

**ANALYSIS OF CUSTOMER SATISFACTION IN *PICK-UP*
SERVICE AT BPRS BHAKTI MAKMUR INDAH SURABAYA
BRANCH OFFICE**

THESIS

By

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**UIN SUNAN AMPEL
S U R A B A Y A**

**SHARIA ECONOMICS STUDY PROGRAM
FACULTY OF ISLAMIC ECONOMICS AND BUSINESS
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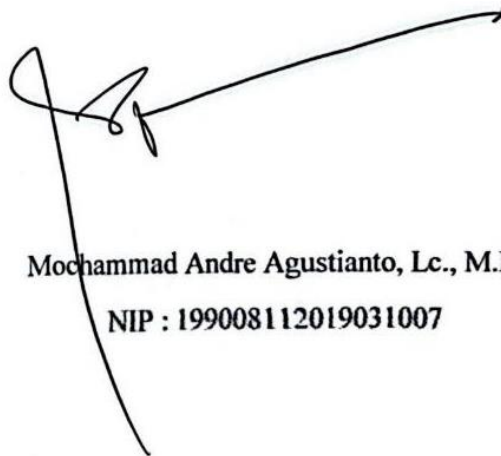
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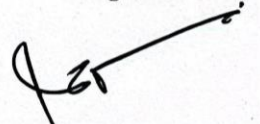
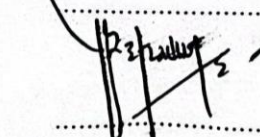
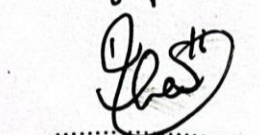
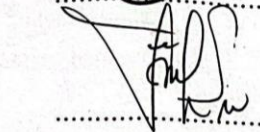
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ABSTRACT

The pick-up service is an innovative service provided by BPRS Bhakti Makmur Indah, Surabaya Branch, designed to offer customers convenience in conducting banking transactions without visiting the office. However, the implementation of this service still faces various problems, including delays, unmarked vehicles, and unprofessional communication. These issues have triggered customer dissatisfaction and have impacted their trust and loyalty to the Islamic banking institution. In light of these challenges, this study aims to analyze customer satisfaction regarding the pick-up service, based on Fandy Tjiptono's (2008) service quality indicators and the five dimensions of maqashid shariah.

This research employs a descriptive qualitative method by conducting in-depth interviews with 17 active customers who had used the pick-up service at least twice within the last three months. The data analysis follows five service quality dimensions: tangibles, reliability, responsiveness, assurance, and empathy, as proposed by Fandy Tjiptono. In addition, the study integrates the perspective of maqashid shariah, namely: hifz al-din (protection of religion), hifz al-nafs (protection of life), hifz al-'aql (protection of intellect), hifz al-nasl (protection of lineage), and hifz al-mal (protection of wealth), to evaluate the ethical and spiritual dimensions of the service.

The findings reveal that most customers expressed dissatisfaction with the pick-up service. Major complaints include tardiness, lack of official identity on staff, unprofessional behavior, and inadequate response to complaints. From the perspective of maqashid shariah, the service fails to uphold Islamic values such as honesty, safety, knowledge dissemination, family harmony, and protection of time and assets. The absence of these quality indicators directly correlates with the failure to fulfill the principles of maqashid shariah in Islamic banking services.

This research recommends service evaluation and improvement based on standard operating procedures that incorporate Islamic values. Continuous training for staff, utilization of technology for scheduling and monitoring, and improved customer education channels are necessary to enhance service quality. The study is expected to serve as a valuable reference for BPRS and future researchers in developing responsive, professional, and sharia-compliant banking services.

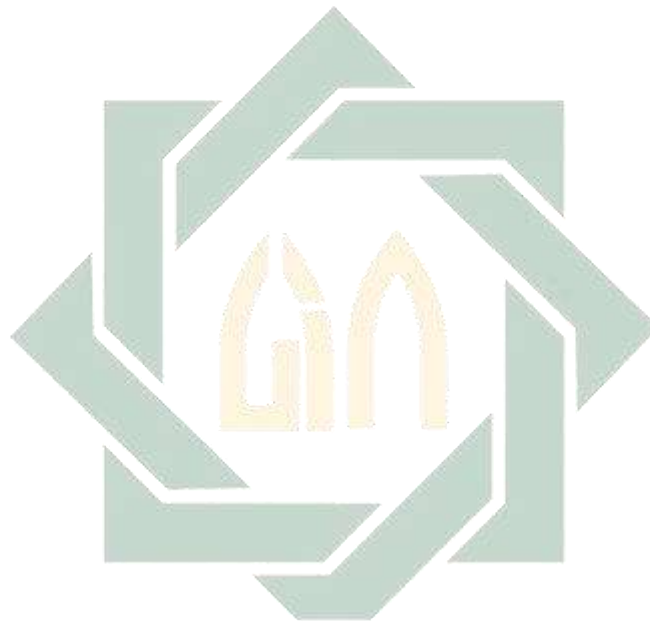
Keywords: Customer Satisfaction, Pick-Up Service, Maqashid Shariah, Islamic Banking.

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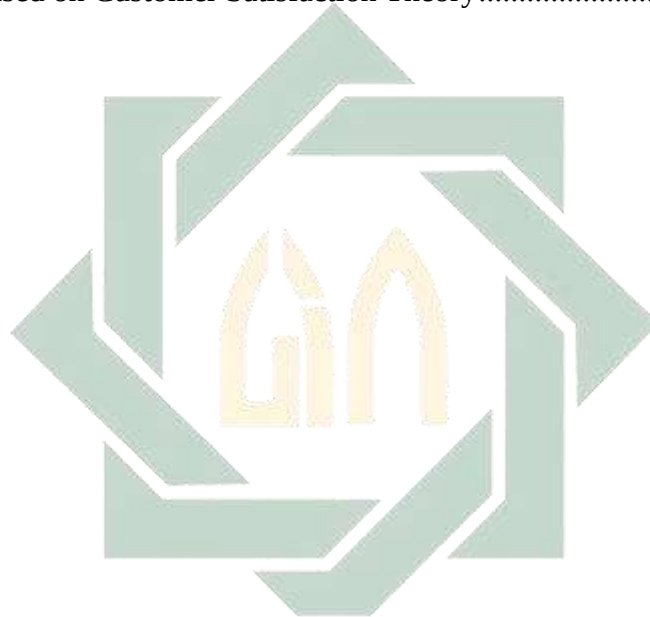
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