

## THE CONCEPT OF HUMANISTIC SERVICE IN SHARIA BANKS (REVIEW OF ESQ VALUES ARY GINANJAR AGUSTIAN)

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### Abstract

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*Service in Islamic banking is not only oriented toward compliance with the principles of fiqh muamalah, but also needs to prioritize humanistic values rooted in spirituality. This article aims to examine the concept of humanistic service in Islamic banks using the Emotional Spiritual Quotient (ESQ) approach developed by Ary Ginanjar Agustian. The ESQ approach emphasizes the integration of intellectual (IQ), emotional (EQ), and spiritual (SQ) intelligence as a foundation for building services that are not only efficient, but also meaningful, ethical and spiritual. Through literature study and a descriptive-qualitative approach, this study finds that ESQ values such as honesty, responsibility, compassion, and tawhid-based awareness can strengthen a service ethos oriented toward customer satisfaction and spiritual benefit. Implementing these values in Islamic banking services can enhance customer trust, strengthen loyalty, and shape the institution's image as one of integrity and Islamic character. This study recommends strengthening ESQ-based training as part of systematic and sustainable human resource development in islamic banking.*

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### Introduction

Islamic banking services are increasingly under scrutiny in the post-pandemic era and digital transformation. Numerous empirical studies in Indonesia demonstrate that service quality, both conventional and digital, plays a crucial role in shaping customer satisfaction and loyalty. For example, a mini-study by (Rahma and Sofyani, 2022:21) revealed that the security and reliability of digital services significantly influence customers' intention to continue using Islamic mobile banking. Furthermore, (Fianto, Rahmawati, & Supriani, 2024:34) highlighted that convenience, security, and mobile banking interface design significantly impact customer satisfaction in Islamic banks.

Conventionally, service quality based on the SERVQUAL principle has also been shown to influence customer satisfaction and loyalty. Research by (Fatmawati, & Nuryakin, 2023:61) found that Islamic service quality positively influences customer satisfaction and loyalty. Similarly, a rural study by (Al Jufri,

& Ahmad, 2023:59) corroborates these findings, noting that service quality and institutional image contribute significantly to customer satisfaction, although they do not directly influence maximum loyalty.

This incident has prompted a rethink, as Islamic banks now strive to balance meeting technical demands with the needs of human values and spirituality. Amidst intense competition with conventional banking and increasing customer needs in the digital age, Islamic institutions are required to implement a holistic service approach, combining efficiency, security, and Islamic spiritual values.

In today's digital era, Islamic banks face challenges not only from a technological perspective and global competition, but also from a spiritual and emotional perspective for customers. Recent research shows that spiritual benefits such as alignment and alignment with Islamic principles, inner satisfaction, and a sense of well-being have a significant influence on customer satisfaction, even surpassing financial benefits alone (Hafasnuddina & Abd. Majid, 2022:110)

Furthermore, the concept of Islamic service, which fosters emotional and religious engagement, has been proven to foster customer satisfaction and loyalty (Indah Fatmawati, Irianda, & Abilawa, 2024:95). All this shows that services built on the basis of emotional attachment and conformity to religious values can create significant and more temporal relationships.

Emotional intelligence (EQ) and spiritual intelligence (SQ) are crucial for improving employee performance and commitment in Islamic banking. For example, a study conducted at Bank Syariah Indonesia in Aceh found that emotional intelligence (EQ) significantly influenced employee performance motivation (Akhyar, Amri, & Nurdin, 2022:56). Another study in Banda Aceh revealed that spiritual and emotional intelligence (SQ) increased job satisfaction and strengthened organizational commitment (Akbar & Nurlina, 2023:78)

Therefore, integrating spiritual and emotional values into Islamic banking services is crucial. Values such as honesty, empathy, sincerity, and awareness of monotheism (tawhid) not only play a role in shaping a humanistic Islamic service culture, but also serve as strategic levers for increasing customer satisfaction, loyalty, and the performance of existing human resources. Therefore, Ary Ginanjar's holistic ESQ-based approach is crucial and relevant to be developed and systematically implemented in Islamic banking financial institutions.

Extensive research has been conducted on the role of emotional intelligence (EQ) and spiritual intelligence (SQ) in the context of Islamic financial institutions, particularly in relation to employee performance and motivation. Sudarsih, Jubaedah, and Rizal (2018) conducted quantitative research at Bank Mandiri Syariah and Bank Sinarmas Syariah's Jember branch to examine the influence of emotional and spiritual intelligence on employee performance through work motivation as a mediating variable. The results showed that emotional intelligence (EQ) and spiritual intelligence (SQ) had a positive and significant effect on motivation and contributed to improved performance quality. However, this research focused exclusively on internal organizational aspects and did not address direct customer service.

Meanwhile, research by (Hasan & Nawawi, 2024:27) examined the influence of spiritual leadership on employee performance through the mediating variables of quality of work life (QWL) and job satisfaction among Islamic banking employees in Indonesia. This study used the Structural Equation

Modeling-Partial Least Square (SEM-PLS) method and found that leadership based on spiritual values based on the four attributes of the prophet (sidq, amanah, tabligh, and fathanah) significantly contributed to improving employee performance through increasing QWL and job satisfaction. Similar to previous studies, this research is still limited to the aspect of internal human resource management and does not examine the relationship between spiritual values and customer service.

Unlike the two aforementioned studies, the author's research presents a new perspective by placing the Emotional Spiritual Quotient (ESQ) values conceived by Ary Ginanjar as the main conceptual approach in the context of frontline service in Islamic banks. This study not only emphasizes the importance of developing the emotional and spiritual aspects of employees, more than that, this study also explores how ESQ values such as honesty, responsibility, love, and awareness of monotheism can be realized in the humanistic service process. The main focus of the research is directed at direct interactions between frontliners and customers, and how these ESQ values impact customer satisfaction and loyalty. Another uniqueness of this study lies in the use of the 7 Steps to Heart and Soul framework conceptualized by Ary Ginanjar, which is rarely used in academic studies in the field of Islamic banking services today. Thus, this study provides conceptual and practical contributions to the development of value-based and substance-based service models in Islamic financial institutions.

This study aims to examine the application of Ary Ginanjar's Emotional Spiritual Quotient (ESQ) values in frontline service at Islamic banks. Values such as honesty, empathy, responsibility, and awareness of monotheism are considered essential in establishing services that are not only technically and systematically professional but also address the spiritual aspects of customers. This research is expected to contribute to the growing body of literature, which has focused primarily on technical aspects or internal leadership without directly addressing the relationship between value-based service and customer satisfaction (Haryadi, 2021; Sudarsih et al., 2018:85)

Theoretically, this study emphasizes the concept of Islamic service by integrating the ESQ approach into Islamic banking practices. Practically, the results of this study can serve as a reference for Islamic banks in planning employee training and value-based service policies. This finding also addresses the challenges of service in the digital era, which currently places greater emphasis on the balance between technological efficiency and emotional-spiritual touch in interactions with customers (Sekawati, Marlita, & Syaifudin, 2023; Dewi, Purwoko, & Zulkifli, 2023:56).

The main objectives of this study are to: (1) identify the values embodied in ESQ that are relevant to Islamic banking services; (2) describe the application of these values by frontliners; and (3) analyze their impact on customer satisfaction and loyalty. This approach is expected to produce a humanistic service model that is more in line with Islamic principles and the emotional-spiritual needs of current and future customers (Dimiyati, Farid Afandi, & Destari, 2020:110).

The novelty of this paper lies in the integration of Ary Ginanjar's Emotional Spiritual Quotient (ESQ) values into the context of providing direct service to Islamic bank customers, an approach rarely focused on in academic studies. While previous research has focused more on the influence of spiritual and emotional

intelligence on internal employee performance or leadership Saefudin, Hasan, & Nawawi, 2024:91), this paper presents a new paradigm through a humanistic approach that integrates emotional and spiritual intelligence into frontline service practices based on Islamic values. By utilizing the 7-Step ESQ framework, encompassing self-awareness, meaning of life, and contribution to society, this study provides a new dimension in examining more Islamic service quality, which has previously tended to focus solely on technical aspects and textual Islamic compliance (Syaifudin, 2023:74). Therefore, this paper not only broadens the perspective on services in Islamic banks, but also offers a conceptual contribution in developing a holistic service model that emphasizes value.

This research uses a descriptive qualitative method with a field study approach to deeply understand the application of Ary Ginanjar's Emotional Spiritual Quotient (ESQ) values in frontline service at Islamic banks. Data collection techniques were carried out through in-depth interviews, participant observation, and documentation, which were analyzed in depth and continuously to uncover patterns of spiritual and emotional values in service interactions. The main theories used are Ary Ginanjar's ESQ theory, which combines emotional, spiritual, and intellectual intelligence into a holistic character development framework (Ginanjar, 2019:43), and humanistic service theory, which emphasizes empathy, care, and human values in service interactions (Sekawati, Marlita, & Syaifudin, 2023:28). This approach is considered relevant to the characteristics of services in Islamic banks, which prioritize ethical, fair, and worship-oriented principles (Haryadi, 2021:76). Thus, the methods and theories used are able to provide a comprehensive picture of the value dimensions and practices of spirituality-based service within the context of Islamic institutions.

### **Research Methods**

This study aims to provide a systematic, factual, and accurate picture of social phenomena as they occur in reality. In this context, it involves the application of Emotional Spiritual Quotient (ESQ) values in frontline service at Islamic banks. This approach allows researchers to explore the meaning inherent in the actions, attitudes, and interactions of service personnel with customers, particularly the spiritual and emotional aspects that are contextual and cannot be measured quantitatively (Creswell, 2018:187)

Descriptive qualitative research is highly relevant in uncovering subjective realities, such as the values, beliefs, and spiritual experiences of Islamic bank employees in providing services. In the context of service based on Islamic values and ESQ, this approach provides a deep understanding of interpersonal dynamics and work ethic that cannot be explained by statistics alone (Saldaña, 2018:95). This kind of research has also been widely used in studies of sharia services and human resource quality development in the sharia financial sector (Purwoko & Zulkifli, 2023: 86).

With this type of research, researchers can articulate how values such as integrity, empathy, responsibility, and spiritual awareness are manifested in service behavior, and how these influence customer perceptions and satisfaction. This descriptive focus not only contributes to Sharia service theory but also provides practical benefits for developing training and internal policies within Sharia banks in general, making them more valuable and emotionally and

spiritually meaningful (Marlita & Syaifudin, 2023:53).

The data sources for this study were drawn from various relevant and credible literature, including scholarly books, articles from accredited national and international journals, and literature related to Islamic banking service systems and principles. Books by Ary Ginanjar Agustian, particularly "Emotional Spiritual Quotient" (2019), served as primary references for understanding the structure of spiritual and emotional values applied in leadership and service approaches. Official documents from the ESQ Leadership Center were used to strengthen the validity of the concept and actualization of ESQ values in professional institutions, including the Islamic banking sector.

Furthermore, articles from journals published over the past five years served as primary sources of reference in examining the relationship between service quality, spiritual values, and customer satisfaction in Islamic financial institutions. For example, research by (Syaifudin, 2023:75) highlighted the importance of religious values in shaping customer loyalty, and (Haryadi, 2021:310) developed a conceptual approach based on the maqasid sharia principles in banking services. Islamic banking literature is also used to understand the operational and regulatory frameworks that govern service ethics in accordance with Islamic principles (Purwoko & Zulkifli, 2023:114).

The use of a combination of primary and secondary sources aims to develop a comprehensive, up-to-date, and valid analysis. Literature reviews from recent journals were also selected to ensure the data used is relevant to current developments in the field of Sharia service management and spiritual leadership. This approach aligns with conceptual research practices that prioritize source accuracy and a balance between theory and practice (Snyder, 2019:83).

The data analysis technique in this study employed a data reduction and thematic categorization approach, as often used in qualitative research. Data reduction was carried out through a process of selecting, simplifying, and focusing on important information from various sources, such as literature documents, ESQ Leadership Center publications, and reviews of scientific journals. This reduction aimed to filter data directly related to humanistic and spiritual values in Islamic banking services based on the ESQ concept (Miles, Huberman, & Saldaña, 2018).

## **Discussion**

### **The Concept of Humanistic Service**

The concept of humanistic service stems from the view that service is not simply a transactional interaction, but rather a human relationship imbued with the values of empathy, respect for individual dignity, and emotional and spiritual engagement. In the context of service, the humanistic approach emphasizes the importance of viewing customers as whole individuals, not merely as economic objects. This approach emphasizes values such as respect for humanity, sincere communication, and the creation of a service atmosphere oriented toward physical and spiritual well-being (Zulfikar, 2021:92).

The fundamental principles of humanistic service include empathy, respect, authenticity, and spiritual connection. These principles align with a person-centered service approach that places the emotional and spiritual needs of service users as an integral part of the service process (Rahmatika & Wulandari, 2022:81). In Islamic banking practices, humanistic service is reflected in efforts to build

relationships grounded in Islamic values, such as honesty (*ṣidq*), trustworthiness, and *itqan* (professionalism), which pursue not only customer satisfaction but also the pleasure of Allah as the ultimate goal of service (Fadillah & Wahyuni, 2023:210)

Recent studies have shown that the application of humanistic principles in service has a positive impact on customer loyalty, employee job satisfaction, and the institution's image. In the context of Islamic banking, this aligns with the concepts of *ta'awun* (mutual assistance) and *maslahah* (benefit), which place humanitarian values at the core of every service interaction (Aini, Purwanto, & Raharjo, 2020:82). Therefore, humanistic service is an important idea that is not only theoretically relevant, but also applicable in improving the quality of Islamic banking services based on spiritual and emotional values.

Values-based and empathy-based service is an approach that positions customers as subjects with dignity, emotions, and spiritual needs, not simply objects of transactions. Empathy, in this context, is understood as the service provider's ability to genuinely sense, understand, and respond to customers' feelings and needs. This approach is based on the belief that successful service relationships are determined not only by speed or accuracy, but also by the warmth, sincerity, and emotional concern demonstrated by service personnel (Ginanjar, 2019: 62)

Values-based service emphasizes the importance of ethical and spiritual foundations in building service quality. In the context of Islamic banking, values such as honesty, responsibility (*amanah*), fairness, and compassion are essential pillars guiding frontline employee behavior in serving customers. A study by (Fadillah and Wahyuni, 2023:55) shows that these values not only strengthen the emotional bond between employees and customers but also foster long-term trust and loyalty.

Furthermore, empathy, as an emotional dimension of service, has been shown to increase customer satisfaction. Research by (Rahmatika and Wulandari, 2022:72) suggests that services delivered with empathy can create meaningful spiritual and emotional experiences for Islamic bank customers. This aligns with (Ary Ginanjar's, 2019:39) view of the Emotional Spiritual Quotient (ESQ) concept, which argues that services based on empathy and spiritual values can create meaningful life for both service providers and recipients. Therefore, the integration of moral values and empathy is a crucial element in establishing superior and sustainable service in Islamic institutions.

### **ESQ Ary Ginanjar Agustian: 3-dimensional structure (IQ, EQ, SQ)**

The concept of Emotional and Spiritual Quotient (ESQ), created by Ary Ginanjar Agustian, integrates three dimensions of human intelligence: Intellectual Quotient (IQ), Emotional Quotient (EQ), and Spiritual Quotient (SQ). These three dimensions are positioned as complementary structures in shaping a superior personality and meaningful leadership. In his book, Ginanjar (2019) explains that IQ represents the ability to think logically, scientifically, and analytically, EQ reflects the ability to understand and manage one's own and others' emotions, while SQ serves as a spiritual foundation that provides direction and purpose in life.

This three-dimensional structure serves to comprehensively shape an

individual's character, with IQ playing a role in solving technical problems, EQ building healthy social relationships, and SQ strengthening integrity, honesty, and moral responsibility. In the context of service, these three dimensions are crucial and relevant. Recent research shows that services that combine emotional and spiritual intelligence can significantly increase customer trust, satisfaction, and loyalty (Saefudin, Hasan, & Nawawi, 2024:22). This shows the importance of SQ as a value guide in service practice, not only emphasizing the rational efficiency dimension represented by IQ intelligence.

The ESQ model also aligns with the Sharia-compliant leadership and service approach, which emphasizes a balance between reason, heart, and faith. Research by (Fadillah and Wahyuni, 2023:12) in the context of Sharia banking confirms that spiritual and emotional values have a strong correlation between service quality and customer satisfaction. Thus, the three-dimensional structure of ESQ is not merely a psychological theory; it is more than a framework for character development and professionalism rooted in universal values and spiritual principles in Islam.

The 7 Steps of ESQ and 6 Pillars of Life concepts developed by Ary Ginanjar Agustian are the core of the Emotional Spiritual Quotient (ESQ)-based character development approach. These two concepts are designed to shape a holistic personality by integrating intellectual (IQ), emotional (EQ), and spiritual (SQ) values into personal, team, and professional life, including in the realm of Islamic service and leadership.

### **7 Steps of ESQ**

The seven steps, or 7 Steps of ESQ, are a process of internalizing values that begins with the formation of a zero mind process (purification of intention and awareness), followed by an understanding of the principles of a life mission statement, and then entering the next stage, internalizing noble values such as total action, inner journey, one vision, being well organized, and doing the best (Ginanjar, 2019:210). These steps are aimed at building personal resilience capable of facing life's challenges with meaning and a devotional orientation. In the context of service, these stages help individuals, such as frontliners in Islamic banks, carry out their duties with sincerity, integrity, and spiritual dedication (Fadillah & Wahyuni, 2023:14).

### **The 6 Pillars of Life**

Meanwhile, the 6 Pillars of Life are life principles derived from Islamic spiritual values, including: (1) Sincerity as the foundation of good deeds, (2) Honesty as the basis of interaction, (3) Responsibility as a form of trust, (4) Visionaryism in determining life's direction and goals, (5) Discipline in achieving consistency, and (6) Hard work as a form of productive jihad (Ginanjar, 2019). These six pillars form a basic character that is not only relevant for personal development but also serves as a guideline for building a professional work culture based on Sharia values.

Recent research confirms that strengthening spiritual and emotional values as formulated in ESQ can have a positive impact on employee service behavior and loyalty, particularly in Sharia financial institutions (Saefudin, Hasan, & Nawawi, 2024:49). By internalizing the 7 Steps and 6 Pillars of Life, public

servants and Islamic banking professionals are able to provide more humane, meaningful, and worship-based services in accordance with religious teachings, rather than simply business transactions. This approach also reinforces the concepts of service and *maslahah* as service orientations from a sharia perspective.

### **Relevance in the context of work and service**

In the complex and stressful modern workplace, spiritual and emotional values are essential foundations for building a sustainable work ethic and meaningful service. The concepts of the 7 Steps of ESQ and the 6 Pillars of Life, initiated by Ary Ginanjar Agustian, demonstrate high relevance to professional work practices, particularly in service sectors such as Islamic banking. These two concepts can form a moral and motivational foundation that encourages individuals to work with the right intentions, high integrity, and a devotional orientation in every concrete action (Ginanjar, 2019:61).

In the context of service, such as that carried out by Islamic bank frontliners, the application of the values of the Six Pillars of Life, such as sincerity, honesty, and responsibility, can have a direct impact on the quality of interactions with customers. Service based on sincerity not only creates customer satisfaction but also fosters a sense of meaning in employees. Research by (Fadillah and Wahyuni, 2023:28) shows that a spiritual orientation in service can foster stronger relationships between customers and service providers, as well as increase loyalty and the overall image of the institution.

Meanwhile, the 7 Steps of ESQ help create a structured, strategic mindset, which is essential in the modern workplace. Steps such as the mission statement and total action motivate employees to work with a clear and measurable vision, while the inner journey and doing the best build emotional and spiritual resilience in facing work challenges (Saefudin, Hasan, & Nawawi, 2024:92). This study confirms that spiritual and emotional dimensions can improve the quality of work life and job satisfaction of employees in Islamic financial institutions. Thus, the ESQ concept is not just a self-development method, but has become a strategic approach in forming professional and character-based services.

### **Sharia Banks and Service Ethics**

Service ethics in Sharia banks are not only oriented towards transactional customer satisfaction, but also based on Sharia principles that emphasize moral values, justice, and welfare. One of the main foundations in building this service ethic is the objectives of Sharia, namely the objectives of Sharia, which include the protection of religion, life, intellect, lineage, and property (Dusuki & Abdullah, 2020: 31). This principle directs that every form of service must ensure the benefit and prevent harm in all five aspects.

In practice, Islamic banks are required to implement Islamic spirituality in their services, not only fulfilling formal Sharia law but also reflecting Islamic morals in interactions with customers. This spirituality encompasses the values of honesty, trustworthiness, compassion, and sincere service as a form of worship. Research by (Hafidh and Lestari, 2022:91) confirms that spiritually grounded services can increase customer trust and loyalty, while strengthening the identity of Islamic financial institutions as institutions that combine professionalism and religious values.



Furthermore, service ethics based on the maqasid of sharia are also an important goal in realizing social justice and economic empowerment of the community. In their research, (Alim and Wahyuni, 2021:53) demonstrated that maqasid can serve as a benchmark for assessing services that are not only economically efficient but also socially just and imbued with religious values. Therefore, services in Islamic banks should not only adhere to technical quality standards but also prioritize maqasid values and spirituality as the primary framework for building satisfaction and blessings in transactions.

### **Identification of ESQ values in sharia service practices**

The Emotional and Spiritual Quotient (ESQ) values developed by Ary Ginanjar Agustian play a crucial role in strengthening sharia service practices, particularly within sharia financial institutions such as Islamic banks. ESQ is not only a self-development approach, but also an ethical and spiritual paradigm that can be internalized in the professional world to foster service that is imbued with worship, honesty, and responsibility.

Conceptually, ESQ integrates three primary intelligences: intellectual (IQ), emotional (EQ), and spiritual (SQ). In the context of sharia services, these three intelligences are embodied in a professional work attitude while remaining rooted in moral and spiritual values such as sincerity, trustworthiness, and ihsan. (Ginanjar, 2019) explains that ESQ aims to develop complete individuals who serve not merely for profit or profit, but as a form of worship. This aligns with Islamic service values, which emphasize the orientation of *maslahah* (beneficial benefit), good manners, and noble character in every interaction.

The ESQ values most evident in Islamic service practices include: sincerity (serving with the intention of worship), integrity and honesty (being truthful in providing information and services to customers), responsibility (completing tasks thoroughly and with integrity), and cooperation and social concern. A study by (Fadillah and Wahyuni, 2023:32) found that implementing these values in Islamic banking services significantly increased customer satisfaction and created a conducive and religious work climate. Meanwhile, research by (Saefudin et al. 2024:91) showed that the presence of spiritual values within an organizational culture positively impacts employee loyalty and service quality.

Thus, ESQ provides a value framework that not only supports the development of employee personal character but also provides ethical and spiritual direction in implementing Islamic services holistically. These values affirm that the best service quality arises from harmony between the heart, mind, and faith, as guided by Islamic teachings.

### **Integration of Humanistic and Spiritual Values in Islamic Banking Services**

Islamic banking services emphasize more than just economic transactions, but also prioritize a holistic approach through the integration of humanistic and spiritual values. Humanistic values in service refer to respect for the dignity and needs of the whole person, such as empathy, good communication, and respect for customers. Meanwhile, spiritual values refer to the inner drive rooted in faith and divine awareness to provide sincere and meaningful service as part of worship (Hafidh & Lestari, 2022:31)

This integration of humanistic and spiritual values is reflected in various

aspects of Islamic banking services, from welcoming customers and being gentle in greeting them, honesty in product information, to adherence to Sharia principles in every transaction. Values such as sincerity, trustworthiness, and cooperation strengthen the spiritual aspect of service, while empathy, respect, and a focus on customer needs are part of the humanistic approach. A study by (Kholid and Nuryakin, 2023:71) found that value-based services increase customer satisfaction and trust in Islamic banking institutions, because customers feel they are treated fairly, honestly, and with care.

This integrative concept is further strengthened by Ary Ginanjar's ESQ (Emotional and Spiritual Quotient) approach, which combines emotional and spiritual intelligence in professional actions. (Ginanjar, 2019) emphasizes the importance of service that is not solely oriented toward results (output), but also focused on a process filled with awareness, values, and meaning. This aligns with the *maqāṣid al-syarī'ah* (the principles of Islamic law), which underpins the operations of Islamic banks in maintaining public welfare and justice in public services.

Thus, the integration of humanistic and spiritual values is not merely complementary, but the core of Islamic service in Islamic banks. It makes banking services not only efficient and professional, but also soulful and positively impactful morally and overall.

### **Advantages and Challenges of Implementing ESQ Values in the Banking World**

The application of Emotional and Spiritual Quotient (ESQ) values in the banking world, particularly in Islamic banks, has a significant positive impact on service quality, work culture, and customer satisfaction. Values such as honesty, sincerity, responsibility, and heart-based service become moral strengths that foster harmonious relationships between employees and customers. (Ary Ginanjar, 2019) explains that the ESQ concept aims to develop spiritually and emotionally whole individuals, enabling them to serve with a devotional orientation, rather than merely administrative duties. This strengthens work morale, builds integrity, and increases customer loyalty.

The most prominent advantage of implementing ESQ values in the banking world lies in its contribution to building customer trust and employee engagement. A study by Saefudin, Hasan, and Nawawi (2024) showed that spiritual values in the Islamic banking workplace have a positive influence on the quality of work life and employee performance. When employees have a strong spiritual orientation, they are more resilient to stress, more productive, and more consistent in upholding Islamic work ethics. In addition, ESQ creates a work system that encourages collaboration, empathy, and a wholehearted service attitude (Fadillah & Wahyuni, 2023:52).

However, the implementation of ESQ values also faces several challenges, particularly in terms of consistent implementation and adaptation within a competitive and target-oriented organizational system. Other challenges include a lack of ongoing spiritual training, resistance to a conventional work culture that still prioritizes results over process, and difficulties in quantitatively measuring spiritual aspects. Research by (Hafidh and Lestari, 2022:31) highlights that many banking institutions lack adequate indicators to assess the success of implementing

spiritual values in service. Therefore, integration and correlation between modern managerial approaches and value approaches are needed to ensure that ESQ values are not limited to concepts but are internalized in daily work behavior.

### **The Relevance of the 7 Steps of ESQ in Increasing Customer Loyalty and Satisfaction**

Ary Ginanjar's 7 Steps to Heart model is the core of Emotional and Spiritual Quotient (ESQ) training, which aims to develop emotionally and spiritually whole individuals. These seven steps include: Zero Mind Process, Self-Contemplation, Awareness of God, Self-Control, Total Action, Social Responsibility, and Legacy. In the context of Islamic banking services, implementing these 7 steps significantly contributes to increasing customer loyalty and satisfaction by developing honest, caring, and responsible employee character (Ginanjar, 2019)

These steps foster a deep awareness that service is part of worship, not merely formal work. Awareness of God and Self-Contemplation, for example, encourage frontliners to serve with a sincere heart and intention. Self-Control helps them remain patient and resilient when dealing with various customer personalities. A study by (Kholid and Nuryakin, 2023:34) found that the integration of spiritual values in Islamic banking services provides positive perceptions and increases customer satisfaction because the services provided are personal, friendly, and honest.

Furthermore, Total Action and Social Responsibility encourage employees to provide services quickly, accurately, and in a manner that promotes the welfare of the community, rather than solely pursuing commercial goals. This aligns with the principle of *maqāṣid al-syarī'ah* in Islamic banking, which prioritizes the common good. Research by (Saefudin et al., 2024:58) confirms that spiritual and emotional values internalized within the work culture of Islamic banks play a crucial role in enhancing customer engagement, loyalty, and the institution's reputation.

Thus, the 7 Steps of ESQ are not merely a theory of self-development, but rather a crucial and relevant framework for improving service quality, building long-term relationships with customers, and creating a distinctive ethical differentiation within Islamic banks.

### **Comparative Analysis of Conventional and ESQ-Based Services**

Conventional banking services generally focus on technical aspects, work efficiency, and achieving business targets. This model tends to emphasize procedures, speed, and rigid, conventional formal operational standards. Meanwhile, Emotional and Spiritual Quotient (ESQ)-based services add emotional and spiritual dimensions to the service process. Values such as empathy, sincerity, moral responsibility, and religious intentions become key pillars in customer interactions (Ginanjar, 2019:35)

Conventional services focus on customer satisfaction as the ultimate goal through measuring service performance, but often neglect emotional needs and a personal approach. In contrast, ESQ-based services treat customers as spiritual partners, not simply consumers of services. Employees trained with the ESQ approach are encouraged to serve wholeheartedly and recognize that every action is a form of worship. This aligns with a study by (Fadillah and Wahyuni,

2023:67), which showed that Islamic banks with a humanistic and spiritual approach tend to have higher customer retention rates than conventional banks in general.

Furthermore, according to (Hasan & Nawawi, 2024) an ESQ-based approach improves the quality of interpersonal relationships in the workplace and indirectly increases customer satisfaction. This contrasts with conventional services, which are sometimes transactional and neglect the sustainability of long-term relationships. On the other hand, ESQ-based services are able to build strong emotional bonds between customers and service providers through values such as honesty, patience, and compassion, reflecting total spiritual integrity.

Thus, ESQ-based services are not only superior emotionally and spiritually but also better able to build long-term loyalty because they address the deepest aspects of human needs: the emotional need to be valued, understood, and served meaningfully. This represents a strategic advantage that conventional approaches, which are purely based on business standards and procedural compliance, lack.

## **Conclusion**

This study demonstrates that the concept of humanistic service based on Ary Ginanjar's Emotional and Spiritual Quotient (ESQ) values is crucial, relevant, and significant in improving service quality in Islamic banks. Through the 7 Steps to Heart and 6 Pillars of Life approach, values such as sincerity, spiritual responsibility, and empathy can shape the character of frontliners who are not only technically professional but also possess emotional sensitivity and spiritual integrity in serving customers.

In the context of Islamic banking, services that prioritize the spiritual dimension not only reflect the principles of *maqāsid al-syarī'ah* (obligatory principles of Islamic law) but also contribute significantly to customer loyalty and satisfaction. The fundamental difference between conventional services and ESQ-based services lies in the spiritual motivation and service orientation, which are directed toward worship, rather than simply profit and material gain.

Despite implementation challenges such as organizational culture gaps and limited ongoing training, ESQ values still offer a strong foundation for building an ethical, meaningful, and sustainable service system in Islamic banking. Therefore, internalizing ESQ values in the Islamic banking environment is a strategic need to respond to the demands of modern services that are not only efficient but also have character.

Theoretically, this study enriches the body of knowledge in the field of value-based service management by integrating emotional and spiritual dimensions within the context of Islamic banking. The ESQ approach opens up space for a renewed theory of Islamic financial services that relies not only on Sharia compliance in the form of *fiqh* or formal legal principles but also touches on the realms of ethics, work psychology, and character development. This is a significant contribution to the development of a more comprehensive and humanistic theory of Islamic service excellence, in line with the principles of mutual assistance and *ihsan*, which refers to doing one's best.

The practical implication of this study is the need for Islamic financial institutions, particularly Islamic banks, to systematically adopt an ESQ approach in employee training, establishing a work culture, and developing comprehensive

service standards. The application of the 7 Steps of ESQ and the 6 Pillars of Life can serve as a framework for developing human resources oriented toward meaningful service with spiritual impact. Furthermore, Islamic banks can develop service indicators based on ESQ values to assess service quality not only in terms of speed and satisfaction, but also in terms of sincerity and meaningful relationships with customers.

Thus, the ESQ approach in Islamic banking services is not only relevant for increasing customer loyalty but also serves as a model for contemporary Islamic service that integrates professionalism, emotionalism, and spirituality. It is hoped that these findings can serve as a basis for further research and Islamic banking practices that are more oriented toward the welfare of the community, ethical excellence, and the principle that work is worship.

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