being ready to help and resolve all problems that customers have, and always being enthusiastic when meeting customers. *Customer service* BSM always prepares himself before starting his work, such as arranging the veil, *make-up* don't overdo it, tidy up your clothes, even wear black shoes. The aim is to give a good, polite and comfortable impression when dealing with customers (Hamber & Haneef, 2017).

Dimensions of Reliability (Reliability). Ability to provide service promptly, accurately, and satisfactorily. *Customer service* At BSI, the service provided is quite satisfactory. *Customer Service*, the time required to serve one customer ranges from 10-60 minutes, depending on the customer's needs.

Dimensions of Responsiveness. Namely the desire of employees to help customers and provide responsive service. Employees always help customers who need help or customers who have complaints. Regarding customer complaints, *customer service* will listen to customer dissatisfaction, then try to answer their complaints or if there are problems that cannot be handled alone, then ask their superiors for help and information (*one up level*) like *supervisor* or *manager*.

Dimensions of Empathy (Empathy). Refers to the extent of the level of understanding and individual attention given by the person *customer service* to its customers. *Customer service* always try to carry out open and transparent communication or nothing to cover up unless it is confidential, also to avoid lies. Having high "Integrity" means conformity between words and actions in consistently applying work ethics so that they can be trusted. Empathy *customer service* demonstrated by providing more time to listen to customer complaints and ensuring the information is correct, then trying to help customers according to their needs. The five dimensions above are: *tangibles*, *assurance*, *reliability*, *responsiveness*, and *empathy* interact with each other to assess the good or bad quality of a company's services.

Obstacles and Solutions Faced

The customer service obstacles in improving the quality of service to Bank Syariah Indonesia (BSI) Mandailing Natal customers are as follows:

Limited Human Resources

At Bank Syariah Indonesia (BSI) the Mandailing Natal branch office only has 1 (one) customer service person, while the Mandailing Natal area only has 1 (one) branch office so that in providing services to customers, customer service will provide service to all customers who come. at Bank Syariah Indonesia (BSI) Mandailing Natal branch office. Customer service will experience problems when many customers come, so customer service must be ready to provide service swiftly and well to customers.

Time or Duration

Customers really need some time to be served by customer service. If customer service takes a long time to provide service to customers, the customer will feel bored with waiting for service from customer service. So customers think that the service provided by customer service is not good and can reduce the level of customer satisfaction with the service provided by customer service is not good and can reduce the level of customer satisfaction with the service provided by customer service and can cause the customer to look for another bank that can provide better service. So customer service must have service time standards in providing services to customers so that customers know how long the customer will be served by customer service. This is to prevent customers from waiting too long to be served by customer service.

Connection Problems

When a customer comes to Bank Syariah Indonesia (BSI) Mandailing Natal with a customer who wants to open an account, customer service requires a connection to input customer data. If when customer service inputs customer data there is a connection error, the customer will feel disappointed that the customer's needs or desires cannot be fulfilled. The customer service solutions in improving the quality of service to customers of Bank Syariah Indonesia (BSI) Mandailing Natal branch office are as follows: The first solution, Bank Syariah Indonesia should re-recruit human resources so that service to customers who make transactions at BSI feel comfortable with the services provided. The second solution, when making transactions, customer service should carry out SOPs in accordance with the provisions so that customers do not wait too long in queues which causes them to get bored. The third solution, the internet connection greatly affects employee performance in handling customer service, so the internet connection must always be checked so that the connection is fast and customer data is processed quickly.

CONCLUSION

From the explanation outlined above, the author can conclude that the innovation strategy improves the basic quality of service provided by customer service at Bank Syariah Indonesia (BSI) Mandailing Natal branch office, namely: Be friendly towards customers so that customers feel comfortable when carrying out activities. related to banking such as opening new accounts, consultations about products and other complaints. Customer service must have expertise in the field of communication, which must be taken into account because each customer has different characteristics, so clear and directed communication is needed so that misunderstandings do not arise. Identification marks are always shown so that customers recognize the employee. If at any time the service provided to the customer is less than positive, the customer can report the customer service employee to evaluate his performance by simply stating the name of the employee himself and a thorough evaluation of the employee's performance.

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