

## **ABSTRACT**

*This study aims to understand the customer retention of Bank Syariah Indonesia using pre- and post-merger services for 3 years. The researcher took 6 participants. The researcher used a qualitative method with a case study approach that can describe customer retention after the merger in detail. The data collection method was by means of semi-structured interviews where the interview process was in accordance with the interview guidelines. In exploring the research questions, several main themes were taken, including: The results of this study regarding customers who still use BSI have reasons because BSI maintains its retention after the merger are sharia elements, staff concern for customers, mobile banking services, BSI product variations, comfortable BSI offices close to public facilities, and safe transactions. Meanwhile, informants who no longer use BSI have reasons for no longer maintaining their retention after becoming BSI, namely customer confidentiality is not maintained, mobile banking often errors, and employee services are less responsive. The quality of service felt after the merger from BSI is fast BSI staff service, friendly staff, staff concern for customers, comfortable offices, safe transactions, transaction satisfaction, service transactions using mobile banking, and ATM locations that are widely spread.*

**Keywords:** *customer relationship, customer retention, purchasing behavior, and Bank Syariah Indonesia.*

