

## Bank Syariah Indonesia's Strategy in Maintaining the Loyalty of Priority Customers at CV Fawas Jaya

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### ABSTRACT

This study aims to explore the strategies implemented by Bank Syariah Indonesia (BSI) in maintaining the loyalty of its priority corporate customers, focusing on a case study of CV. Fawas Jaya as one of BSI's key business clients. The research is grounded in the significance of retaining high-value clients, particularly in the Islamic banking sector, which emphasizes justice, trust, and value-based service. This study employs a qualitative descriptive approach using a case study method. Data were collected through in-depth interviews, observations, and documentation involving both BSI and CV. Fawas Jaya. The findings reveal that BSI employs several service strategies including the provision of dedicated relationship managers (RMs), ease of access to exclusive services, tailored Sharia-compliant financial products, and proactive communication aimed at building long-term partnerships. The main factors influencing CV. Fawas Jaya's loyalty include trust in Sharia principles, satisfaction with services, and strong interpersonal communication. Despite facing challenges such as limited human resources and occasional technical issues, BSI continues to innovate to improve service effectiveness. This study concludes that BSI's strategic efforts have been generally effective in maintaining the loyalty of its priority corporate clients.

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### INTRODUCTION

Rising public awareness of Sharia-based financial services has accelerated the growth of Islamic banking in Indonesia; however, prior studies mainly examine customer loyalty in general, leaving limited insight into how Islamic banks, particularly Bank Syariah Indonesia, sustain loyalty among priority corporate customers. Loyalty is a crucial factor (Ashilah & Nawawi, 2024). Loyal customers will continue to use a bank's products or services and are less likely to switch to another bank. Customer loyalty is actually a bank's most important weapon (Ashilah & Nawawi, 2024). In an increasingly competitive environment, prioritizing customer interests when considering service requirements and satisfaction is a key element of business success.

Relevant research has identified various factors influencing customer loyalty. Ashilah and Nawawi (2024) found that service quality and brand image have a significant positive influence on customer loyalty, with product knowledge acting as a moderating variable that strengthens this relationship. This research was conducted at Bank Muamalat and showed that better service quality and stronger brand image, higher customer loyalty. According to Yanti (2023) research at Bank Sumut Syariah, priority savings customers' loyalty is positively influenced by the quality of the products and services they receive. These findings indicate a positive correlation between customer satisfaction and loyalty, as well as customer intention to continue using the bank's services. This research emphasizes the importance of priority savings as a strategy to retain high-contributing customers.



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Furthermore, Fitriyani and Anggraini (2023) analyzed the Priority Banking Officer (PBO) strategy in increasing priority customers at Bank Syariah Indonesia KCP Perbaungan. Their research showed that a marketing mix strategy that included a personal approach, friendship, and the provision of special facilities significantly influenced the increase in the number of priority customers. According to national data, the number of priority customers has increased by 17.9%, reaching more than 50,000 customers nationwide. The marketing mix (product, price, location, and promotion) is an effective strategy, according to research by Batubara and Yanti (2025) on the marketing strategy for deposits at Bank Sumut KCP Syariah Lubuk Pakam. To increase Islamic bank funding, this study highlights the importance of appropriate promotions and competitive pricing methods. Strong personal bonds between banks and customers result in higher levels of satisfaction and loyalty, according to research by Hidayanti and Nasrifah (2023) on the impact of relationship marketing on customer satisfaction and loyalty in Islamic banking. Relationship marketing is key to building long-term trust with customers.

A bank is a foundation authorized by the government to assist underfunded organizations and act as an intermediary between sponsored parties (Angkat & Yanti, 2023). Islamic banks possess special qualities in terms of customer service because they are financial entities operating in accordance with Islamic Sharia law. In this regard, staff collaboration is crucial to providing first-class customer service. In many aspects of life, an exceptional service culture can act as a standard (Angkat & Yanti, 2023). Indonesia's largest Islamic bank, Bank Syariah Indonesia (BSI), was formed on February 1, 2021, as a consequence of the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. Therefore, this bank has a heavy burden to maintain and increase the loyalty of its most important clients. Customers can receive services from the Islamic banking system without paying interest. Pioneers of Islamic banking argue that interest is classified as riba, which is specifically prohibited by Islamic law (Batubara & Yanti, 2025). This research focuses on CV. Fawas Jaya, a trading company that has been a priority customer of BSI for 14 years, was chosen as a case study. The company's long-term loyalty to BSI made it an appropriate subject for analyzing the effectiveness of the bank's strategy in maintaining the loyalty of its priority customers.

Priority customers are a special segment that significantly contributes to bank performance. According to Fitriyani and Anggraini (2023), priority customers are those with savings, deposits, and investments of at least IDR 500,000,000 per year. Unlike other customers, banks typically provide preferential treatment to priority customers, sometimes referred to as priority customers (Angkat & Yanti, 2023).

Rahmawati (2019) found that individual customer loyalty is significantly influenced by high-quality service. However, this study did not specifically address priority customers or corporate customers.

In an effort to maintain its existence and expand its market reach, Bank Syariah Indonesia focuses not only on individual customers but also pays special attention to priority customers, including corporate customers. Corporate priority customers constitute a strategic segment that can significantly contribute to the growth of third-party funds, financing, and long-term partnership opportunities (Yanti, 2023).

However, amidst increasingly fierce competition among financial institutions, maintaining the loyalty of priority customers presents a unique challenge. Many companies are switching to other banks due to a perceived lack of exclusive services, competitive benefits, or a personalized approach tailored to their needs. This requires banks to develop appropriate, efficient, and sustainable strategies for fostering relationships with priority customers (Antonim, 2020).

CV. Fawas Jaya is one of the companies that has established a banking relationship with Bank Syariah Indonesia, a priority customer. This company's loyalty to Bank Syariah Indonesia is interesting to study, given the numerous conventional and Islamic banks that offer attractive facilities for corporate customers (Mulyadi, 2022). Through this case study,

it is important to understand Bank Syariah Indonesia's strategy in maintaining its relationship with CV. Fawas Jaya to maintain its loyalty, as well as the factors considered in maintaining that loyalty (Hidayati, 2021).

This research is relevant to identify the service approaches and strategies implemented by Indonesian Islamic banks in maintaining priority customer loyalty, as well as providing scientific contributions to the development of customer relationship management in Islamic banking (Tambunan, 2021).

This research has scientific novelty, which lies in its focus on priority corporate customers in the Islamic banking environment, specifically at Bank Syariah Indonesia (BSI) (Nizaruddin, 2019). Most previous studies have emphasized the loyalty of individual customers, such as general savings or microfinance customers. Meanwhile, this study specifically highlights the service strategy and relational approach of Indonesian Islamic Banks in maintaining priority corporate customers, namely CV. Fawas Jaya, who have different banking service needs than individual customers (Juliati, 2021).

Another novelty lies in the context of a practical and applicable case study. This research concretely illustrates the service strategy implemented by BSI for a specific company, rather than relying solely on quantitative data or a general survey. This research also combines a customer relationship management perspective with Islamic banking values, making it more contextual to the dynamics of the Islamic financial industry in Indonesia (Soemitra, 2020).

To date, various studies on customer loyalty have focused primarily on individual or retail customers, with a primary focus on service satisfaction, product quality, and Islamic values within the Islamic banking system (Khairunnisa, 2019). Research on corporate customer loyalty, particularly among priority customers, remains very limited, particularly in the context of Bank Syariah Indonesia (BSI), a relatively new merger. This creates a research gap as few studies have explored the strategies of Indonesian Islamic banks in addressing the needs and expectations of priority corporate customers (Juliati, 2021).

Therefore, it is necessary to conduct research that specifically reveals the actual strategies of Indonesian Islamic banks in maintaining the loyalty of the company's priority customers, and what obstacles Indonesian Islamic banks face in maintaining the loyalty of the company's priority customers.

Based on this background, the author is interested in conducting a study entitled "Indonesian Sharia Bank Strategy in Maintaining the Loyalty of Priority Customers: A Case Study of CV. Fawas Jaya". This study is expected to contribute to understanding customer behavior and provide input for banks in developing more competitive sharia products that meet the needs of the community.

## **LITERATURE STUDY**

### **Marketing strategy**

A company's marketing strategy is crucial to its success because it helps the organization achieve its goals. A successful marketing plan should include precise and well-organized instructions on how the business can capitalize on the potential of its target market (Batubara & Yanti, 2025).

A marketing strategy is a plan that outlines how a business anticipates specific marketing campaigns or efforts will influence demand for its various products in a specific target area. Objectives within this marketing environment encompass key strategic choices related to target markets, product placement, marketing mix, and marketing budget levels (Batubara & Yanti, 2025).

According to the American Marketing Association (AMA), marketing is an organizational activity and set of practices intended to create, deliver, and maintain customer relationships that benefit the business and its stakeholders (Anggraini & Harahap, 2024)

## **Customer Loyalty**

Because it impacts the sustainability of long-term relationships between banks and their customers, customer loyalty is a crucial factor in the banking sector. Loyalty is not only measured by repeated use of bank products and services, but also by positive attitudes, such as the intention to continue using the service and recommending it to others. According to Aprilia and Arifin (2022), loyalty is closely linked to customer experience, where consistently positive experiences strengthen long-term commitment to the bank. Similarly, Mutambik (2023) emphasizes that in the era of open banking, the quality of customer experience plays a crucial role in shaping loyalty intentions, particularly through digital convenience and trust in data security.

According to Tjiptono, customer loyalty is an ideal condition hoped for by many marketers, where customers have a positive attitude towards a product or producer and is associated with consistent repeat purchasing patterns (Ashilah & Nawawi, 2024).

Griffin defines customer loyalty as a strong and persistent desire to continue using a preferred product or service in the future, regardless of external factors and promotional campaigns (Ashilah & Nawawi, 2024). Indicators of customer loyalty include: repeat purchases, purchasing products or services through a network, referring others, and refusing to use competitors (Ashilah & Nawawi, 2024). According to Mardalis, several factors that influence loyalty are: customer satisfaction, service quality, and brand/product image (Ashilah & Nawawi, 2024).

## **Priority Customers**

Because they meet certain criteria or models set by the bank, priority customers are people (customers) who are entitled to receive administrative services or utilize bank offices with greater benefits than other customers (Fitriyani & Anggraini, 2023).

Priority is a crucial obligation that takes precedence. When something is prioritized or prioritized over something else, it means that it must be prioritized, prioritized, required, prioritized, prioritized, and prioritized. The Great Dictionary of the Indonesian Language defines priority as a unique privilege or something that takes precedence over other things (Antonio, MS 2012). In the banking sector, priority customer service is referred to by several terms; these customers are also known as primary customers. Unlike regular customers, primary customers are those who meet specific criteria set by the bank to qualify for services or utilize these resources. They are entitled to more benefits from the bank because they have made significant contributions.

Bank Syariah Indonesia Prioritas is a banking service that offers various benefits and facilities to customers with a certain balance (Angkat & Yanti, 2023). Criteria for becoming a priority customer vary by bank, but typically include a high level of savings or investment, stable income, good credit, or successful business management.

The facilities provided by Priority Banking Officers include: Relationship Manager, Priority Service Counter, Consolidated Statement, Starter Pack, Milad Gift, Zakat & Inheritance Consultation, Airport Executive Lounge, Safe Deposit Box, Exclusive Events, and Overseas Education Consultation (Fitriyani & Anggraini, 2023).

## **METHODS**

This study employed a qualitative approach using a case study design focusing on CV. Fawas Jaya as a priority corporate customer of Bank Syariah Indonesia (BSI) at the Medan Aksara Branch Office. A total of six informants were involved in this study, consisting of four internal BSI representatives (one priority service manager, two relationship managers, and one customer service officer) and two representatives from CV. Fawas Jaya (the business owner and the financial manager).

Informants were selected using purposive sampling based on specific criteria relevant to the research objectives. The criteria for BSI informants included: (1) holding a

position directly related to priority customer services, (2) having at least two years of experience in managing priority or corporate customers, and (3) being actively involved in decision-making or service delivery for priority clients. Meanwhile, the criteria for corporate informants from CV. Fawas Jaya included: (1) being directly responsible for managing the company's banking relationship with BSI and (2) having used BSI's priority banking services for more than five years.

To ensure data reliability and consistency, this study applied data triangulation across sources, methods, and time. Data were collected through in-depth interviews, direct observations, and documentation analysis. Interview findings were cross-checked with observational data and supporting documents to confirm consistency. In addition, member checking was conducted by confirming key interview results with informants to reduce interpretation bias. The data analysis process was carried out systematically through data reduction, data display, and conclusion drawing to ensure credible and dependable research findings.

## RESULTS AND DISCUSSION

### RESULTS

#### CV Fawas Jaya

CV. Fawas Jaya is a trading company that has been a priority customer of Bank Syariah Indonesia for 14 years. As a priority customer, CV. Fawas Jaya utilizes savings services, working capital financing, and export-import transactions through a special service system provided by BSI.

Haji Idul Haji and his wife, Hj. Siti Shalehah, founded CV Fawas Jaya Medan at Jalan Bersama No. 53 Medan on August 8, 2001. Given their family's history in the cake business, opening CV Fawas Jaya Medan, known as the "Shafa" cake shop, offered a lucrative economic opportunity. This sparked the idea of establishing a cake factory that would employ many people to reduce unemployment and offer fair wages to the community. CV Fawas Jaya Medan's activities were heavily influenced by Idul Haji's family, who previously owned a cake business and passed down family recipes. Before establishing the cake factory, Idul Haji and his wife owned a cake business . belts, but they were forced to stop due to the inevitable financial crisis and rising raw material prices. That's when Idul Haji got the idea to set up a cake factory.

With only five employees and six assistants, this cake factory company initially only had capital of four by eight meters, taken from the proceeds of demolition of houses during Eid al-Hajj. The equipment was also very simple. CV Fawas Jaya Medan adopted the idea of a spiritual company, namely trading while preaching by trying to emulate the spiritual values and morals of the Prophet Muhammad SAW in trading, even though the cakes produced were still small, 10 kilograms. For CV Fawas Jaya Medan's business to succeed, this idea is very important. Thanks to the advice of his parents from Eid al-Hajj himself, CV Fawas Jaya Medan also uses a "Piggy Bank", namely a portion of profits saved for charitable activities and is still used to this day. Proven by CV Fawas Jaya Medan which now employs 28 (twenty-eight) people from various regions, the majority of whom come from the Tapanuli area, this company has a clear goal in running its business: creating jobs for others so that there is no unemployment. CV Fawas Jaya offers a variety of pastries at affordable prices without sacrificing quality. In addition, CV Fawas Jaya Medan prioritizes the cleanliness of all processed products and raw materials, as well as halal certification.

Cakes are the company's main menu, as the name suggests. CV. A variety of cakes, including peanut cakes, pia cakes, cut cakes, sponge cakes, and other pastries, are available at Fawas Jaya Medan. Other cake variations include Christmas and New Year's sponge cakes, peanut cakes , honey peanut cakes, and arcis peanut cakes, as well as candied fruit made especially for Eid al-Fitr.

## Bank Syariah Indonesia's Strategy for Maintaining the Loyalty of Priority Customers of CV. Fawas Jaya

Based on interviews with Bank Syariah Indonesia (BSI), the main strategy implemented to maintain priority customer loyalty is through the provision of comprehensive, innovative, and tailored Islamic banking products and services tailored to the company's specific needs (Kotler, P. 2000). This was confirmed by the bank:

*"BSI (Bank Syariah Indonesia) maintains the loyalty of its priority customers by providing comprehensive and innovative sharia banking products and services, such as investment and protection products, as well as personalized and spiritual services. Through dedicated relationship managers, BSI understands and meets the needs of its priority customers, including providing exclusive facilities like a Safe Deposit Box (SDB) and special pricing."*

These results are consistent with previous studies. Implementing a marketing mix that builds positive connections and offers privileges is one method used by priority bank officers for priority customers (Fitriyani & Anggraini, 2023). Here are four marketing mix strategies used by Indonesian Islamic banks to maintain customer loyalty:

### Product strategy

Bank Syariah Indonesia provides various Islamic banking products tailored to the needs of companies, including savings with competitive profit sharing ratios, working capital financing with a murabahah scheme, cash management services for corporate transactions, Islamic investment products, trade finance facilities for exports and imports.

### Pricing Strategy

For banks, pricing strategy is crucial. Banks aim to offer several benefits with this pricing model, including low margins, long repayment periods, no penalty fees, and low down payments (Batubara & Yanti, 2025).

### Place Strategy

One of the advantages of a bank's location in the heart of the city is that the bank always strives to be at the forefront and closest to the community (Batubara & Yanti, 2025). Bank Syariah Indonesia provides easy service access for priority customers through priority service counters at branch offices, relationship managers who can be contacted at any time, special digital banking services, easy access to various BSI branch offices (Gronroos, C. 1988).

### Promotion Strategy

Banks use a variety of methods to promote their products. They use digital advertising, including banners, the internet, social media, radio, television, and newspapers, as well as print advertising, including brochures (Batubara & Yanti, 2025).

A marketing mix that includes direct promotions to customers, word-of-mouth promotions, and social media promotions can increase consumer awareness of advertised goods and attract the interest of those who meet the requirements to become priority customers (Fitriyani & Anggraini, 2023).

Indonesian Islamic banks also implement relationship marketing, which involves personal communication and meeting customer needs (Dewi, G. 2019). As the primary point of contact between the bank and its clients, relationship managers (RMs) are committed to managing banking requirements and offering appropriate solutions for comprehensive financial planning (Fitriyani & Anggraini, 2023).

The strategy of closeness with customers is also carried out through intensive communication and personal service, as expressed by BSI marketing:

*"As marketers, we always ask and directly gather information about the company's needs, including digital banking and currency exchange for company needs."*

Overall, the implementation of the marketing mix strategy carried out by Indonesian Islamic banks is quite effective in maintaining customer loyalty.

### **Obstacles Faced by Indonesian Sharia Banks in Maintaining Priority Customer Loyalty**

Although BSI's strategy has been deemed effective, challenges remain in maintaining the loyalty of priority customers, particularly in digital banking services. The bank stated: *"The problem lies in digital banking — it requires developments from BSI or beyond."*

This is reinforced by a statement from CV. Fawas Jaya, which stated that BSI's digital banking services still require improvement, particularly regarding security and transaction speed:

*"However, the most common obstacles are digital banking, as digital banking services are crucial for companies in facilitating transactions."*

This obstacle is an important note for BSI because digital banking is one of the main services that supports the convenience of priority customer transactions.

Other constraints identified in the research include:

#### 1. Human Resource Limitations

The limited number of Relationship Managers is one of the obstacles to providing optimal service to all priority customers. Each Relationship Manager handles several customers simultaneously, so the intensity of interaction with each customer is sometimes limited (Budiono, IN 2022).

#### 2. Technical Issues of Digital Banking System

Technical issues with the digital system during large transactions still occur occasionally, which can disrupt customer experience. This is a significant concern, given that the company's priority customers have high transaction intensity and volume (Fitriyani & Khairina, 2022).

#### 3. Inter-Bank Competition

Competition between Islamic and conventional banks is a barrier that Priority Banking Officers must overcome to implement plans and attract priority customers (Fitriyani & Anggraini, 2023). This is because banks offer identical goods and services, but the minimum customer balance requirements for priority customers differ.

## **DISCUSSION**

Based on the study's findings, Bank Syariah Indonesia utilizes a combination of exclusive products and services, relationship managers offering individualized service, and a strong belief in sharia principles to maintain the loyalty of CV Fawas Jaya's priority customers. This aligns with a study by Srisulistiwati et al. (2024), which found that adherence to sharia principles is crucial for maintaining customer loyalty because the objectives of sharia banking positively impact customer satisfaction (Srisulistiwati et al., 2024).

This finding is also supported by research by Hidayanti and Nasrifah (2023) which shows that relationship marketing, which involves personal communication and fulfilling customer needs, has a positive effect on satisfaction and ultimately increases customer loyalty (Hidayanti & Nasrifah, 2023).

The strategies used by Priority Banking Officers have influenced the growth of priority customer numbers. This is in line with the 17.9% increase in priority customer numbers, which now number more than 50,000 throughout Indonesia (Fitriyani & Anggraini, 2023).

In addition, Indonesian Islamic banks also implement a marketing mix in their activities, namely: products, prices, ease of access to priority counters, digital services, and branch office networks (Husein, U. 2005).

Bank Syariah Indonesia provides various Islamic banking products tailored to corporate needs, including: Savings with competitive profit sharing ratios, Working capital financing with a murabahah scheme, Cash management services for corporate

transactions, Islamic investment products, Trade finance facilities for exports and imports.

Indonesian Islamic banks also set competitive profit-sharing ratios for deposit products and reasonable margins for financing products. Customer satisfaction is a metric used to determine whether a product or service meets or exceeds customer expectations (Angkat & Yanti, 2023).

However, this study also identified obstacles in implementing BSI's strategy, particularly related to the limitations of digital banking services. The company assessed that the speed and security of digital banking still needed to be improved to support efficient transactions. This is crucial considering that the company's priority customers with high transaction intensity desperately need reliable and fast digital services. This study provides a practical contribution to Indonesian Islamic banks in identifying areas that need improvement, particularly in terms of developing digital banking technology and increasing human resource capacity. Furthermore, this study also emphasizes the importance of upholding Sharia values as the foundation of customer trust in Islamic banks. These research findings are supported by several recent studies. Research by Firdaus and Amalia (2024) shows that Sharia financial literacy plays a significant role in strengthening customer loyalty in Islamic banking. This reinforces BSI's strategy of providing zakat and inheritance education and consultation as part of exclusive services for priority customers. The greater a customer's understanding of Sharia principles, the stronger their commitment to loyalty.

Aprilia and Arifin's (2022) research also confirms the importance of consistently positive experiences in fostering long-term loyalty. In the context of CV. Fawas Jaya, a 14-year relationship with BSI has built deep trust, difficult to replace by other banks, even those offering similar products. Mutambik's (2023) study emphasized that in the digital banking era, the quality of customer experience through digital platforms significantly determines loyalty intentions. This finding is relevant to BSI, which is developing digital banking services to meet the needs of priority corporate customers who require fast and secure transactions. Cahya and Jannah's (2022) research on Bank Sumut Syariah shows that the right marketing strategy can significantly increase the number of deposit customers. This aligns with BSI's approach, which uses a comprehensive marketing mix to maintain priority customer loyalty.

However, several research findings suggest a different perspective. Hidayatina and Siska (2019) study at the Lhokseumawe Branch of Bank Syariah Mandiri revealed a gap between promised services and the reality of priority customer service, particularly regarding waiting times and staff responsiveness. This finding contrasts with the results of a study at BSI, where CV. Fawas Jaya expressed satisfaction with the service of its relationship manager. According to Enjeli and Tambunan's (2024) study, internal coordination and communication remain major obstacles to Bank Sumut's approach to managing problem financing at the Medan Ringroad Branch Office. This suggests that, contrary to BSI's claim of a responsive service system, not all Islamic banks have efficient mechanisms for managing customer issues.

Imron's (2020) study criticized the practice of penalty fees on mudharabah deposits from an Islamic legal perspective, which could impact perceptions of fairness among sharia customers. While this study does not directly refute BSI's strategy, it does highlight the importance of caution in establishing policies that could potentially undermine customer trust in sharia principles. Harahap's (2023) research at Bank Sumut's Rantau Prapat branch office found that conventional marketing strategies were still more effective than digital approaches in attracting multipurpose financing customers. This finding contrasts with BSI's focus on service digitization and indicates the need for a balance between personalized and digital services.

## CONCLUSION

Based on the results of the research that has been conducted, several conclusions can be drawn regarding the BSI Strategy that has been implemented by Bank Syariah Indonesia (BSI), namely by implementing a comprehensive marketing mix strategy that includes various sharia products, competitive pricing, easy access through priority counters and digital services, and personal promotions through relationship managers. Furthermore, relationship marketing strategies that involve intensive communication, fulfilling specific customer needs, and a personal approach through relationship managers have proven effective in building long-term trust and loyalty.

The main factors influencing CV. Fawas Jaya's loyalty are trust in sharia principles, satisfaction with personal service, and consistency of relationships over 14 years. Although the strategies implemented by Bank Syariah Indonesia have been generally effective in maintaining the loyalty of priority corporate customers, this study provides several important contributions. **Theoretically**, the findings enrich Islamic banking literature by extending customer loyalty studies from individual customers to priority corporate customers and by integrating relationship marketing with Sharia-based service values. **Practically**, the results suggest that Islamic banks should strengthen relationship manager capacity, enhance digital banking reliability for high-volume transactions, and improve communication of new products to priority customers to sustain long-term loyalty.

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