

Research Article

# Implementation of Islamic Service Excellence in Savings Pick Up Service in *Baitul Mal Wa Tamwil*

Miratul Khoiriyah\*, Lely Ana Ferawati Ekaningsih

Faculty of Islamic Economics And Business, Universitas KH Mukhtar Syafaat Banyuwangi, Jawa Timur, Indonesia, 68485

\*Corresponding Author: [mkhoiriyah425@gmail.com](mailto:mkhoiriyah425@gmail.com) | Phone Number: +6283823536847

## ABSTRACT

The implementation of *Islamic Service Excellence* (ISE) in savings pick-up services in Baitul Mal wa tam wil (BMT) is very important to improve service quality and customer satisfaction. This service allows customers to make deposits without having to visit the office, providing better accessibility. BMT prioritizes sharia principles, including the A6 principle: Accountability, Trust, Fairness, Adaptive, and Affirmation. This article discusses the main components of implementing *Islamic Service Excellence*, such as employee training, technology utilization, personal approach, and customer engagement. Through this strategy, BMT focuses on operational efficiency and building strong relationships with customers. The implementation of *Islamic service excellent* (ISE) is expected to create a superior service experience, strengthen trust, and improve BMT's reputation as a professional Islamic financial institution. This study emphasizes the importance of integrating sharia values in savings pick-up services to support community economic growth.

**Keywords:** Implementation; Service Excellence; Pick Up; BMT NU

## 1. INTRODUCTION

BMT NU (Nuansa Umat) Gambiran Branch located in Banyuwangi Regency, East Java, was established on September 30, 2021 as a non-bank financial institution with sharia principles under the auspices of Nahdlatul Ulama (NU). The main goal of this institution is to empower the general public, especially among NU members and the community in general. The main focus of this BMT is to provide services for savings products, services to provide loans, and services to distribute financing in accordance with sharia provisions, as well as to support small and medium enterprises. Our service is not only valid in the office, but also provides a daily customer shuttle service. This service is intended to facilitate customers in the process of saving and disbursing funds which is directly carried out by BMT (Zulkhifli 2024). Service quality is an important element that affects the success and quality of a business, which involves the company's ability to provide quality service to customers as well as the company's strategy to survive and compete effectively (Natalia, 2023). Service quality refers to the extent to which the service provided can optimally meet customer expectations or desires. (Dananjaya et al., 2024) Surah Al-Ahzab, verse 21 :

لَقَدْ كَانَ لَكُمْ فِي رَسُولِ اللَّهِ أُسْوَةٌ حَسَنَةٌ لِّمَن كَانَ يَرْجُوا اللَّهَ وَالْيَوْمَ الْآخِرَ  
وَذَكَرَ اللَّهَ كَثِيرًا ﴿٢١﴾

Meaning:

“ Indeed, the Prophet PBUH is a very good example for you (namely) for those who hope for Allah and the Day of Resurrection and he mentions Allah a lot”

In this verse, Allah reminds hypocrites that they can actually emulate the Prophet Muhammad (saw). He is a figure who has strong faith, courage, patience, and perseverance in facing various trials, fully believes in God's destiny, and has a very noble character. If they want to become a good person and achieve happiness in this world and the hereafter, they should follow the example of the Prophet (peace and blessings of Allah be upon him). However, their attitude and behavior show that they do not want God's pleasure and true happiness. Excellent service (service excellent) is an integrated service that

focuses on customer satisfaction, by serving them in a friendly, fast, and appropriate manner and showing attention to customer needs, so that customers feel valued as partners. For example, the application of service excellence by employees who handle savings collection, who provide direct service to customers in their homes every day. (Kurniawan, 2020). Customer satisfaction is a key factor that managers should pay attention to. A company's competitive advantage lies in its ability to provide more satisfactory service to customers than competitors, as well as meet customer needs and desires better than competitors (Dam & Dam, 2021). Service excellence is the act of giving customers what they expect when they need it, in a way that suits them (Maros & Juniar, 2016).

The application of service excellence is an effort to provide the best service to customers or consumers by fulfilling, even exceeding, their expectations. The main goal of implementing service excellence is to ensure customer satisfaction and build customer loyalty in the long term (Bari et al., 2024). According to Yasid (2024) "Pick up service is a system where BMT NU actively picks up customers or prospective customers. So there is no need to come to the office, but it can be served by going directly to the member's place (Studi et al., 2024). "Pick up service" It is a system where BMT NU actively visits customers or prospective customers, so they do not need to come to the office, but are served directly at their location. Pick-up service, which in English is known as "pick up service," consists of two words: "pick up" which means to pick up, and "service" which means service. The term is also often known as "pick up the ball." This method is a marketing implementation where officers visit customers or potential customers to provide an in-depth explanation of the product and operational system (Fitri, 2021)

## 2. RESEARCH METHOD

The research method is a systematic set of steps or ways used by researchers to collect, analyze, and conclude data to answer problems or questions that exist in research. This method involves various techniques and procedures used to obtain relevant and valid information according to the purpose of the research, such as surveys, experiments, interviews, or analysis of documents. Choosing the right method is essential to produce accurate and reliable research results (Hadi et al., 2021). Qualitative research can generally be understood as an approach used to describe and explain the phenomenon that occurs, after the researcher conducts interviews and observations on the object being studied. This method is based on the philosophy of postpositivism and is used to study objects in natural conditions without any intervention. In this study, a triangulation (combined) approach is used for data collection, with inductive and qualitative data analysis. (Khusnudin et al., 2023). The results of qualitative research focus more on understanding meaning than generalization. Postpositivist philosophy is often used as an interpretive and constructive paradigm, which views social reality as something holistic, complex, dynamic, meaningful, and has a relationship of mutually influencing phenomena. Research is carried out on natural objects, namely objects that develop naturally without manipulation from the researcher, and the presence of the researcher does not affect the dynamics of the object. The instrument in this study is the researcher himself, who plays a very important role in the research process (Alamsyah & Sumarni, 2024).

This research was conducted at BMT NU Gambiran branch, which is located in Gambiran District, Banyuwangi Regency. The selection of this location is based on the fact that BMT NU Gambiran is the only traditional market in the region, as well as because of its proximity to the researcher's residence, which facilitates the implementation of the research. This research took place from September to October 2022 (Culture, 2024). Informants in research are individuals or entities that can provide information related to research. Informants can be people, objects, or institutions (organizations) that are the focus of the research. Thus, the informant plays the role of a subject who provides information about the phenomenon or problem discussed in the research. These informants are divided into two categories, namely the main informant and supporting informants (Taufik, 2018).

- a. The main informant has in-depth and technical knowledge regarding the main issues are the parties related to the savings pick-up service at BMT.
- b. Informants provide additional information to complement a problem and analysis in a study, supporting informants usually provide additional information that is not obtained from informants. Data is a very important element in qualitative research (Wijaya, 2018).

Data is information that describes a real event or occurrence. These events include objects that actually exist and occur, such as people or objects. Data serves as facts obtained through measurement or observation. The form of data can be numbers, letters, special symbols, or a combination of these elements (Nurdin, Nurdin. Gusti Agung Wisnu Eka, 2020). The

procedure or technique of data collection is an important stage in a research, because the main purpose of the research is to obtain data. Without a good understanding of the right data collection techniques, researchers will find it difficult to collect data that meets the criteria that have been determined (Hadi et al., 2021). The validity of data is very important to consider because data is a crucial element in research. The data will later be used as a basis for analysis and as a basis for drawing conclusions. Therefore, the data collected must meet the validity criteria. This study aims to identify strategies in maintaining the validity of data in qualitative research, one way to ensure the validity of data is to use triangulation (Saadah et al., 2022). Data analysis tools in qualitative research are used to compile, group, and interpret the data that has been obtained (such as interviews, observations, documents, and others) to identify patterns, themes, or insights that can answer research questions. This tool mainly focuses on processing non-numerical (qualitative) data and aims to provide proper research (Millah et al., 2023).

### 3. RESULTS AND DISCUSSION

USPPS Sharia Cooperatives, as a non-Islamic bank financial institution, also face risks and returns (risk and return). The presence of these risks encourages cooperatives to identify and understand any ongoing risks that may be faced in the future, in the hope of reducing the risks that occur and achieving maximum returns (Syarofi, 2022). BMT NU applies sharia principles and is free from the practice of *riba* which is prohibited in Islam. The presence of Islamic microfinance institutions, namely BMT, is felt to provide many economic benefits, especially for small communities who do not understand banking and oppose usury, because it supports an economy that is oriented towards the interests of the people. In addition, BMT also provides easier access to capital for those who previously had difficulty obtaining financial services from conventional banks, while encouraging local economic empowerment with the principles of justice and equality (Masruroh & Sugiono, 2022). As a new financial institution, BMT needs to carry out maximum promotion and socialization to the public.

One of the key factors that determines the success of this institution is how active its management is in marketing products. In the early stages of operations, one of the effective methods applied by BMT is the pick-up approach. This approach allows officers to directly provide explanations about the concepts of Islamic finance, as well as the systems and procedures implemented at BMT (Rika Widianita, 2023). Financial institutions, including cooperatives, must provide excellent service to be able to compete in a rapidly developing and increasingly competitive situation. Excellent service can be interpreted as an attitude approach that focuses on caring for customers, striving to provide the best service, and aiming to satisfy customers by referring to the set service standards (Gafur, 2022). Excellent service is a translation of the term "excellent service," which literally means excellent or best service. It is said to be very good or the best because the service is in accordance with the applicable standards or owned by the service provider institution (Adik Nooria, Saifal Bakhari, M.M., H. Yusuf, S., 2023). The concept of excellent service proposed by Atep Adya Barata, known as A6, develops superior service through six interrelated factors, namely Ability, Attitude, Appearance, Attention, Action, and Accountability.

In the service sector, these elements are very important and play a big role in developing the company to survive in the midst of competition. This also applies in the banking world, where trust and service quality are crucial factors to achieve business success (Nizar & Soleh, 2017). Attitudes that should be shown to customers include friendliness, smiles, the use of gentle words, honesty in providing information, and respect, such as nodding your head or bowing when greeting customers. In addition, it is also important to have enthusiasm and the ability to get along so that customers feel closer. This attitude must be sincere and natural, so as not to seem rigid or contrived. Appearance refers to the standard of appearance set by management. Savings pick-up officers are expected to follow simple and not excessive appearance standards, so that the customer's focus remains on the information conveyed, not on the appearance of the officer. Accountability requires every individual in the job, including savings pick-up officers, to have clear responsibilities. They must strive to fulfill customer rights, provide accurate and honest information, and avoid mistakes. Although it is not always possible to provide services that are fully in accordance with standards, the determination to carry out responsibilities well remains the basis of such service (Kepada et al., 2018). As a community-based economic institution, BMT strives to carry out its role in accordance with the legal regulations set by the government for financial institutions based on sharia principles.

This provides a positive opportunity for BMT to operate proportionately, namely through Law Number 7 of 1992 concerning Banking which was later updated with Law Number 10 of 1998, as well as Law Number 21 of 2008 concerning Indonesian Sharia Banks. The regulation provides a wide enough space for BMT to operate in the form of sharia cooperatives or non-governmental groups (KSM). Thus, BMT can play a role in building the pillars of Islamic economics from below,

namely improving the community's economy and establishing business partnerships with small and medium entrepreneurs in their work environment (Wulandari et al., 2022). Other skills that must be possessed are mastery of communication tools that are in accordance with standards, as well as a deep understanding of BMT products, such as the type of product offered, the amount of revenue sharing, the benefits obtained, and the requirements for obtaining these products. All of this must be mastered well by a savings pick up officer. Some examples of the application of this skill include when savings pick-up officers provide services to customers who apply for savings, introduce BMT products, create savings books or deposits for customers, and inform customers of savings realization schedules by phone. (Interview with Mr. Faktan 2024).

The advantages and disadvantages of the pick-up system are as follows: this system is more effective in targeting individuals who may need the goods or services offered, so the chances of sales are higher. Banks can explore the ability to influence potential customers to buy the goods or services sold. This approach is also able to attract the interest of potential customers who were previously not interested in the products offered, so that they finally want to buy them (interview with Mr. Khomarudin 2024). The implementation of the pick-up service system by BMT NU can encourage customers to better understand the importance of saving as preparation for future needs. For example, customers who previously felt embarrassed to save at financial institutions because of their small savings can now feel more motivated to save without worry. (Interview with Mr. Khomarudin 2024). For consumers, this system is advantageous because it saves time and eliminates the hassle of buying goods. Customers can also find out the advantages of the product in detail because they can ask directly to bank officers. However, there are some drawbacks; This system requires time, effort, and transportation costs, including salesman's salary. In addition, there is a problem when bank officers do not hand over customer savings to tellers, and the slips used do not have a printed serial number, so they cannot be accounted for.

The implementation of Islamic Service Excellence in savings pick-up services at BMT is a strategic step to improve service quality and customer satisfaction. Through employee training, technology utilization, personal approach, customer engagement, and service quality improvement, BMT is able to provide a superior service experience and in accordance with sharia principle. Excellent service is an integrated service that focuses on customer satisfaction, by serving them in a friendly, fast, and appropriate manner and showing attention to customer needs, so that customers feel valued as partners. For example, the implementation of service excellence by employees who handle savings collection, who provide direct service to customers in their homes every day. (Kurniawan, 2020).

Even though BMT has provided the best service, there are still some shortcomings, such as the punctuality of officers who sometimes do not match the schedule. This can affect the negative perception of member satisfaction. Therefore, to improve the quality of savings shuttle services, KSPPS BMT NU needs to pay attention to all aspects that are of concern to members (Agustian, 2021). Service pick up service BMT NU is an additional facility for customers, which makes it easier for them to open and deposit savings, because BMT NU officers will go directly to customers, so customers don't have to bother coming to the BMT office. This service is aimed at the general public, especially small communities who are customers or prospective savings customers. With this service, customers can enjoy various benefits (Business, 2023). Pick up service at BMT NU can also be considered as an effort to attract customers to save at BMT NU. For customers, this service provides convenience because they do not need to come directly to BMT to save, so it can save time and costs. Pick up service is a strategy implemented by the institution to make it easier for members to make transactions without having to visit the office. Officers or employees of the institution will visit the previously agreed location. This service can also increase the motivation and loyalty of members to continue making transactions with the institution, because there is no need to come to the office. Thus, the strategy pick up service not only makes it easier for members, but also strengthens family relationships between the institution and its members, as well as increases member loyalty (Studi et al., 2024).

#### 4. CONCLUSION

The implementation of Islamic Service Excellence (ISE) in savings pick-up services in Baitul Mal and Watani (BMT) is an important step to improve service quality and customer satisfaction. This service provides easy access for the public by allowing deposits without having to come directly to the office. By prioritizing sharia principles, including the A6 (Accountability, Trust, Fairness, Adaptive, and Affirmation) principle, BMT focuses on developing services that meet customer needs. Intensive training for employees, the use of modern technology, and a personal approach to customer interaction are key components in the implementation of ISE. Active customer involvement is also considered to improve service quality. Through this strategy, BMT not only improves operational efficiency, but also builds strong relationships

with customers. The results of the implementation of ISE are expected to create a superior service experience, strengthen customer trust, and improve BMT's reputation as a professional Islamic financial institution. This research emphasizes the importance of integrating sharia values in every aspect of services, especially in savings pick-up services, to support sustainable economic growth of the community.

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