



# Analysis of Islamic Bank Marketing Strategies in Increasing Easy Wadiah Savings Products at BSI KCP Rungkut 1

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## ABSTRACT

This study aims to analyze marketing strategies in improving Easy Wadiah Savings products at Bank Syariah Indonesia (BSI) KCP Rungkut 1. This study uses a qualitative approach with a case study method, where data is obtained through direct interviews with the bank as well as related documentation and literature. The results of the study indicate that BSI KCP Rungkut 1 has implemented a marketing strategy based on a marketing mix (7P), which includes products, prices, places, promotions, processes, human resources, and physical evidence. Strategies such as direct reward programs, QRIS cashback promotions, customer education, and community approaches have proven effective in attracting customer interest, especially micro segments such as housewives, students, and MSMEs. The main obstacles faced are low sharia financial literacy and competition with conventional banks. Therefore, increasing community-based literacy and optimizing local digital marketing strategies are important recommendations to strengthen the competitiveness of Easy Wadiah Savings products. This study is expected to be a reference for sharia financial institutions in designing more effective and sustainable marketing strategies.

## INTRODUCTION

Based on data from the Deposit Insurance Corporation (LPS), in May 2024 the number of general bank savings accounts was 578.5 million or 99.9% of the total fully guaranteed accounts spread throughout Indonesia (Sayogo, 2024). All types of deposits experienced an increase in savings accounts compared to the previous month. From these data, it can be seen that the average Indonesian saves their money in banks. The development of Islamic Banks in Indonesia has experienced rapid growth. This has encouraged an increase in the sharia-based economic

ecosystem (Masruron, 2021). One of the largest Islamic banks in Indonesia is PT Bank Syariah Indonesia Tbk (BSI), which as of February 2024 recorded total assets of IDR 348.41 trillion (Rifa'i, 2017). Islamic banks themselves are divided into two types, namely Islamic Commercial Banks (BUS) and Islamic People's Financing Banks (BPRS). BUS operates according to sharia principles as regulated in Law No. 21 of 2008, while BPRS does not provide payment services and focuses more on sharia-based financing.

As a sharia financial institution, sharia banks, sharia banks not only play a role in collecting and distributing funds, but also face tight competition in the banking industry. Marketing strategy is an important factor in increasing competitiveness. With the right strategy, sharia banks can promote their products, such as Easy Wadiah savings to the wider community. Therefore, marketing strategy analysis is an important step in attracting customer attention and increasing their loyalty to the bank.

Easy Wadiah savings products have various advantages that attract customers to open accounts at Bank Syariah Indonesia (BSI) KCP Surabaya Rungkut 1. To support an effective marketing strategy, a strong marketing plan is needed, this marketing plan includes strategic and tactical aspects. Strategically, the bank determines the target market and the value offered based on market opportunity analysis. Tactically, marketing includes product features, promotions, prices, distribution, and services. Previous research defines marketing as a social and managerial process by which individuals and groups obtain what they need through the exchange of value. Marketing strategy is an integrated plan that includes various activities to achieve company goals, in the banking industry marketing strategy focuses on products, prices, promotions, places, human resources, processes, and physical evidence. Every bank product, including sharia products, is designed to attract people's interest in using the services offered (Sari, Rivani, and Sukmadewi, 2021).

One of BSI's leading products is easy wadiah savings which offers sharia principles and easy access. Therefore, the author is interested in examining the marketing strategy in this study entitled "Analysis of Sharia Bank Marketing Strategy in Increasing Wadiah Savings Products at BSI KCP Rungkut 1" Based on the background that has been explained, it is important to analyze further, 1). how is the marketing strategy of Indonesian sharia bank products KCP Surabaya Rungkut 1 in increasing Easy Wadiah savings products and, 2) how is Indonesian sharia bank KCP Surabaya Rungkut 1 in increasing Easy Wadiah savings products.

## LITERATURE REVIEW

Islamic banks are financial institutions that operate based on Islamic sharia principles, such as the prohibition of usury, gharar, and maysir, and prioritize the concepts of justice, transparency, and partnership in economic activities. Unlike conventional banks that are oriented towards interest, Islamic banks use a contract system such as mudharabah, musyarakah, and wadiah to explain their intermediation function. The existence of Islamic banks is considered capable of creating economic stability by strengthening the real sector and empowering communities through products based on sharia principles. Research by (Lestari, and Rahmawati, 2020) shows that Islamic banks not only play a role in financial activities but also contribute to sustainable economic development with an ethical and religious approach. Islamic banks provide various types of savings products that are tailored to the needs and principles of sharia, including savings with mudharabah and wadiah contracts. Mudharabah savings are a form of cooperation between customers as fund owners and banks as managers, where profits are shared according to the agreed ratio. Meanwhile, wadiah savings use the deposit principle, where the bank only acts as a party that maintains funds, and can provide bonuses voluntarily. One of the products based on the wadiah contract is Easy Wadiah Savings offered by Indonesian Islamic banks. This product provides easy daily transactions without monthly administration fees and guarantees the security of customer funds without usury elements. Based on research

(Prasetyo and Rakhmawati, 2022), the Easy Wadiah Savings product is in demand by the public because of the simplicity of the contract, flexible use, and compliance with sharia principles that are trustworthy and transparent.

Analyzing the influence of digital marketing strategies through search engine optimization (SEO) in increasing sales of macro products in Indonesia. This study uses a quantitative approach with an evaluation analysis model. The results of the study show that accessibility has a significant positive impact on product sales, but does not significantly affect the effectiveness of SEO (Simanjutak and Purba, 2024).

The marketing strategy for junior mabrur savings at Bank Syariah KCP Teluk Betung using a marketing mix, namely product, price, place, and promotion strategies. Although the marketing of this product has increased in the period 2016-2018, the results have not been significant. Therefore, it is recommended that banks improve their marketing strategies by offering rewards and additional facilities to attract more customers (Sintia, 2022). The sharia marketing strategy for easy wadiah savings products at BSI KC Sidoarjo Jenggolo uses SWOT analysis. This study shows that the number of easy wadiah account openings continues to increase every day. This increase is driven by an effective marketing strategy, including elements of product, place, promotion, people, process, and physical evidence (Latifah and Anggraini, 2024).

Marketing strategy to increase active users of SAP Cash e-wallet. This study analyzes consumer characteristics using the cementation, targeting, and positioning (STP) approach. In addition, internal and external analysis was carried out, including industry factors, competitors, and the strengths and weaknesses of SAP Cash (Calista, Wandebori, and Ma, 2025).

Based on this study, it can be concluded that an effective marketing strategy, either through digitalization, marketing mix, or SWOT analysis, plays an important role in increasing product competitiveness and growth. Digital optimization such as SEO can support sales, although other factors such as accessibility and promotion are more influential. The implementation of the right marketing strategy including reward giving, market segmentation, and environmental analysis can increase the number of customers. However, it needs to be optimized with a more innovative approach to provide more significant and optimal results.

## **METHODS**

This study uses a qualitative approach, which is a research method that emphasizes an in-depth understanding of social phenomena or human behavior based on the perspective of participants. to analyze the marketing strategy of easy wadiah savings products at BSI KCP Surabaya Rungkut. The data used consists of primary data, obtained through interviews with the bank, as well as secondary data from official documents, books, and previous research (Nasution, 2023). Data collection techniques include interviews with the bank and customers to obtain direct information and documentation as supporting sources. Data analysis is carried out systematically with the stages of collection, reduction, presentation, and drawing conclusions to ensure the accuracy and depth of research findings (Miles and Huberman, 2014)

## **RESULTS**

Easy Wadiah Savings is a sharia savings product from Bank Syariah Indonesia that uses the wadiah contract, which is a deposit contract where the bank is fully responsible for customer funds and manages the funds in accordance with sharia principles. This product is designed to provide convenience and comfort for customers with features free of monthly administration fees and ease in making transactions through various digital channels and a wide ATM network. Easy Wadiah Savings is suitable for individuals and business entities who want practical sharia

banking services without the burden of monthly fees, making it easier for customers to manage their finances according to sharia (Indonesia., n.d.).

Marketing Strategy for Easy Wadiah Savings Products at BSI KCP Rungkut 1 implements several marketing strategies to increase the number of Easy Wadiah savings product customers. This strategy includes following programs from the head office, such as a program for placing funds of at least IDR 10 million which is blocked for 6-12 months with direct prizes in return. Programs like this are included in direct marketing strategies that have proven effective in increasing customer conversion (Kotler and Keller, 2016).

As a customer using the Eay Wadiah Savings product from BSI, I feel satisfied and comfortable with the services and benefits provided. The absence of monthly administration fees is the main reason customers choose this product, because it is very helpful, especially for customers who are not actively transacting every year. In addition, the application of sharia principles through the wadiah contract makes customers feel calm, because the funds deposited are not used by the bank for activities that are not in accordance with sharia. Promo programs such as direct prizes for blocked funds and cashback through QRIS transactions are also attractive added values and motivate customers to be more active in saving. BSI has also succeeded in adapting the product to the needs of customers in the Rungkut area, the majority of whom come from laborers, micro-entrepreneurs, private sector, and students, making this product feel relevant and on target.

Overall, customers are satisfied with BSI Rungkut's services and hope that they will continue to maintain the quality of service and strengthen digital innovation in order to remain competitive amidst increasingly tight banking competition. Several studies have shown that digital-based sharia marketing strategies and the implementation of marketing mixes play an important role in increasing the opening of Easy Wadiah savings accounts at various BSI branch offices. Ardyansyah et al. (2023) revealed that the use of social media such as WhatsApp Business, Instagram, BSI web form, and BSI Mobile Banking was able to increase the number of customers at BSI KCP Lamongan. Anggraini & Latifah (2024) emphasized the effectiveness of the application of SWOT analysis and marketing mix (product, place, promotion, people, process, physical evidence) in increasing the opening of daily accounts at BSI KC Sidoarjo Jenggolo. Meanwhile, Asmawati et al. (2022) showed that the marketing strategy through four elements of the marketing mix (product, price, place, promotion) at BSI KCP Takalar succeeded in attracting public interest, especially due to price and location factors.

In addition, the QRIS cashback promotion is also used to attract customers who actively transact digitally. This reflects the use of digital marketing strategies, which in a study were mentioned as an effective method to reach the millennial generation and technology-savvy customers (Prabowo and Gusti, 2025). Easy Wadiah Savings Products are chosen more by customers than Mudharabah products because there are no administration fees and are more in line with the principle of depositing funds without use by the bank, which is the main attraction for sharia-oriented customers (Antonio, 2001)

Wadiah savings products carry the principle of deposit (wadiah yad dhamanah) which does not promise fixed profits. Features such as ATM cards, mobile banking, and free administration fees make them competitive. This product is in accordance with the concept of sharia products which must be halal, thayyib, and provide convenience for users (Karim 2010). The strategy of free administration fees to increase product appeal. This pricing strategy is important in attracting segments of society who avoid routine cost burdens (Tjiptono, 2019)

The location of BSI KCP Rungkut which is close to industrial, educational, and residential areas provides its own advantages. In addition, the use of the BSI Mobile application as a distribution channel expands the reach. Promotion is also carried out through central social media, banners, WhatsApp Business, and financial literacy activities. This strategy is in line with the concept of integrated marketing communication which emphasizes message consistency in all communication channels (Kotler and Keller, 2016).

BSI KCP Rungkut HR is trained in accordance with sharia to be able to explain the contracts and benefits of the product. Good personal service increases customer trust (Sudrartono, 2022). Easy and fast account opening procedures, both online and offline, reflect efforts to ensure efficient customer-oriented services. A representative office, Islamic design, and quality ATM cards are visual aspects that strengthen the image of the bank's professionalism and sharia compliance.

As for the factors that influence marketing success, the main factors that are the strengths of the Easy Wadiah savings product are: No administration fees and compliance with sharia principles. This is in accordance with the results of a study, that transparency of contracts and compliance with sharia principles greatly influence customer decisions in choosing sharia banking products (Hosen and Muhari, 2018).

BSI KCP Rungkut always educates customers before opening an account, by asking about their needs. This approach reflects the concept of customer-centric marketing, which is oriented towards customer needs. This education plays a major role in fostering interest in saving, this is in accordance with a study which states that a good level of sharia financial literacy can increase community participation in sharia products (Az-zahra, Andriana, and Thamrin, 2023).

One of the main challenges is the tight competition from conventional banks and other sharia banks that also offer products without admin fees. In addition, the massive digitalization of banking has given customers many choices, so loyalty is an issue that must be maintained. BSI's efforts to overcome the low awareness of the community include participating in sharia economic events in public places such as malls or large venues. And educate directly at the branch office every time a new customer comes. This reflects the strategy of event marketing and direct education, which is said to be effective in building brand awareness and trust. BSI's Easy Wadiah product also faces competition from other conventional banks and Islamic banks that offer similar benefits.

Therefore, BSI needs to continue to strengthen the unique selling point (USP) of this product, such as clear contracts and commitment to sharia principles. In the effectiveness of BSI's digital marketing strategy, KCP Rungkut does not have its own social media, but still follows content from the head office. This strategy can be maximized by creating a digital customer community to strengthen engagement, as proposed by (Hidayati, Marlina, and Pangestuti, 2023).

There is an innovation in marketing strategies carried out by BSI KCP Rungkut, one of which is a direct gift program for customers and a QRIS cashback promo through the Beyond BSI application. BSI KCP Rungkut in its future marketing strategy to be more effective, the marketing strategy must be more massive and enter communities, MSMEs, and Islamic institutions. This strategy is called community-based marketing, which is very relevant for products based on sharia values (SAIRALLY, 2007)

## **DISCUSSION**

Based on the results of interviews with BSI KCP Rungkut 1, the marketing strategy for Easy Wadiah Savings products generally reflects a comprehensive marketing mix approach (7P). This strategy shows that marketing does not only rely on promotion, but also pays attention to aspects of product, price, distribution, service, process, and physical evidence that support the customer experience.

Research conducted by Ardyansyah et al., (2023) explains digital-based sharia marketing management for easy wadiah savings at BSI KCP Lamongan using qualitative methods. The results of the study showed that most of the promotions were carried out by utilizing social media such as WhatsApp Business, Instagram, BSI web forms and BSI Mobile Banking. From the results of utilizing these media, there was an increase in the number of customers who opened accounts for easy wadiah savings at BSI KCP Lamongan.

Anggraini & Latifah (2024) in a study related to the Application of SWOT Analysis on the Sharia Marketing Strategy of Easy Wadiah Savings Products at BSI KC Sidoarjo Jenggolo using qualitative research methods through observation, documentation, literature studies and interviews. The results of this study indicate that the opening of easy wadiah savings increases every day. This is inseparable from the promotional activities carried out by Bank Syariah Indonesia KC Sidoarjo Jenggolo by implementing a marketing mix including product, place, promotion, place, people, process, physical evidence. The research of Asmawati A et al., (2022) aims to determine the marketing strategy for savings products in increasing public interest in saving at Bank Syariah Indonesia KCP Takalar.

This type of research uses qualitative research, field studies. The results of this study state that the marketing strategy implemented by Bank Syariah Indonesia KCP Takalar applies four elements of the marketing mix, namely product, price, place, promotion. In increasing the public's interest in saving, this can be seen from the marketing mix strategy implemented by Bank Syariah Indonesia KCP Takalar, as stated that customers are interested in saving because they see it in terms of price and place. BSI's Easy Wadiah Savings has a strong sharia aspect, no administration fees, and is supported by BSI's extensive network in Indonesia, making it an attractive choice for customers who prioritize sharia principles. However, its weakness lies in the minimal return compared to mudharabah-based savings or conventional savings that offer interest. Opportunities can be explored through increasing public awareness of sharia financial products, especially among millennials who are starting to pay attention to halal values in finance. On the other hand, threats arise from competitors such as Bank Muamalat or new sharia digital banks that offer more modern features, competitive interest rates (for non-wadiah products), and more user-friendly mobile applications.

Therefore, BSI needs to strengthen its digital marketing strategy and technology-based service innovation in order to remain superior amidst the increasingly tight competition in the sharia banking industry. Important findings from the interview stated that Easy Wadiah products are more in demand compared to Mudharabah products because there are no administration fees and transparency of contracts that are easier to understand. This is in accordance with the results of a study by (Hosen and Muhari, 2018) which states that sharia principles and transparency of contracts are the main factors influencing customer preferences for sharia products.

In addition, the use of direct marketing strategies (such as fund placement reward programs) and cashback promotions through QRIS show that BSI Rungkut is quite adaptive to the development of digital marketing trends and customer needs. This is in line with the view (Kotler and Keller 2016) that an effective marketing strategy must be responsive to changes in consumer behavior and the use of digital technology.

The segmentation strategy is also clearly visible in BSI's approach, where the Easy Wadiah product is focused on housewives, micro entrepreneurs, students, and factory workers around Rungkut. This validates that BSI has taken a community-based marketing approach, as suggested by (SAIRALLY, 2007) as one of the most effective strategies in expanding the market reach of sharia banking products. However, there are significant challenges in terms of competition with other banks, both conventional and sharia, which also offer savings without admin fees. This requires BSI to continue to develop the uniqueness of its products, not only in terms of contracts but also services and digital innovation.

The importance of education in marketing sharia products is also evident from interviews, where the BSI team took a personal approach by explaining the needs and benefits of the product based on customer profiles. This supports the results of a study by (Az-zahra, Andriana, and Thamrin, 2023) that sharia financial literacy has a significant effect on people's interest in choosing sharia products.

On the other hand, limitations in managing social media at the branch level indicate the need for a more autonomous digital strategy. Although content from the head office is used,

strengthening local communication through digital engagement will be more effective in reaching the surrounding community, as expressed by (Hidayati, Marlina, and Pangestuti, 2023).

With the various strategies that have been implemented and the challenges faced, it is clear that the success of marketing Easy Wadiah products is highly dependent on a combination of understanding sharia, a community-based approach, and adaptation to modern technology and consumer behavior.

## **CONCLUSION**

The results of the discussion show that the marketing strategy for the Easy Wadiah Savings product at BSI KCP Rungkut 1 is implemented in a structured manner through a 7P marketing mix approach, which includes Products, prices, places, promotions, human resources, processes, and physical evidence. This product offers a competitive advantage through the Wadiah Yad Dhamanah contract principle which is oriented towards sharia principles.

The promotional strategies implemented, such as direct reward programs and QRIS cashback, have proven effective in attracting the interest of young generation customers, especially those who are accustomed to digital transactions. The use of digital channels such as BSI Mobile or now replaced by Byond bye BSI and promotional media from the head office also support the expansion of marketing reach. In addition, the quality of human resources who understand sharia principles and the ease of the account opening process are important factors in increasing customer satisfaction and trust.

However, the main challenges faced are the low level of sharia financial literacy in the community and the tight competition between banking institutions, both conventional and sharia banks. Therefore, a community-based marketing strategy is needed as well as continuous improvement of Islamic financial education and literacy activities. Overall, a marketing strategy based on Islamic values combined with digital innovation and a consistent educational approach can be a key factor in increasing the competitiveness of Easy Wadiah Savings products amidst the dynamics of the national banking industry.

## **SUGGESTIONS**

Based on the findings and discussions in this study, the author proposes several strategic suggestions that can be considered by BSI KCP Rungkut 1 and other Islamic banking institutions in order to strengthen the marketing of Easy Wadiah Savings products.

First, it is necessary to intensify participatory and community-based Islamic financial literacy programs so that the community has a more comprehensive understanding of the principles of wadiah contracts and the benefits of Islamic banking products in general. This activity can be carried out through collaboration with educational institutions, mosques, and micro, small, and medium enterprises (MSMEs) that are part of the people's economic ecosystem.

Second, optimization of digital marketing strategies needs to be improved by presenting local content that is in accordance with the demographic characteristics of customers in the Rungkut area and its surroundings. The formation of separate social media channels at the branch level can be considered as an effort to increase engagement and build more personal relationships with customers.

Third, to strengthen competitive value, product development should be directed at feature differentiation that still prioritizes Islamic principles, such as the addition of planned savings features, integration of zakat and waqf, or loyalty programs based on spiritual values.

Finally, periodic evaluation of the effectiveness of the marketing strategy implemented needs to be carried out systematically, involving quantitative and qualitative indicators, to ensure that the strategy implemented is in line with market dynamics and customer expectations.

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