



ABSTRACT

Customer Relationship Management (CRM) in Improving Customer Service for the Sustainability of Bank Syariah Indonesia

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Tulungagung

Abstract: Customer loyalty is key to maintaining the sustainability of Indonesian Islamic banks. Over the past decade, Islamic banking has faced various challenges, particularly in terms of technology and service digitalization. This situation requires Indonesian Islamic banks to strengthen their Customer Relationship Management (CRM) strategies in order to maintain trust and improve service quality. Previous studies have discussed CRM in the context of banking, but they are still limited to customer loyalty without linking it to the long-term sustainability of Islamic banking. Therefore, further study is needed on the role of CRM in supporting the sustainability of Indonesian Islamic banks. The purpose of this study is to analyze the Customer Relationship Management (CRM) strategy implemented to strengthen long-term relationships with customers, improve the quality of sharia-based services, and support the sustainability of Bank Syariah Indonesia (BSI). The research method uses a qualitative approach with a literature study of scientific journals from the last 5 years, books from the last 10 years, official websites, and Bank Syariah Indonesia's annual reports. The results of this study indicate that the implementation of CRM at Bank Syariah Indonesia is carried out by strengthening digital services, improving service quality in accordance with sharia principles, and building relationships with customers. These steps have proven to be able to increase customer satisfaction and loyalty, as seen from the increasing number of digital service users and the tendency of customers to use BSI products. In 2023, there was an increase in loyal customers of around 12%, along with a growth of more than 3 million BSI Mobile users. This study confirms that the implementation of CRM is an important strategy for Bank Syariah Indonesia in maintaining customer loyalty and satisfaction while ensuring the operational sustainability of Bank Syariah Indonesia.

Keywords: CRM Strategy, Customer Loyalty, Sustainability of Bank Syariah Indonesia



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Introduction

The Islamic banking industry in Indonesia has continued to experience good asset growth in the last ten years. This development is supported by government policies through the Sharia Banking Masterplan as well as strategic steps such as the establishment of Bank Syariah Indonesia as the largest Islamic bank in Indonesia (Tuzzuhro, fatimah, Noni rozaini, 2023). As a result of the merger of three national Islamic banks, Bank Syariah Indonesia has a major role in expanding inclusive financial services and encouraging digital transformation to increase the competitiveness of Islamic banking, both at the national and global levels. Where BSI bank expressly targets to be included in the top 3 global Islamic banks based on assets and market capitalization (BSI, 2024).

Based on Bank Syariah Indonesia's Annual Report (2024), BSI's performance again showed positive results, especially in terms of customer growth. It is recorded that until the end of 2024, the number of hajj savings customers will reach 5.6 million people. The increase not only reflects growth quantitatively, but also reflects the growing public trust in BSI's Islamic banking services, especially in supporting preparations for the hajj. In line with that, the total hajj savings balance also increased significantly to reach IDR 14.5 trillion in the same period.

Bank Syariah Indonesia (BSI) Facing the phenomenon of increasing customer expectations who demand services not only based on sharia principles, but also faster and personal. The shift in consumer behavior that is increasingly critical and focused on experience encourages banks to continue to innovate in managing relationships with their customers. (Insan, 2019) One of the biggest challenges faced Bank Syariah Indonesia is to maintain and increase customer satisfaction in the midst of increasingly fierce industry competition. Obstacles such as limitations in information systems, lack



of optimal integration of customer data, and ineffective service processes are barriers to creating quality long-term relationships with customers (Rambe, 2024).

One of the efforts to increase customer satisfaction and loyalty is through good customer relationship management, known as Customer Relationship Management (CRM). CRM is an integrated information system that functions to plan, organize, and control various internal and external activities of the company. The main goal is to build long-term growth by understanding customer habits and needs, in line with the change of orientation from simply chasing profit to fulfilling customer interests and satisfaction.(Khotimah & Budianto, 2024).

The concept of Customer Relationship Management (CRM), according to (Buttle & Maklan, 2019), CRM is a business strategy that aims to build and maintain good relationships with customers through providing added value. The essence of CRM is to create a strong relationship with customers so that they remain loyal, so that they can increase profits and maintain business sustainability. This is in line with previous research results that show that CRM implementation has a positive effect on customer loyalty, prolongs sales cycles, and increases customer value in the long run (Sinaga & Sinuraya, 2019). A good relationship between banks and customers formed through the implementation of an effective CRM is an important basis for the sustainability of the Islamic banking business in the midst of fierce market competition, because customer loyalty plays a direct role in maintaining revenue stability and a positive image of the bank.

To answer these challenges, BSI has begun to implement Customer Relationship Management (CRM) by utilizing digital technology. One of the forms is through the application BSI Mobile which allows customers to carry out various transactions practically without having to come to the branch office. The presence of BSI Mobile not only facilitates access to services, but is also an important strategy for BSI in providing faster, safer, and sharia principles-compliant services. This effort reflects the bank's seriousness in optimizing CRM as a means of increasing customer



satisfaction and loyalty, while strengthening the sustainability of Bank Syariah Indonesia in the midst of competition in the banking industry (Kurnia et al., 2024).

Based on the research of Khoirul Insan (2019), it is proven that the implementation of CRM has a positive and significant influence on customer satisfaction. The findings of this study underscore the importance of Islamic banks to pay intensive attention to strategic steps and CRM implementation to achieve customer satisfaction. The essence of CRM itself is to serve customers better so that they feel satisfied and become loyal. Therefore, this data is a strong foundation to understand how Islamic banking strategies, especially BSI, can be optimized through a CRM approach that focuses on customer experience.

This study aims to examine the implementation of Customer Relationship Management (CRM) in improving the quality of customer service at Bank Syariah Indonesia with a comprehensive approach that combines aspects of technology, business processes, and human resources. Through this study, it is hoped that strategic recommendations can be formulated that are able to increase the effectiveness of customer services in a sustainable manner. In addition, this research contributes to the development of an adaptive CRM implementation model that is in accordance with the context of Bank Syariah Indonesia, as well as providing practical recommendations for bank management in strengthening service quality and building long-term customer loyalty. Thus, the results of this research are expected to be relevant both from an academic and practical perspective.

Literature Review

Customer Relationship Management (CRM) is the main business strategy that aims to build and maintain good relationships with customers, by providing added value to them (Buttle & Maklan, 2019). This approach not only relies on technology, but also combines human, process, and technological elements to continuously create benefits for customers. In the banking world, the implementation of CRM includes two operational aspects, namely daily services that are responsive and analytical, namely



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using customer data to make strategic decisions. Current developments show that digitalization is driving the emergence of Digital CRM and e-CRM, which allows for more personalized and efficient services in establishing long-term relationships with customers (Jam'an, 2021).

In Islamic banking, relationship management with customers (*Customer Relationship Management/CRM*) plays an important role in maintaining trust and satisfaction. Through the implementation of a good CRM, banks can provide faster, more precise, and more accurate services according to customer needs. This encourages the emergence of loyalty, which is the desire of customers to continue using bank services. Research (Khotimah & Budianto, 2024) at Bank Syariah Indonesia (BSI) KCP Malang Soetta showed that CRM has a positive effect on customer satisfaction and loyalty. In addition, relationships are established based on Islamic values such as *Friendship*. It is considered to bring blessings and strengthen long-term trust. However, the success of CRM will be maximized if it is balanced with Sharia Service Quality (*Islamic Service Quality*), which emphasizes a balance between efficient digital services and spiritually valuable human interactions.

Strategically, the implementation of Customer Relationship Management (CRM) has an important role in maintaining the sustainability of Islamic banks. In the Islamic view, sustainability does not only focus on economic stability, but also includes social and spiritual values that are in accordance with the principles of Maqashid Sharia. Through CRM, customer loyalty can be well formed, which ultimately increases long-term revenue, reduces promotional costs, and strengthens the positive image of financial institutions. Research results (Nurhusniati & Agustina, 2025) shows that the sustainability of Islamic banks can be linked to the goals of Maqashid Sharia, such as safeguarding property (Hifz al-Mal) and maintaining social welfare (Hifz an-Nafs).

However, research that specifically addresses the relationship between CRM and the sustainability of Islamic banks in Indonesia is still rare. Most new studies highlight the relationship of CRM to customer loyalty, without examining its impact on other aspects such as reputation and social balance. This is supported by research



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(Furwanti et al., 2024), which emphasizes the need to readjust the CRM concept in the digital era to align with the values of Maqashid Syariah and the long-term vision of Islamic banks. Therefore, an approach that combines relational marketing theory, strategic management, and Islamic ethics is needed to understand the role of CRM as a whole in the Islamic banking system.

Methods

This study uses a qualitative approach with a literature study method (*Reasearch Library*) through scientific journals of the last 5 years, books of the last 10 years, official website and annual reports of Bank Syariah Indonesia. Qualitative research is research that describes and analyzes social phenomena in depth using data in the form of words or narratives. This research focuses on understanding the meaning and experience of the subject, not numbers (Waruwu, 2023).

Qualitative research methods were chosen because the data used was obtained from various sources that have been available, such as scientific journals, books, annual reports, and official documents related to research topics. A qualitative approach is used to understand in depth the phenomena studied through interpretation, content analysis, and literature review (Hanyfah et al., 2022). This qualitative approach is also descriptive, which is a method that is appropriate for current events and descriptive research aims to clearly describe a social phenomenon by explaining variables related to the problem or object being studied. (Roosinda et al., 2021) Data analysis is carried out by content analysis, through the stages of literature collection, data reduction, theme classification, interpretation, and conclusion drawn. The purpose of this method is to examine customer relationship management in Indonesian Islamic banks, analyze their roles and strategies in improving customer service, and identify the impact and opportunities for its implementation.

The research method is a way that is carried out systematically and scientifically to obtain data that has certain goals and benefits. From this understanding, there are four important things that need to be considered, namely scientific methods, data,



objectives, and usability (Rokhamah et al., 2024). The purpose of qualitative research is to understand something in depth. In general, this research aims to provide an overview of the object being studied, find the meaning behind an event or experience, and explain how and why a phenomenon occurs. In general, the research method contains the type of research, research approach, data source, data collection techniques and data analysis (Pahleviannur et al., 2022). For qualitative data-based research, this section is not only about the source of the data and how to dig the data, but also how the data will be analyzed. In the same way, it must be explained who the center or source of the data is and in what way the data will be collected.

Result and Discussion

This section discusses the results of various research and key discussions on Customer Relationship Management (CRM) strategies, their impact on customer loyalty, and their role and impact in maintaining sustainability at Bank Syariah Indonesia (BSI).

CRM Strategy at Bank Syariah Indonesia

The Customer Relationship Management (CRM) strategy in Islamic banks not only functions as a system to manage relationships with customers, but also as an approach based on Islamic values. In practice, CRM at Bank Syariah Indonesia (BSI) includes grouping customers based on the principles of justice and their spiritual needs, using technology to customize halal products as needed, and building two-way communication between banks and customers. The results of a study at BSI KCP Sawahlunto show that the synergy between human elements, processes, and technology is able to increase customer loyalty while strengthening the emotional relationship between banks and customers (Ramadhani, 2025). This approach is in line with relational strategy theory which asserts that trust and emotional closeness are important factors in building long-term loyalty. (Rahma et al., 2025).

The development of digital technology has brought major changes in the banking world, including in the Islamic banking sector. Bank Syariah Indonesia (BSI)



as the largest Islamic financial institution in Indonesia strives to adapt to changing customer behavior and expectations that increasingly demand fast, secure, and easily accessible services at any time. To answer these needs, BSI implements a digital-based Customer Relationship Management (CRM) strategy through the development of the BSI Mobile application and other digital services. This strategy aims to strengthen long-term relationships with customers through a personalized approach, service efficiency, and compliance with sharia principles.

According to (Pratiwi et al., 2024), digital banking innovations carried out by BSI through the BSI New Beyond application show that digitalization is not only a means of financial transactions, but also an important instrument in building interactive relationships between banks and customers. Through integrated features, such as online account opening, interbank transfers, zakat and infaq payments, as well as sharia product information services, digital applications are the main medium in strengthening customer loyalty. The research confirms that the implementation of digitalization is able to increase satisfaction, speed up service, and create a better customer experience, which is the core of CRM.

In addition to functioning as a transaction tool, digitalization also has strategic value in expanding the reach of Islamic banking services. (Mujtahidah & Yazid, 2025) explained that the digitalization carried out by BSI does not only focus on commercial services, but also plays a role in increasing Islamic financial literacy and inclusion in the community. Through educational campaigns integrated with digital applications, BSI seeks to introduce the principles of Islamic finance to the younger generation, as well as build public trust in the national Islamic banking system. This is an important part of CRM implementation because it expands the bank's relationship with potential customers on an ongoing basis.

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Year	Number of BSI Mobile Users
2022	4.81 Million
2023	5.02 Million
2024	7.39 Million

Source: <https://ir.bankbsi.co.id>

Based on *the BSI Annual Report (2024)*, the number of BSI Mobile users increased from 4.81 million in 2022 to 5.02 million in 2023, and jumped to 7.39 million in 2024, or grew by around 47% compared to the previous year. Of these, around 48% are active users. This data shows a significant increase in the adoption of BSI digital services.

According to BSI Sales & Distribution Director Anton Sukarna said that there are 4 strategies that can be carried out to improve the quality of services at Bank Syariah Indonesia, namely: (BSI, 2024)

1. Bank Syariah Indonesia needs to expand its market by targeting young people and people who are easy to keep up with the times
2. Deepen the sharia market by strengthening new investment models such as investing using gold
3. Strengthening *the transactional base* that focuses on customers' daily transactions through BSI-Mobile and ATMs
4. Strengthening from the digital side, with this BSI can serve customers for 24 hours

Based on various studies, the *Customer Relationship Management (CRM)* in Indonesian Islamic banks includes several important things, such as dividing customers based on Islamic values, using technology to customize halal products, and building two-way communication with customers. For example, research at Bank Syariah Indonesia (BSI) KCP Sawahlunto shows that by combining human, process, and technology elements, banks are able to maintain and increase the number of their customers (Ramadhani, 2025).



In addition, the results of an SLR (systematic literature review) study on the role of CRM and halal awareness in Indonesian Islamic banking show that CRM does not only focus on the technical aspects of service, but also reflects sharia values and ethics that are increasingly appreciated by customers (Hasanah et al., 2025). In other words, CRM strategy in Islamic banks is not just a marketing tool, but an approach that combines technology with Islamic values. Based on this, the implementation of the CRM strategy at Bank Syariah Indonesia (BSI) is focused on improving service quality, strengthening effective communication, and optimizing the use of digital technology, while still being guided by sharia principles. This strategy includes three main aspects, namely:

1. HR Aspects

According to (Alfikri & Rialdy, 2024) Improving the quality of human resources is an important factor to strengthen the competitiveness of Islamic banks. Employees who are professional and understand the principles of Islamic economics will be able to provide services in accordance with sharia values. Therefore, BSI needs to conduct continuous training so that employees have good technical skills and sharia work ethics. In addition, the application of AKHLAK values in the work culture helps to create friendly, professional, and integrity services.

2. Service and Communication Aspects

Based on research (Affandy et al., 2024) The success of Islamic bank services is highly dependent on good communication between employees and customers. BSI can improve the quality of services through two-way communication, both directly and through digital media. In addition, promotional activities such as the use of brochures, flayers, and field activities also help strengthen relationships with customers. Good communication not only increases satisfaction, but also builds customer trust and loyalty to the bank.



3. Digital Technology Aspects

According to (Sudharyati & Anggraini, 2024) The use of technology has an important role in increasing the effectiveness of Islamic bank services. Digital systems such as *Ultimate Service as Business Acceleration* making the transaction process faster, more efficient, and in accordance with excellent service standards. BSI can also maximize the use of applications *BSI Mobile* as well as non-digital services such as direct complaint handling to maintain customer satisfaction. However, the use of technology must still be accompanied by the application of sharia principles so that every service provided remains halal, transparent, and ethical.

The Influence of CRM on Customer Loyalty

Term *Customer Loyalty* comes from English, where *Customer* means a customer or consumer, while *Loyalty* means loyalty or obedience. In simple terms, customer loyalty can be interpreted as a consumer's loyal attitude towards a product or service, which is shown through his habit of making purchases or transactions repeatedly consistently. This loyalty arises not only because of the quality of the product, but also because of the positive experience, trust, and good relationship between customers and the company. In other words, customer loyalty reflects how strong the customer's emotional bond and trust is with the brand or institution (KARMILA et al., 2024). This is shown in the table of institutional relations segments from 2023 to 2024 which shows a significant increase.

Tabel Kinerja Segmen Hubungan Kelembagaan

(dalam jutaan Rupiah)

Uraian	2024	2023	Pertumbuhan	
			Nominal	%
(1)	(2)	(3)	(4) = (2)-(3)	(5) = (4)/(3)
Total Pendanaan/DPK	89.456.637	79.770.650	9.685.987	12,14%
Pendapatan Pengelolaan Dana Bersih	550.684	329.935	220.749	66,91%
Beban Usaha	(101.896)	(84.689)	(17.207)	20,32%
Laba Setelah Zakat dan Pajak	341.380	187.206	154.174	82,36%

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Source: BSI annual report 2024 (<https://ir.bankbsi.co.id>)

The performance of the institutional relations segment at Bank Syariah Indonesia showed positive results during the 2023–2024 period. Based on the data, the total Third Party Fund (DPK) increased by 12.14%, net fund management income increased by 66.91%, and profit after zakat and tax jumped to 82.36%. This growth indicates an increase in the trust and satisfaction of institutional customers in the bank's performance. The increase in deposits reflects customers' confidence to continue to entrust their funds, while the increase in fund management income shows that bank services are becoming more efficient and provide added value for customers. However, the increase in operating expenses of 20.32% also shows that banks need to ensure that these expenses really have a positive impact on customer experience and comfort, not just on the technology aspect.

Strong financial performance is usually followed by increased customer satisfaction, as customers feel more confident and comfortable when the bank shows stable conditions and efficient management. However, a number of studies show that customer satisfaction is not solely determined by financial performance. Other aspects such as the way banks interact with customers, attention to individual needs, and the quality of friendly and personalized service also play an important role in shaping customer satisfaction (Meilani & Sugiarti, 2022). In Islamic banking, customer satisfaction depends on the balance between digital technology and personal interaction that is the main key in maintaining customer satisfaction (Armanda & Hana, 2025).

If digitalization is implemented without paying attention to interpersonal relationships and sharia values, then customer trust and satisfaction can decrease even though profits and revenues increase. Therefore, increasing profits should be followed by efforts to strengthen ethics-based services, transparent communication, and compliance with sharia principles so that customer satisfaction is maintained and sustainable. Research shows that trust and quality of service based on Islamic ethics have a significant effect on customer satisfaction in Islamic banking (Susanti et al., 2022). In addition, compliance with sharia principles and improving service quality has



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also been proven to strengthen loyalty and build long-term customer trust in Islamic banks (Santoso & Rashidah Binti Mohamad Ibrahim, 2022).

The role of Customer Relationship Management (CRM) is crucial in achieving these outcomes. CRM helps banks build closer and more personal relationships with customers, improve communication, and understand their needs and expectations appropriately. With CRM, BSI can improve service quality, speed up responses, and maintain customer loyalty, leading to greater funding and increased profits. So, CRM is the key to success in strengthening customer trust and satisfaction in banks.

Good service quality is one of the main factors in maintaining customer satisfaction. Quality service is able to attract attention and meet customer expectations optimally. A well-managed service will optimally answer the needs of service users. The quality of this service is measured by the comparison between the reality that customers receive and customer expectations. In other words, the quality of service reflects how far the real service matches or differs from what the customer expects. As one of the largest Islamic banks in Indonesia, Bank Syariah Indonesia (BSI) is committed to providing the best quality of service for its customers (Henny Saraswati et al., 2023).

Customer loyalty is also influenced by the quality of service provided and the level of trust built. One of the key is to receive feedback from customers and consistently evaluate services to continue to improve and provide the best service. By giving sincere attention to customers, companies can better understand the wants and needs of consumers.

According to Wicaksono (2018:40) in the book(Siswati et al., 2024) the success of customer relationship implementation is determined by the following three things:

1. People: The most important factor in CRM is people, as the relationships managed are personal. It requires a proactive attitude and spirit from employees and leaders who are able to instill the value of customer loyalty. A small team with clear responsibilities can speed up informed decision-making, and criticism and suggestions from employees go a long way in improving the quality of service.



2. Process: Systems, procedures, and operational policies should be designed to support close relationships with customers. All business functions are focused on customers, so that CRM implementation changes business processes to be more responsive to customer needs. This process includes customer identification, relationship management, and well-structured management.
3. Identification: Companies need to conduct an in-depth analysis of who the most profitable customers are and the reasons behind them. This information helps companies to focus on key customers and develop the right strategies to increase their satisfaction and loyalty.

Customer satisfaction is a very important thing and should not be ignored by companies in the banking sector. Customers who are satisfied with the services provided tend to continue to extend the relationship with the company. With this in mind, the role of customers is very large in contributing revenue, both directly and indirectly, which supports the development and progress of Bank Syariah Indonesia (BSI). The quality of service provided by a bank will affect the reputation and sustainability of the bank. If the service provided is good, customers will be loyal and continue to extend the relationship, even attracting more new customers. On the other hand, if the customer service is bad the bank tends to (Meilani & Sugiarti, 2022).

The Impact of CRM on the Sustainability of Bank Syariah Indonesia

The implementation of Customer Relationship Management (CRM) at Bank Syariah Indonesia (BSI) has a great influence on the bank's sustainability, especially in terms of maintaining good relationships with customers which ultimately increases loyalty and long-term satisfaction. In the context of Islamic banks, CRM not only serves as a system to manage relationships with customers, but also a reflection of Islamic values that emphasize the importance of ethics, justice, and sustainable social and economic responsibility. (Dzikri et al., 2024)

After undergoing a restructuring and merger of several Islamic banks, Bank Syariah Indonesia (BSI) faced the challenge of reducing the number of customers who



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remained behind. However, with the effective implementation of Customer Relationship Management (CRM), BSI has succeeded in improving customer data management, providing more personalized services, and strengthening the trust of its customers. The implementation of CRM is supported by competent experts, more organized internal process management, and the use of digital technology such as mobile banking and transaction automation systems that facilitate services. These efforts have a major impact on increasing customer loyalty, which is an important foundation for the bank's long-term business sustainability.

Research at BSI Banda Aceh also shows that CRM has a real role in increasing the number and loyalty of customers through strengthening the three main aspects of people, process, and technology as well as through long-term cooperation with various social and educational institutions (Satria Fikry, 2023). Thus, CRM at BSI is not only a business tool, but also a strategy to build sustainable and mutually beneficial relationships with customers, especially in the midst of increasingly fierce Islamic banking competition.

BSI's sustainability is in line with the principles of Maqashid Syariah which focuses on the welfare of the people, includes the values of justice, security, and prosperity, as well as maintaining environmental balance (Laporan Keberlanjutan 2024 PT Bank Syariah Indonesia Tbk, 2024). The implementation of CRM helps ensure that the financial services provided are not only profit-oriented, but also pay attention to justice and ethics according to sharia principles, so that customers feel respected and receive good service.

In addition to improving relationships with customers, CRM also helps improve the operational efficiency of banks. Integrated customer data makes the decision-making process easier, reduces operational costs, and improves employee performance. According to (Buttle & Maklan, 2019), the implementation of a good CRM system can drive efficiency and strengthen the competitiveness of companies in the modern financial services industry.



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Based on BSI's 2024 Annual and Sustainability Report, strengthening customer relationship management (CRM) based on digital technology is one of the main strategies to realize BSI's vision as one of the five largest Islamic banks in Indonesia that applies sustainable finance principles. Through the implementation of this digital CRM, BSI is able to improve service quality and expand customer reach in a more efficient and modern way. The report also explained that there was an increase in customer satisfaction levels and growth in sustainable financing volume. This shows that there is a positive relationship between the implementation of CRM and BSI's efforts to maintain business sustainability and fulfill its social responsibilities in accordance with sharia values (Laporan Tahunan 2024 PT Bank Syariah Indonesia Tbk, 2024).

Although the implementation of CRM brings many benefits, BSI still faces challenges in maximizing the system and improving the capabilities of its human resources to maintain service quality. If CRM management is not optimal, this can lead to problems such as reduced customer loyalty and decreased employee performance, which can ultimately affect the bank's sustainability (Dzikri et al., 2024). Therefore, the development of CRM technology and more intensive training are important to support BSI's sustainability in the future.

Conclusion

Customer Relationship Management (CRM) at Bank Syariah Indonesia is an important strategy used to strengthen the relationship between banks and customers based on Islamic values. Through the implementation of CRM, banks can better understand customer needs and preferences, so that they are able to provide personalized, fast, and sharia principles. This strategy includes managing customer data, improving the quality of interactions, and implementing service ethics that emphasize honesty, trust, and social responsibility. Thus, CRM not only serves as a marketing tool, but also as a means to build trust and emotional closeness with customers.

The influence of CRM on *customer loyalty* can be seen from the increase in customer satisfaction, trust, and attachment to Bank Syariah Indonesia. When



customers feel well served and their needs are met transparently and in accordance with sharia principles, their loyalty level will be higher. Loyal customers not only make repeat transactions, but also have the potential to become positive promoters for banks by recommending products and services to others. This strengthens the image and reputation of Bank Syariah Indonesia in the midst of increasingly fierce competition in the banking industry.

The impact of the implementation of CRM on the sustainability of Bank Syariah Indonesia is very significant. By building long-term mutually beneficial relationships between banks and customers, CRM helps improve financial stability, expand customer base, and strengthen banks' competitiveness in the national market. In addition, a CRM that is oriented towards sharia ethics and values plays an important role in creating a banking system that is economically, socially, and spiritually sustainable. Bank Syariah Indonesia's success in integrating CRM with sharia principles proves that digital innovation and ethical services can go hand in hand in realizing equitable and sustainable economic growth.

Author Contributions

The first author, Lilik Purnamasari, plays a role in designing research ideas and concepts, compiling backgrounds and formulating goals and formulations of problems related to the Customer Relationship Management (CRM) strategy at Bank Syariah Indonesia. Furthermore, the second author, Alfaini Sitta Febrina, is responsible for the collection of field data and qualitative analysis of the influence of CRM on service quality and customer loyalty. Then the third author Aiva Varizka Octavi focused on discussing the research results, especially the analysis of the impact of the implementation of CRM on the sustainability of Bank Syariah Indonesia, as well as the preparation of conclusions and managerial implications. And the fourth author as a supervisor Mrs. Binti Nur Asiyah who is in charge of reviewing the content, substantial revisions, and final editing of the manuscript to be in accordance with the guidelines



for writing scientific journals. All authors made important contributions to this study and approved the final manuscript for publication.

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