

**MAKNA KOMITMEN NASABAH BAGI PENGELOLA BANK
PEREKONOMIAN RAKYAT SYARIAH
(Studi Multisitus Pada PT. BPRS Karya Mugi Sentosa Surabaya, PT. BPRS
Baktimakmur Indah Sidoarjo dan PT. BPRS Lantabur Tebuireng Jombang)**

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Diajukan Untuk Memenuhi Sebagian Persyaratan Memperoleh Gelar
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ABSTRAK

Dalam dua dekade terakhir, perkembangan ekonomi syariah di Indonesia menunjukkan tren yang signifikan, ditandai dengan peningkatan jumlah lembaga keuangan berbasis syariah, termasuk bank syariah dan Bank Perekonomian Rakyat Syariah (BPRS). Penelitian ini bertujuan untuk mengetahui tata kelola tiga BPRS, menganalisis makna komitmen nasabah bagi pengelola tiga BPRS dan menganalisis makna komitmen nasabah pada tiga BPRS. Studi ini menggunakan pendekatan kualitatif dengan desain multisitus yang dilakukan pada tiga BPRS di Jawa Timur terdiri dari PT. BPRS Karya Mugi Sentosa Surabaya, PT. BPRS Baktimakmur Indah Sidoarjo dan PT BPRS Lantabur Tebuireng Jombang. Informan penelitian meliputi komisaris, pejabat eksekutif, dan nasabah, serta pemangku kepentingan terkait. Data dikumpulkan melalui wawancara mendalam, observasi partisipatif, dan dokumentasi, kemudian mengevaluasi data menggunakan teknik data tematik lintas situs dengan triangulasi dan member *check* untuk menjaga validitas data.

Hasil penelitian menunjukkan bahwa tata kelola di PT. BPRS Karya Mugi Sentosa Surabaya praktik manajemen menunjukkan keseimbangan antara prinsip kehati-hatian, kepatuhan, syariah, dan fleksibilitas pelayanan berbasis komunitas. Tata kelola di PT. BPRS Baktimakmur Indah Sidoarjo menunjukkan karakter pengelolaan yang sistematis dengan prinsip akuntabilitas, manajemen risiko dan standar operasional yang jelas. Sedangkan tata kelola di PT BPRS Lantabur Tebuireng Jombang praktik manajemen menunjukkan integrasi antara prinsip kehati-hatian perbankan, kepatuhan syariah, dan orientasi pemberdayaan umat, tata kelola bukan sekadar administratif tetapi bernilai normatif-spiritual.

Komitmen nasabah tidak hanya dimaknai sebagai loyalitas transaksional, tetapi sebagai bentuk kepercayaan yang terbangun dari konsistensi pelayanan, integritas penerapan prinsip syariah, serta kedekatan emosional dan spiritual antara nasabah dan lembaga. Komitmen tersebut dipengaruhi oleh kualitas layanan, transparansi, kepemimpinan berbasis nilai, persepsi keadilan, serta identifikasi sosial-keagamaan nasabah terhadap institusi syariah. Pada level pengelola, komitmen nasabah dipahami sebagai amanah yang harus dijaga melalui tata kelola yang profesional, akuntabel, dan berorientasi pada keberlanjutan usaha mikro dan kecil.

Penelitian ini menemukan bahwa konsistensi pelayanan, responsivitas terhadap keluhan, edukasi keuangan syariah, serta pendekatan humanis dalam pendampingan pembiayaan menjadi faktor utama yang memperkuat kepercayaan dan loyalitas nasabah. Dengan demikian, komitmen nasabah berfungsi sebagai modal sosial dan spiritual yang mendukung stabilitas operasional serta efektivitas penerapan *prudential banking*.

Kata Kunci: Tata Kelola Bank Syariah; Komitmen Nasabah; Kepercayaan; Loyalitas Nasabah.

ABSTRACT

Over the past two decades, the development of the Islamic economy in Indonesia has shown a significant trend, marked by an increase in the number of Sharia-compliant financial institutions, including Islamic banks and Sharia People's Economic Banks (BPRS). This study aims to examine the governance of three BPRSs, analyze the meaning of customer commitment for the managers of the three BPRSs, and analyze the meaning of customer commitment within the three BPRSs. The research employs a qualitative approach with a multisite design conducted at three BPRS institutions in East Java. Informants include commissioners, executive officers, customers, and relevant stakeholders. Data were collected through in-depth interviews, participatory observation, and documentation, and were analyzed using cross-site thematic analysis supported by triangulation and member checking to ensure validity and credibility.

The results indicate that governance practices at PT. BPRS Karya Mugi Sentosa Surabaya demonstrate a balance between the principles of prudence, compliance, sharia, and flexibility in community-based services. Governance at PT. BPRS Baktimakmur Indah Sidoarjo demonstrates systematic management with principles of accountability, risk management, and clear operational standards. Meanwhile, governance practices at PT BPRS Lantabur Tebuireng Jombang demonstrate the integration of prudent banking principles, Sharia compliance, and an orientation toward community empowerment. Governance is not merely administrative but also encompasses normative-spiritual values.

Customer commitment is not merely understood as transactional loyalty, but as a form of trust built through consistent service delivery, integrity in applying Sharia principles, and emotional as well as spiritual attachment between customers and the institution. Customer commitment is influenced by service quality, transparency, value-based leadership, perceived fairness, and customers' social-religious identification with the Sharia institution. From the management perspective, customer commitment is interpreted as a trust (*amanah*) that must be safeguarded through professional, accountable governance and a strong orientation toward the sustainability of micro and small enterprises.

The study also finds that service consistency, responsiveness to complaints, Sharia financial education, and a human-centered approach in financing assistance are key factors in strengthening customer trust and loyalty. Therefore, customer commitment functions as a social and spiritual capital that supports operational stability and the effective implementation of prudential banking principles. Theoretically, this research enriches the discourse on customer commitment within the context of Islamic banking, while practically providing strategic recommendations for BPRS management to strengthen long-term relationships with customers based on values, trust, and sustainability.

Keywords: Customer Commitment; Trust; Customer Loyalty; Governance of Islamic Banks

الملخص

على مدى العقدين الماضيين، شهد الاقتصاد الإسلامي في إندونيسيا نموًا ملحوظًا، تميز بزيادة عدد المؤسسات المالية المتوافقة مع الشريعة الإسلامية، بما في ذلك البنوك الإسلامية وبنوك الشعب الاقتصادية الإسلامية (BPRS). تهدف هذه الدراسة إلى فحص حوكمة ثلاثة من بنوك الشعب الاقتصادية الإسلامية، وتحليل مفهوم التزام العملاء لدى مديريها، وفهم هذا الالتزام داخل هذه البنوك. استخدمت الدراسة منهجًا نوعيًا متعدد المواقع، حيث أجريت في ثلاثة بنوك في شرق جاوة: بنك كاريا موفي سنتوسا سورابايا، وبنك باكتيماكور إنداه سيدوارجو، وبنك لانتابور تيبورينغ جومبانغ. شملت عينة البحث المفوضين والمسؤولين التنفيذيين والعملاء والجهات المعنية. جُمعت البيانات من خلال مقابلات معمقة، وملاحظة المشاركين، وتوثيقها. ثم جرى تقييم البيانات باستخدام تقنيات تحليل البيانات الموضوعية عبر المواقع، مع التحقق من صحتها من خلال التثليث والمراجعة من قبل المشاركين.

تشير النتائج إلى أن ممارسات الحوكمة في شركة PT. BPRS Karya Mugi Sentosa Surabaya تظهر توازنًا بين مبادئ الحكمة والامتثال والشريعة والمرونة في الخدمات المجتمعية. وتُظهر الحوكمة في شركة PT. BPRS Baktimakmur Indah Sidoarjo إدارةً منهجية قائمةً على مبادئ المساءلة وإدارة المخاطر ومعايير تشغيلية واضحة. في حين تُظهر ممارسات الحوكمة في شركة PT. BPRS Lantabur Tebuireng Jombang تكاملاً بين مبادئ العمل المصرفي الرشيد والامتثال للشريعة والتوجه نحو تمكين المجتمع. ولا تقتصر الحوكمة على الجانب الإداري فحسب، بل تشمل أيضًا القيم الأخلاقية والروحية. أظهرت نتائج الدراسة أن التزام العملاء لا يُفهم بوصفه ولاءً تعامليًا فحسب، بل يُعد شكلاً من أشكال الثقة المتولدة عن استمرارية جودة الخدمة، وسلامة تطبيق مبادئ الشريعة الإسلامية، والارتباط العاطفي والروحي بين العميل والمؤسسة. ويتأثر التزام العملاء بعدة عوامل، من بينها جودة الخدمة، والشفافية، والقيادة القائمة على القيم، وإدراك العدالة، والهوية الاجتماعية والدينية للعملاء تجاه المؤسسة المصرفية الإسلامية. ومن منظور الإدارة، يُنظر إلى التزام العملاء على أنه أمانة ينبغي الحفاظ عليها من خلال حوكمة مهنية ومسؤولة، مع توجيه الاهتمام نحو استدامة تمويل المشروعات الصغيرة والمتوسطة.

كما توصلت الدراسة إلى أن استمرارية الخدمة، وسرعة الاستجابة للشكاوى، والتثقيف المالي الإسلامي، واعتماد نهج إنساني في مرافقة العملاء في عمليات التمويل، تمثل عوامل رئيسية في تعزيز الثقة والولاء. وعليه، فإن التزام العملاء يُعدّ رأس مال اجتماعيًا وروحياً يسهم في دعم الاستقرار التشغيلي وتعزيز فاعلية تطبيق مبادئ الحيلة المصرفية. وتسهم هذه الدراسة نظريًا في إثراء أدبيات الالتزام في سياق المصرفية الإسلامية، كما تقدم عمليًا توصيات استراتيجية لإدارة بنوك التمويل الشعبي الإسلامي لتعزيز العلاقات طويلة الأمد مع العملاء على أساس القيم والثقة والاستدامة.

الكلمات المفتاحية: التزام العملاء، الثقة، ولاء العملاء، حوكمة البنوك الإسلامية

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