



OPTIMIZATION OF SYARIAH BANKING SERVICES TO IMPROVE OPERATIONAL EFFICIENCY

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Abstract

Islamic banking in Indonesia has experienced rapid development along with increasing public awareness of sharia-based financial services. Bank Syariah Indonesia (BSI) as the largest Islamic bank in Indonesia continues to optimize its services to improve operational efficiency and customer satisfaction. This study aims to analyze how the optimization of Islamic banking services contributes to increasing operational efficiency, with a case study at BSI Purwokerto Sudirman 1 Branch Office. The methods used in this study include direct observation and participation in various operational aspects, including customer service, financial administration, and marketing of Islamic banking products. The results of the study show that digitalization of services, such as BSI Mobile and QRIS, as well as the implementation of the Customer Relationship Management (CRM) system play a role in accelerating transactions and improving customer experience. In addition, operational efficiency is supported by improving the quality of human resources (HR) and effective marketing strategies. With these innovations, BSI is able to increase its competitiveness in the Islamic financial industry. This study is expected to provide insight for Islamic banking in developing more efficient and innovative services.

Keywords: *Service optimization, Islamic banking, operational efficiency.*

ABSTRAK

Perbankan syariah di Indonesia mengalami perkembangan pesat seiring dengan meningkatnya kesadaran masyarakat akan layanan keuangan berbasis syariah. Bank Syariah Indonesia (BSI) sebagai bank syariah terbesar di Indonesia terus mengoptimalkan layanannya guna meningkatkan efisiensi operasional serta kepuasan nasabah. Penelitian ini bertujuan untuk menganalisis bagaimana optimalisasi layanan perbankan syariah berkontribusi terhadap peningkatan efisiensi operasional, dengan studi kasus di BSI Kantor Cabang Purwokerto Sudirman 1. Metode yang digunakan dalam penelitian ini meliputi observasi dan partisipasi langsung dalam berbagai aspek operasional, termasuk pelayanan nasabah, administrasi keuangan, serta pemasaran produk perbankan syariah. Hasil penelitian menunjukkan bahwa digitalisasi layanan, seperti BSI Mobile dan QRIS, serta penerapan sistem Customer Relationship Management (CRM) berperan dalam mempercepat transaksi dan meningkatkan pengalaman nasabah. Selain itu, efisiensi operasional didukung oleh peningkatan kualitas sumber daya manusia (SDM) dan strategi pemasaran yang efektif. Dengan berbagai inovasi tersebut, BSI mampu meningkatkan daya saingnya di industri keuangan syariah. Penelitian ini diharapkan dapat memberikan wawasan bagi perbankan syariah dalam mengembangkan layanan yang lebih efisien dan inovatif.

Kata Kunci: Optimalisasi layanan, perbankan syariah, efisiensi operasional



A. INTRODUCTION

The development of the Islamic banking industry in Indonesia has increased significantly in recent years (Ramadhan et al., 2025). This is driven by increasing public awareness of the importance of financial services in accordance with Islamic principles (Syariah et al., 2025). As a country with the largest Muslim population in the world, Indonesia has great potential in developing this sector. Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, strives to optimize its services to improve operational efficiency and provide a better banking experience for customers.

Islamic banking services not only focus on aspects of financial transactions, but also emphasize transparency, fairness, and compliance with Islamic principles. In their operations, Islamic banks face various challenges, such as increasing competition with conventional banks, the need for digitalization, and demands for efficiency in service (Entrepreneurship & North, 2025). Therefore, optimizing services is a strategic step to increase the

competitiveness of Islamic banking in the modern era.

Optimization of Islamic banking services covers various aspects, including improving service quality, operational efficiency, and utilizing digital technology (Rahmat, 2017). Digitalization of banking services, such as mobile banking and internet banking, is the main solution in increasing efficiency and expanding the reach of services to the community (Krisna, 2025). With this innovation, customers can make transactions faster and easier, without having to come directly to the branch office.

In addition, increasing operational efficiency also depends on competent human resource (HR) management and the implementation of a better management system. In this context, employee training and the implementation of effective operational standards are key to improving service quality (Nuraini et al., 2024). With more efficient services, Islamic banks can increase customer satisfaction and strengthen their position in the national banking industry.

Islamic banking is also required to continue to adapt to applicable



regulations and improve good corporate governance (Good Corporate Governance) (Budianto & Dewi, 2023). This is important so that bank operations remain transparent, accountable, and trusted by the public. By consistently implementing sharia principles, sharia banking can provide greater added value, not only in terms of business aspects, but also in its contribution to the sharia economy in Indonesia. Based on this background, this study aims to analyze how optimizing sharia banking services can improve operational efficiency. By understanding the strategies and implementations carried out by BSI, this study is expected to provide deeper insight into the effectiveness of sharia banking services and their impact on operational performance.

B. METHOD AND IMPLEMENTATION

1. Time and Location of Internship

The internship was carried out at Bank Syariah Indonesia (BSI) Purwokerto Sudirman 1 Branch Office, located at Jl. Jenderal Sudirman No.433, Kranji, East Purwokerto, Banyumas Regency, Central Java. This location was chosen because it is one of the BSI branch

offices that has quite busy operational activities, thus providing extensive experience in understanding the working system of Islamic banking. With a strategic location, this bank serves various Islamic-based financial transactions, such as opening accounts, saving funds, financing, and digital Islamic banking services. The internship will last for 85 days, starting from August 19, 2024 to December 13, 2024. During this period, interns gain direct experience in the world of work, especially in the fields of marketing and operations. In addition to carrying out their main duties, participants are also given the opportunity to understand various aspects of banking services, from customer service, financial administration, to marketing strategies for Islamic banking products. With this internship, participants can apply the theories they have learned in lectures to real practices in the world of work.

2. Method

The methods used in implementing this internship are observation and direct participation. In the observation method, interns directly observe how the work system at BSI works, including the customer service process, transaction management, and the



Application of sharia principles in bank operations. This observation allows participants to understand the bank's working mechanisms in more depth and identify the challenges faced in optimizing sharia banking services. In addition to observation, the direct participation method is also applied, where interns are actively involved in various operational and service activities. The tasks given include assisting in the account opening process, recording transactions, sorting money, and supporting banking product marketing activities. By being directly involved, participants gain practical experience that not only improves academic understanding, but also trains work skills, such as communication with customers, problem solving, and teamwork in a professional environment.

C. RESULTS AND DISCUSSION

Bank Syariah Indonesia (BSI) continues to make various efforts to optimize banking services to improve operational efficiency. In the era of rapidly developing digitalization, banking services must be able to provide convenience and speed in transactions to increase customer satisfaction. BSI KC Purwokerto Sudirman 1 has implemented

various innovations in services, including service digitalization, improving the quality of human resources (HR), and more effective marketing strategies. These steps aim to reduce service time, increase transaction accuracy, and expand public access to sharia-based financial services.

One of the main steps in optimizing services is the use of digital technology. BSI has developed the BSI Mobile service, which allows customers to carry out various financial transactions without having to come directly to the branch office. Through this application, customers can open accounts, transfer funds, pay bills, and purchase sharia investment products. In addition, the use of BSI QRIS as a digital payment method is also increasingly being expanded, providing convenience for customers to make transactions quickly and efficiently.

The following is a table of service optimization results at BSI KC Purwokerto Sudirman 1:

Table 1. Service Optimization Results

No	Aspect of Optimization	of Results Achieved
1	Digitalization of Services	Increased use of BSI Mobile and QRIS for faster



		and more efficient transactions.
2	Customer Service Improvement	The queuing system is more structured, CRM is implemented for more personalized service.
3	Operational Efficiency	The use of digital systems in recording transactions and financial reports reduces manual errors.
4	Marketing strategy	Active promotional activities such as Grebek Pasar and visits to agencies increase public understanding of BSI services.

5	Human Resource Management	Training of employees and interns in improving service skills and understanding of Islamic banking products.
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This table describes the optimization steps that have been taken and the results achieved in improving Islamic banking services.

In terms of customer service, BSI KC Purwokerto Sudirman 1 implements a more structured queuing system and accelerates administrative processes, such as opening accounts and disbursing funds. By implementing Customer Relationship Management (CRM), the bank can identify customer needs and provide more personalized service solutions. In addition, interns play a role in educating customers about BSI's digital service features, thereby encouraging wider adoption of technology-based banking services.

Service optimization is also carried out by increasing operational efficiency in the administration and finance divisions. Interns are involved in various

administrative tasks, such as recording transactions, preparing tax reports, and conducting stock opnames on inventory in the bank's warehouse. Digitizing the financial recording system helps banks manage transaction data more accurately and reduces the risk of errors in manual recording. Thus, efficiency in operational management is increasing. The following is an example of service documentation carried out at BSI:

user-friendly appearance and guaranteed transaction security, BSI Mobile allows customers to access banking services anytime and anywhere without having to visit a branch office. In addition, this application also supports the Beyond Banking (BYOND) program which integrates the sharia financial ecosystem with various digital services to increase convenience and efficiency in transactions.

BSI Mobile Hadir dalam Genggaman untuk Memberikan Kemudahan dan Kenyamanan Bertransaksi Secara Digital



Gambar 1. Aplikasi BSI mobile / byond

BSI Mobile is a digital banking application developed by Bank Syariah Indonesia (BSI) to make it easier for customers to carry out various financial transactions in accordance with sharia principles. This application offers features such as interbank transfers, bill payments, credit purchases, and online investment and zakat services. With a

In the marketing sector, BSI implements an active promotion strategy and Islamic financial education to the public. Activities such as Grebek Pasar, visits to government agencies and companies, and launching digital campaigns have been carried out to increase public understanding of BSI products and services. Interns participate in the preparation of promotional materials and the creation of advertisements to introduce new services, such as hajj savings, partner financing, and sharia investment products.

In addition to digitalization and marketing, increasing operational efficiency is also supported by better human resource management. The bank provides training to employees in improving service skills and understanding of sharia banking



products. Interns also gain experience in understanding how Good Corporate Governance (GCG) is applied in the work environment, including service standards and codes of ethics in sharia banking.

BSI's service optimization has contributed to increasing operational efficiency and customer satisfaction. Digitalization of services, improvements to the administration system, and more effective marketing strategies have helped the bank accelerate the transaction process and expand its service reach. With this innovation and optimization strategy, sharia banking is expected to continue to grow and compete in the financial industry, as well as provide wider benefits to society and the national economy.

D. CLOSING

1. Conclusion

The internship at Bank Syariah Indonesia (BSI) KC Purwokerto Sudirman 1 provided valuable experience in understanding the operations of Islamic banking, especially in optimizing services to improve operational efficiency. Various strategies implemented, such as digitalization of services through BSI Mobile and QRIS, improving the quality of customer

service, and optimizing administration and marketing, have proven to be able to accelerate the transaction process, increase customer satisfaction, and support the growth of Islamic banking in Indonesia. With the implementation of innovation and better resource management, the operational efficiency of banks has increased, so that Islamic banking services can compete with conventional banking systems.

2. Suggestions

To further improve operational efficiency, BSI is expected to continue to develop digital service innovations and expand the reach of sharia financial education to the public. In addition, increasing training for employees and interns needs to be given more attention so that they have a deeper understanding of the sharia banking system and the latest financial technology. In addition, periodic evaluation of the queuing system and customer service is also needed so that the banking experience is more optimal and responsive to customer needs.

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