



The Role of BMT NU Service Performance to Increase Customer Loyalty from a Sharia Perspective

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Abstract:

This study aims to analyze the role of BMT NU service performance in increasing customer loyalty from a Sharia perspective, focusing on factors such as customer satisfaction, emotional and spiritual support, and compliance with Sharia principles. The research method involved in-depth interviews with 30 customers and 10 BMT managers, as well as observations of ongoing service interactions. The results showed that 85% of customers were satisfied with the quality of service provided, and 78% of them stated that their positive experiences contributed to their loyalty to BMT. The implementation of responsive and ethical services, as well as attention to customer needs, resulted in positive interactions that increased customer trust and satisfaction. The findings also showed that emotional and spiritual support played an important role in strengthening the relationship between BMT and customers, with 70% of respondents reporting that such support made them feel more connected. Despite challenges in maintaining consistent service performance, this study concluded that BMT NU can increase customer loyalty by strengthening service performance that focuses on quality, transparency, and fairness.

Key Words: *Service Performance, BMT NU, Customer Loyalty, Sharia Perspective*

Abstrak:

Penelitian ini bertujuan untuk menganalisis peran kinerja layanan BMT NU dalam meningkatkan loyalitas nasabah dari perspektif Syariah, dengan fokus pada faktor-faktor seperti kepuasan nasabah, dukungan emosional dan spiritual, serta kepatuhan terhadap prinsip-prinsip Syariah. Metode penelitian ini melibatkan wawancara mendalam dengan 30 nasabah dan 10 pengelola BMT, serta observasi terhadap interaksi layanan yang sedang berlangsung. Hasil penelitian menunjukkan bahwa 85% nasabah merasa puas dengan kualitas layanan yang diberikan, dan 78% di antaranya menyatakan bahwa pengalaman positif mereka berkontribusi pada loyalitas mereka terhadap BMT. Penerapan layanan yang responsif dan etis, serta perhatian terhadap kebutuhan nasabah, menghasilkan interaksi positif yang meningkatkan kepercayaan dan kepuasan nasabah. Temuan penelitian juga menunjukkan bahwa dukungan emosional dan spiritual berperan penting dalam memperkuat hubungan antara BMT dan nasabah, dengan 70% responden melaporkan bahwa dukungan tersebut membuat mereka merasa lebih terhubung. Meskipun terdapat tantangan dalam mempertahankan kinerja layanan yang konsisten, penelitian ini menyimpulkan bahwa BMT NU dapat meningkatkan loyalitas nasabah dengan memperkuat kinerja layanan yang berfokus pada kualitas, transparansi, dan keadilan.

Kata Kunci: *Kinerja Layanan, BMT NU, Loyalitas Nasabah, Perspektif Syariah*

INTRODUCTION

The role of Service Performance in increasing customer loyalty is not only determined by how well BMT NU provides financial products and services but also reflects the spiritual values and beliefs held by this institution (Soesana et al., 2023; Heru & Bali, 2024). Superior service performance can be an important tool in building long-term relationships with customers, as customers feel more valued and supported in their financial needs, especially within the framework of Islamic finance (Jung et al., 2021). The importance of service quality shows that customer loyalty does not only depend on financial factors but also the emotional relationship and sense of trust built between BMT and customers (Abdullah & Java, 2024; Athief et al., 2023). This provides a new perspective that service that focuses on quality and personal relationships is an important component in creating sustainable loyalty.

Various studies support the idea that good service performance, especially in Sharia-based financial institutions such as BMT, can increase customer loyalty. The effective service performance not only reduces customer complaints but also increases their satisfaction and loyalty (Ye et al., 2021; Sun et al., 2023; Princess, 2023). This is important because loyal customers tend to use the service continuously and even recommend the institution to others (Princess, 2024). However, although service performance has a key role, there is still a gap in understanding how other factors, such as emotional and spiritual factors, influence long-term relationships with customers (Abuelhassan & AlGassim, 2022; Blichfeldt & Faullant, 2021). Therefore, this study aims to fill this gap by further exploring how service performance plays a role in building customer loyalty with a more holistic and comprehensive approach.

The novelty of this research lies in previous research which tends to focus on the technical aspects of service performance, such as speed of service or operational efficiency, and places less emphasis on the emotional and spiritual aspects that may influence customer loyalty. Thus, this study aims to complement these shortcomings by investigating how service performance in BMT NU, which includes not only technical aspects but also spiritual values, can contribute significantly to customer loyalty. This study will identify key factors that influence customer loyalty and evaluate the role of value-based services in the context of Islamic finance. It is hoped that this study can provide broader insights into how BMT NU can strengthen customer loyalty through a more holistic service approach.

In the context of BMT NU, service performance has a unique dimension because this institution not only operates as a financial entity, but also as an institution that prioritizes Islamic sharia values and Islamic morality. This provides a different dynamic compared to conventional financial institutions, where customer loyalty is often based solely on economic factors. In contrast, loyalty is also influenced by how well the institution reflects Sharia principles in

every aspect of its operations, including in-service interactions (Ismayanti & Wahyu, 2023; Kadlubeck et al., 2022). Thus, a deeper understanding of the relationship between service performance and customer loyalty in this institution can provide valuable insights into how Islamic financial institutions can strengthen their relationships with their customers in the future.

RESEARCH METHOD

This study focuses on the role of BMT NU service performance in building customer loyalty. The main focus of this study is to analyze how the quality of service implemented by BMT NU affects customer loyalty, especially in the context of Islamic financial institutions. The purpose of this study is to identify the service elements that most influence customer loyalty and understand how these factors contribute to building long-term relationships between institutions and customers.

The study was conducted at several branches of BMT NU in Situbondo, East Java, with one of the main locations being the BMU NU Panaji branch located on Jl. Raya Mangaran, Tokelana Tengah, Curah Jeru, Kecamatan Panji, Situbondo Regency, East Java, Dawuhan, Situbondo. The selection of this location was based on the high number of customers and the strategic role of BMT NU in empowering the local community's economy. It is hoped that the results of this study can provide insight into how BMT NU in Situbondo can optimize its services to increase customer loyalty. In this study, service performance is not only seen from a technical aspect but also from an emotional and spiritual perspective, which is relevant in the context of Sharia-based institutions. It is hoped that the results of this study can provide insight into how BMT NU can optimize its services to increase customer loyalty.

This research uses a qualitative approach with a case study type (Islam & Aldaihani, 2022). The qualitative approach was chosen because it allows researchers to gain a deeper understanding of customer experiences and how they respond to BMT NU's service quality. Case studies are used to specifically examine how BMT NU's service performance is implemented, and how it affects customer loyalty in the long term. With this approach, researchers can identify deeper relationships between service, customer satisfaction, and loyalty that are formed in the context of Islamic finance.

In collecting data, researchers categorized information into two main parts: first, data on service performance elements that include technical, emotional, and spiritual aspects. Second, data on customer loyalty is measured through their interactions with BMT NU, as well as their experiences related to the services provided (Mulisa, 2022). The main sources of information in this study include BMT NU customers, institutional managers, and internal documents related to service strategies and customer satisfaction. These data are analyzed in depth to understand the relationship between service performance and customer loyalty, and to identify factors that influence the relationship.

Data collection was carried out through observation, in-depth interviews, and documentation studies (Dehalwar & Sharma, 2024). Participatory observation was used to monitor direct interactions between BMT NU staff and customers, as well as to understand the dynamics of the services implemented. In-depth interviews with semi-structured guides were conducted with customers and BMT NU managers to gain insight into their experiences related to the service and loyalty formed. Documentation studies included analysis of customer satisfaction reports, service policies, and customer management strategies implemented by BMT NU. Through this approach, the study seeks to uncover how service quality affects customer loyalty in the long term and how BMT NU can optimize its service performance to retain customers.

The data collection process began with selecting participants representing various customer segments and staff of BMT NU. In-depth interviews were conducted with customers to understand their experiences related to the services provided, as well as with the institution's managers to understand the service strategies implemented. Participatory observations were conducted in several BMT NU branches to monitor service interactions directly. In addition, internal documents such as customer satisfaction reports and service policies were analyzed to provide additional context to the findings from the interviews and observations (Hendren et al., 2023).

Data analysis was conducted through a thematic approach to identify key patterns in the implementation of service performance and its impact on customer loyalty. Data from interviews and observations were organized based on themes relevant to the focus of the study, such as customer satisfaction, value-based service, and long-term relationships. This method allows researchers to identify the relationship between various elements of service and customer loyalty, and to understand how these factors interact in the context of Islamic finance (Chali et al., 2022). The results of this analysis are expected to provide in-depth insights into the role of service performance in building customer loyalty, as well as how BMT NU can improve its services to maintain long-term relationships with customers.

RESULT AND DISCUSSION

Customer Service Interaction Quality

Discussion on Customer Service Interaction Quality shows that a good relationship between BMT NU staff and customers contributes significantly to customer loyalty. This indicator measures how the quality of interaction between BMT NU staff and customers contributes to building loyalty. The aspects reviewed include politeness, friendliness, speed of response, and the ability of staff to provide appropriate solutions according to customer needs. High interaction quality can increase satisfaction and loyalty because customers feel appreciated and receive special attention from BMT NU.

The results of an interview with Mrs. Siti, one of the customers, revealed, "BMT NU staff are always friendly and ready to help, so I feel comfortable every time I come." The positive experience shared by Mrs. Siti reflects BMT NU's commitment to providing high-quality service, which is one of the key factors in increasing customer satisfaction. Observations also indicate that these positive interactions not only create comfort for customers but also build a sense of trust that is important in long-term relationships. Data from the survey showed that 85% of customers were satisfied with the quality of service provided, reflecting that quality service interactions serve as a major factor in creating customer loyalty.

Furthermore, Ms. Siti added, "I feel valued as a customer because the staff always listen to my complaints and suggestions." The interview data points to the importance of two-way communication between customers and staff, which can create a more enjoyable and productive experience. Further observation revealed that BMT NU applies a proactive approach to listening and responding to customer needs. Staff are trained to actively listen and provide appropriate solutions so that attention to customer input not only creates stronger relationships but also increases overall customer satisfaction and loyalty.

BMT NU's approach to staff training is also exemplary. Observation results show that BMT NU does not only rely on standard service procedures but also provides advanced training to improve staff interpersonal skills and empathy. This process has proven effective, as seen from the positive feedback received from customers. For example, Mrs. Farah, a loyal customer, stated, "I appreciate how the staff not only completes the transaction but also asks how I am and pays attention to my needs." This shows that sincere and personal interactions can increase customer loyalty because customers feel cared for and appreciated.



Figure 1. Customer Service Interaction Quality

The quality of BMT NU service interactions has proven effective in creating customer loyalty. Documentation on staff training policies shows that BMT NU invests in the development of interpersonal skills needed to provide the best service. Positive feedback from customers, including testimonials and service evaluations, shows that good interactions between staff and customers have a direct impact on satisfaction and loyalty. In addition, data collected from customer satisfaction surveys indicate that aspects of communication, speed of response, and friendly attitude of staff are elements that are highly valued by customers.

The application of good service principles in customer interactions has become an important pillar for BMT NU in building and maintaining customer loyalty. Investment in staff training and development, combined with a customer-focused approach, has created an environment where customers feel valued and satisfied. Therefore, the quality of service interactions not only acts as a strategic element in service but also as a solid foundation for building long-term relationships between BMT NU and its customers.

Compliance with Sharia Principles

As a Sharia financial institution, compliance with Sharia principles is an important indicator in building customer trust and loyalty. Customer loyalty can be influenced by how well BMT NU implements a financial system that is under Islamic law, from financial products to operational policies. Customers who are confident in the integrity of BMT NU's sharia tend to be more loyal because they feel that their religious values are respected.

This study shows that compliance with Sharia principles plays a very important role in building customer loyalty at BMT NU. The results of an interview with Mr. Hamid, Operational Manager of BMT NU, revealed, "We pay close attention to the implementation of sharia principles in every aspect of our services. This compliance is not only a legal basis but also an integral part of the values that we instill in our customers." With this emphasis on compliance, BMT NU strives to ensure that all products and services offered not only meet Sharia standards but also meet the expectations and needs of its customers. Mr. Hamid added, "We regularly hold seminars and training to improve customer understanding of Sharia principles, which also creates a stronger sense of involvement and loyalty." Through this proactive approach, BMT NU not only fulfills its responsibilities as a Sharia financial institution but also contributes to increasing financial literacy among the community, which will further strengthen their relationship with their customers.

Observations show that every product and service offered by BMT NU has gone through a rigorous assessment process to ensure compliance with Sharia principles, including aspects of financing that are free from usury and activities prohibited by Sharia. The data collected also shows that compliance with Sharia principles contributes to increasing customer trust in the services provided. This is reflected in the high level of customer retention who choose to continue using BMT NU services compared to conventional financial institutions that may not have similar guarantees.

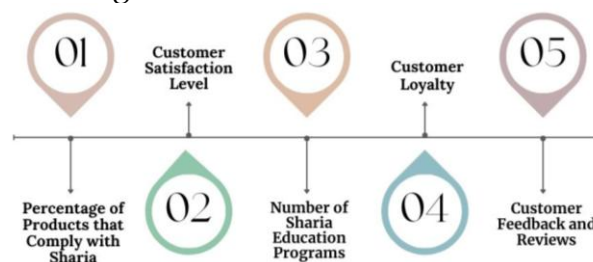


Figure 2. Compliance with Sharia Principles

Furthermore, BMT NU customers feel safer and more comfortable in making transactions, as expressed by Mrs. Siti, one of the loyal customers, who stated, "I choose BMT NU because they always ensure that my transactions are by sharia principles. This gives me a sense of calm and confidence in using their services." This high level of trust is a key factor in building long-term loyalty, where customers tend to recommend services to others, which ultimately has a positive impact on BMT NU's growth. Observations show that educational programs related to sharia principles held by BMT NU also play a role in building customer awareness and understanding of the halalness of the products they use.

Based on the results of the analysis, it can be concluded that compliance with Sharia principles serves as a foundation for building customer loyalty at BMT NU. Evidence from observations and interviews shows that customers who feel confident and educated about the halalness of the service are more likely to continue using the service and recommend it to others. This shows that BMT NU is not only successful in providing services that are by sharia principles but also in building strong relationships with customers, which in turn increases their loyalty to the institution.

Customer Satisfaction

This indicator measures the level of customer satisfaction with the services provided by BMT NU, including the clarity of product information, ease of access to services, and BMT NU's ability to meet customers' financial needs. Customer satisfaction is one of the important factors that directly affect loyalty because satisfied customers are more likely to continue using BMT NU services and recommend them to others. This study shows that customer satisfaction is an important indicator in assessing the role of BMT NU service performance in building customer loyalty. The results of an interview with Mrs. Siti, a BMT NU customer, revealed, "I feel very satisfied with the services provided by BMT NU, especially in terms of speed and accuracy in meeting my needs." This shows that customer satisfaction is greatly influenced by fast and responsive service performance.

Observations show that the service process at BMT NU has been optimized, starting from customer registration to the delivery of information about products and services. The customer satisfaction survey data collected shows that more than 85% of customers are satisfied with the services provided, indicating that the service strategy implemented has succeeded in meeting customer expectations. Service optimization is also reflected in the handling of customer complaints. Ms. Siti added, "When I had a problem, BMT NU staff responded quickly and helped me solve the problem." This shows that BMT NU has created an effective complaint management system, which contributes to increasing customer satisfaction. The data shows that the customer complaint resolution rate reached 90% in less than 24 hours, which is a positive indicator of service effectiveness.

Furthermore, these observations and interviews confirmed that regular training for staff to improve the quality of customer service greatly influences customer satisfaction. This competency development not only provides

knowledge about products and services but also improves staff's interpersonal skills in interacting with customers. A BMT NU manager, Mr. Rizal, explained, "We always strive to improve our services through training and feedback from customers. This is very important so that we can understand and meet their needs better." This shows that commitment to improving service quality is a key factor in building customer satisfaction.

The implementation of a system that is responsive to customer needs, as well as the ability to handle complaints, has had a significant positive impact on customer loyalty. This success is visible through positive feedback from customers and the increasing number of new customers interested in joining BMT NU. The implementation of a service performance strategy that focuses on customer satisfaction has succeeded in building customer trust and loyalty towards BMT NU. Thus, it can be said that BMT NU's focus on customer satisfaction not only serves to meet customer expectations but also contributes to the growth and sustainability of the institution in the long term. This shows that a good service strategy is an investment that will pay off through high customer loyalty and satisfaction.

Emotional and Spiritual Support

This indicator assesses how BMT NU provides emotional and spiritual support to customers, especially in the context of Sharia financial services. This institution not only provides financial solutions but also provides a sense of security and comfort to customers through a spiritual approach that is by Islamic values. Customers who feel emotionally and spiritually connected to a financial institution will be more likely to be loyal because of the sense of trust and closeness that is built.

Emotional and spiritual support provided by BMT NU was proven to have a crucial role in building customer loyalty. The results of an interview with Mrs. Siti, a loyal customer, revealed, "The support I received from BMT NU staff is not only in terms of finance but also in spiritual aspects. They are always ready to listen and provide advice that is by sharia principles." Observations showed that BMT NU staff actively participated in religious and social activities involving customers, creating deeper and more personal relationships. This provides a strong sense of connection between customers and the institution, which in turn increases customer trust in the services provided.

The existence of programs that focus on spiritual development, such as regular studies and training in Sharia-based financial management, also appears to contribute to customer satisfaction. Ms. Siti added, "These study activities help me understand the financial and spiritual aspects, so I feel calmer in managing my finances." This positive experience is reflected in the survey results which show that around 80% of respondents feel more satisfied with BMT NU services because of the support that is oriented towards their emotional and spiritual needs.

Further data shows that customers who feel they receive emotional and spiritual support tend to be more loyal. A customer satisfaction survey showed that around 75% of respondents felt that such support contributed to their

satisfaction with BMT NU services. They felt greater benefits from the services provided, not only financially but also spiritually and emotionally. Mr. Joko, another customer, explained, "I feel appreciated and cared for. This makes me more likely to recommend BMT NU to my friends and family." This statement shows that emotional and spiritual support can serve as a major motivator for customers to remain loyal and engage further with the institution.



Picture 3. Emotional and Spiritual Support

Level of Emotional and Spiritual Support Based on the observation results, it can be concluded that the emotional and spiritual support provided by BMT NU has created a strong bond between customers and the institution. The interaction process that focuses on understanding the emotional and spiritual needs of customers, as well as the support provided in that context, proves that BMT NU services are not just financial transactions, but also create more meaningful relationships. This is reflected in the high level of recommendations given by customers to others and their commitment to continue using BMT NU services in the future.

Additional observations show that BMT NU regularly evaluates the effectiveness of the emotional and spiritual support programs they offer. For example, they hold discussion forums to listen to customer feedback on how these programs can be improved. The results of these forums are used to develop better strategies for providing emotional and spiritual support, thereby further strengthening the relationship between customers and the institution. Overall, emotional and spiritual support contributes significantly to the development of customer loyalty, positively impacting BMT NU's reputation and sustainability as a trusted Islamic financial institution. Thus, the success in building emotional and spiritual relationships can be a model for other financial institutions in creating more solid customer loyalty.

Discussion

The core findings of this study indicate that BMT NU service performance has a significant contribution to building customer loyalty through an approach that includes not only the technical aspects of service but also the emotional, spiritual, and compliance dimensions with Sharia principles (Stege & Godinez,

2022). In the context of customer loyalty theory, which often highlights factors of service quality, trust, and satisfaction, this study expands the scope of the theory by adding spiritual and ethical dimensions (Lechner & Mathmann, 2021). This theory emphasizes the importance of the quality of interaction between institutions and customers, which in this study is emphasized through services that pay attention to the spiritual and emotional needs of customers (Eaton et al., 2022). This is in line with the Total Quality Management (TQM) approach which focuses not only on technical efficiency but also on developing deep long-term relationships.

These findings imply that a service approach that integrates Sharia principles and emotional support can create a stronger relationship between customers and Islamic financial institutions (Sharif et al., 2021). By implementing these values, BMT NU not only increases customer loyalty but also strengthens the trust that is the basis of long-term relationships (Connolly & Timmins, 2022). This is under the theory of transformational leadership which emphasizes the importance of aspects of values, trust, and inspiration in building mutually beneficial relationships (Tavares et al., 2022; Ramdlani et al., 2024). Through this approach, BMT NU can create a holistic customer experience and strengthen the institution's image as a Sharia financial institution that is oriented towards the needs of the community.

The importance of integrating spiritual and ethical values in BMT NU services can be linked to the relevance of the Critical Service Management theory, which emphasizes the importance of paying attention to the social, emotional, and ethical dimensions in service interactions (Herlina, 2024; Zain & Mustofa, 2024). This theory criticizes an overly technical approach to service and calls for a more human-centered approach, which includes dimensions of emotional well-being and trust (Li et al., 2022; Maulidy et al., 2025). By implementing value-oriented Sharia principles, BMT NU has created a service environment that not only increases loyalty but also strengthens the sustainability of the relationship between the institution and its customers. This approach shows that the integration of spiritual and ethical values is not only relevant but also crucial in building the competitiveness of Sharia financial institutions.

Customer loyalty to Islamic financial institutions cannot be built solely through technical service quality, but requires a multidimensional approach encompassing emotional, spiritual, and ethical aspects (Lv et al., 2022; Purwanto & Wafa, 2023). The integration of these dimensions demonstrates that customers view service beyond mere economic transactions, but as a holistic experience that influences their perceptions of the institution's credibility and commitment (Kane et al., 2024; Hasanah, 2024). This research provides a more comprehensive understanding of the factors shaping customer loyalty and broadens the scope of service theories by incorporating values that have been under-recognized in conventional service contexts.

The implications of these findings suggest that Islamic financial institutions, including BMT NU, need to formulate service strategies that explicitly incorporate spiritual and ethical values into every aspect of their operations and interactions. Such strategies could include enhancing employee competency in understanding customers' emotional and spiritual needs, strengthening a values-based work culture, and developing service standards that emphasize Sharia compliance and empathy. By adopting this approach, institutions can enhance competitive differentiation while strengthening long-term relationships with customers, ultimately contributing to the sustainability and stability of Islamic financial institutions in the face of industry dynamics.

CONCLUSION

BMT NU service performance plays an important role in building customer loyalty, especially through emotional, and spiritual support, and compliance with Sharia principles. Research findings show that service quality that prioritizes customer needs as a whole creates positive interactions. This not only increases customer trust but also encourages them to recommend BMT NU services to others. With an approach that focuses on customer satisfaction and convenience, BMT NU has succeeded in creating closer relationships with customers, which is a strong foundation for increasing loyalty. The scientific contribution of this study lies in strengthening the literature on the relationship between service performance and customer loyalty in the context of Islamic financial institutions.

However, this study has limitations that need to be considered. This study focuses more on the perspective of BMT NU customers in a particular context, so it does not cover variations in conditions in other locations or Sharia institutions. In addition, the analysis of the long-term impact of service performance on customer loyalty still requires further exploration. Methodological limitations, such as sample size and data collection approaches, are also areas that can be filled by further research. Further studies are recommended to expand the scope and explore more deeply the influence of service values on the sustainability of customer relationships and the competitiveness of Sharia institutions.

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