



Analysis Of Junior Savings Marketing Strategy At BSI KCP Surabaya Rungkut 1: Perspective Sharia Marketing

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ABSTRACT

This study aims to analyze the marketing strategy of the Junior Savings product at BSI KCP Surabaya Rungkut 1 from a sharia marketing perspective. This study primarily focuses on identifying the types and models of marketing strategies used and assessing the effectiveness of these approaches in attracting child customers. This study used qualitative methods by conducting in-depth interviews with individuals associated with BSI. The research findings indicate that BSI KCP Surabaya Rungkut 1 implements a marketing strategy through the 7P approach (Product, Price, Place, Promotion, People, Process, Physical Evidence) that aligns with sharia principles. This strategy includes collaboration with educational institutions, online promotions using text messages, involvement in children's events, and financial education presented in an engaging and educational manner. The use of the auto-debit feature and financial literacy activities from an early age are added value in fostering savings habits in children in accordance with Islamic teachings. Sharia marketing is reflected in an approach that emphasizes honesty, openness, trustworthiness, and blessings in every marketing step taken. Despite increasing public interest, challenges remain, such as limited digital access and a lack of public awareness of the importance of savings for children. Therefore, strengthening digital innovation, increasing financial literacy, and developing more flexible contracts are strategic steps to strengthen the marketing of Junior Savings in the future.

INTRODUCTION

The development of Islamic banking in Indonesia has experienced significant progress in line with national economic growth. Islamic banking is based on the Quran and Hadith and offers advantages in terms of permissible transactions and its inclusive nature, making it accessible to

all levels of society, both Muslims and non-Muslims. (Yudi, Nurnasrina 2024) Islamic banking is a crucial factor in supporting national economic growth by providing services in the areas of fundraising, fund distribution, and financial services in accordance with Islamic principles. (Wafa n.d.)

Islamic banking is considered an effective financial institution in driving economic development and growth, thus gaining a unique appeal among the public. (Febriansyah, Fratnesi, and Pratiwi 2021) Although still relatively new compared to conventional banking, Islamic banking in Indonesia has demonstrated impressive performance. The Islamic banking industry has grown rapidly, from introducing Islamic-based banking practices to establishing itself as a major player in the national economy. (Noviyanti n.d.)

Nevertheless, Islamic banks must still compete fiercely with conventional banks. This competition requires Islamic banks to have intelligent and innovative product promotion strategies, both in terms of product excellence and marketing strategies. Therefore, Islamic banks have great potential to become the public's primary choice for financial transactions. However, to compete in the dynamic banking industry, Islamic banks must continue to develop creative strategies and be responsive to market changes. (Agustin, Armis, and Hasan 2022)

Various banks continue to strive to attract customers by offering superior and competitive banking products. Savings products are a primary focus of their marketing strategies because they are one of the most popular banking products. (Leuhena, Tanihatu, and Saleky 2023) To maintain and increase market share, each bank strives to develop various supporting facilities and convenience in savings products. Product innovation, service enhancements, and quality improvements are key to winning the increasingly competitive banking industry. (Wenni and Canggih 2021)

The development of Islamic banking products is influenced by several factors, including customer interest, customer needs and satisfaction, and product excellence. Customer interest in banking products is a crucial factor in supporting their development. Successful banking products are those that effectively meet customers' financial needs. Customer satisfaction is a crucial indicator in assessing the quality of banking products, as satisfied customers tend to be loyal and recommend the product to others. Product excellence is a key attraction in banking competition. Therefore, banks need to continuously innovate to strengthen their product excellence and differentiate themselves from competitors. By considering these factors, banks can design and develop banking products that meet customer needs and desires, enabling them to survive and thrive in a competitive business environment. (Wenni and Canggih 2021). The problem at BSI KCP Surabaya Rungkut 1, as reported by AAA, a marketing officer, is that the BSI Junior Savings product only uses the wadiah contract, which is deemed inadequate to meet customer needs and preferences. In a dynamic business environment, product innovation is key to maintaining product appeal while meeting increasingly diverse customer expectations. Problems with product and service innovation can directly impact customer satisfaction. Dissatisfied customers tend to seek alternative services or even spread their negative experiences, ultimately damaging the bank's reputation.

Research conducted through interviews with AAA indicates that the number of customers opening accounts at BSI KCP Surabaya Rungkut 1 for the BSI Junior Savings product has experienced both an increase and a decrease in the number of customers opening accounts in recent months. This increase is due to increased customer understanding of the BSI Junior Savings product. This indicates that employees have recognized the increased customer interest driven by understanding product innovation. Based on the results of the study, several improvements were found related to the BSI Junior Savings product at BSI KCP Surabaya Rungkut 1, there was also a decline in 2023 caused by the use of wadiah contracts that were less innovative in their implementation, especially in Junior Savings products. There was also a significant fluctuation in the number of Junior Savings customers over the past four years, with a marked decline in 2023. This condition indicates the need for more attention in marketing and

service strategies to increase customer interest and satisfaction, while improving the performance of Junior Savings products. Therefore, the main focus of this study is to examine the form and model of the Junior Savings product marketing strategy at Bank Syariah Indonesia KCP Surabaya Rungkut 1.

LITERATURE REVIEW

Marketing Strategy

Strategy is a method that clarifies a company's direction in harmony with the chosen environment and serves as a guide for the use of resources and organization. (Yoningsih and Mulyana 2025) Strategy can be considered an action plan to achieve business goals with a planned approach. (Aminuddin Hamdat, Arfah, Aryanti Muhtar Kusuma, Bayu Tri Cahya, Dewi Sri, Enggal Sriwardiningsih, Fitriyah Astri, Karta Negara Salam, Makrufah Hidayah Islamiah, Nancy Henrietta Jessamine Mandey, Puspa Leni, Rifda Nabila 2021)

Marketing is a social and managerial procedure by which individuals and groups obtain what they want through creating and exchanging products and value with each other. (Ela Elliyana 2020) In general, it can be concluded that marketing is not just a sales activity, but rather a continuous and integrated process or series of activities, starting from identifying products or services needed and desired by consumers, establishing appropriate promotional strategies, and distributing those goods and services to consumers.

According to Philip Kotler, a marketing strategy is a marketing mindset that will be implemented to achieve marketing targets. A marketing strategy includes specific plans for the target market, product positioning, a combination of marketing elements, and the budget allocated for marketing. Thus, it can be said that a marketing strategy is a comprehensive, integrated, and interrelated plan in the marketing field, which provides direction for implementing activities to achieve a company's marketing objectives. (SYAFI' I 2022)

A marketing strategy is a systematic and measurable action designed to increase public awareness of a company's products. It encompasses various business steps aimed at introducing products to customers and encouraging them to make purchases. (Darsana I Made et al. 2022)

The marketing strategy for banking services refers to the 7Ps mix: Product, Price, Place, Promotion, People, Process, and Physical Evidence (Kotler & Keller, 2016). Children's savings products must be educational, transparent, and easily accessible. Promotions should be educational, human resources must provide ethical service, and physical appearances, such as brochures and offices, must reflect an Islamic identity (Orientani and Akbara 2025).

Sharia Marketing

Marketing is a business approach that focuses on creating and providing products to consumers. From an Islamic perspective, marketing activities must align with Islamic principles and be carried out with a sincere intention to worship Allah SWT. (Maldina 2021)

According to Kartajaya, Sharia marketing is a strategy that encompasses all company activities, from establishment to offering, in accordance with Islamic teachings. Meanwhile, Hermawan Kartajaya defines Sharia marketing as an obligation for companies to be honest about reality and for consumers to make purchases based on their needs. (Ikhsan Bayanuloh, SE. 2021)

Sharia marketing is a business strategy that focuses on creating, offering, and transforming value from an entity to its stakeholders, with all stages based on Islamic principles of muamalah, sharia, and contracts. (Sahla 2024)

In Sharia marketing, every step, from offering to transferring value, must comply with Islamic contracts and principles of muamalah. As long as the transaction does not conflict with

Islamic muamalah principles, various forms of marketing transactions are permitted. (Purnama Putra and Wiwik Hasbiyah AN, S.H.I. 2021)

Based on various expert opinions, it can be concluded that Sharia marketing is a business strategy that encompasses the process of creating, offering, and delivering value to potential buyers, all of which must comply with Islamic sharia contracts and principles.

Sharia Marketing implements business practices based on Sharia values and principles, with an emphasis on integrity, fairness, and transparency in all activities. This idea refers to the Islamic teachings demonstrated by the Prophet Muhammad, who expects marketers to be honest and not lie to consumers. (Dr. H.M. Birusman Nuryadin, SE 2021).

METHODS

This study uses a qualitative approach to examine the state of natural objects, with the researcher (Sugiyono, 2005) acting as the primary instrument (Dr. Abdul Fattah Nasution, 2023). This method was chosen because it is appropriate for analyzing the junior savings marketing strategy at BSI KCP Surabaya Rungkut 1.

The data used consists of primary data obtained through interviews with bank officials. The informants were AAA (Marketing), DSS (Customer Service), and INA (Branch Manager). Of the three informants, AAA (Marketing) served as the key informant, as well as secondary data from official documents, books, and previous research. (Fadli 2021)

The data collection technique involved a question-and-answer session between the researcher and the informant. In this interview, the researcher had the freedom to ask various questions relevant to the research to the marketing staff at BSI KCP Surabaya Rungkut 1. (Sahir 2022) Data analysis was conducted to identify and organize the information obtained from interviews, field notes, and documents by systematically categorizing the data, including data collection, reduction, presentation, and conclusion drawing. This ensured the accuracy and depth of the research findings. (Dr. H. Zuchri Abdussamad, S.I.K. 2021)

The validity of the data and information in this study was achieved through the use of triangulation and audit trail techniques. Triangulation was conducted by comparing information from various parties, such as marketing personnel, customer service, and branch managers, and employing several methods, including interviews, observation, and document analysis. The researcher also compared the findings with relevant references to provide data strength and completeness. This triangulation process is crucial to prevent bias and ensure that the information collected accurately represents reality from various perspectives. Additionally, an audit trail is used to document all stages of research in detail so that the results are easily understood, can be re-evaluated, and are scientifically accountable. (Luthfiyani and Murhayati 2024).

RESULTS

The Junior Savings account marketing strategy was designed to encourage parents to save for their children's future. Furthermore, this approach aims to strengthen BSI's reputation as a trusted Islamic financial institution that supports children's development. This is crucial, as BSI not only provides savings products but also provides an understanding of the value of blessings and financial education, as well as the importance of saving for the future, in accordance with Islamic principles, from an early age. (Sholikha and Saraswati 2023)

Junior Savings is specifically designed for children, with the aim of introducing them to the habit of saving from a young age in accordance with Islamic principles. This account typically uses a wadiah yad dhamanah or mudharabah contract, ensuring proper management and is free from usury. In addition to providing a place to save money, Junior Savings also serves as a

financial education platform, helping children understand wise money management from an early age.

BSI targets educational institutions under the auspices of foundations, particularly private elementary, middle, and kindergarten schools, as the primary marketing channel for Junior Savings. (Fradito 2016) The approach taken includes establishing institutional partnerships with foundations, where BSI deploys mobile cash vans to schools to provide students with a hands-on savings experience. Furthermore, the marketing team actively engages with existing customers, particularly parents who already have BSI accounts, to offer children's savings products through long-term simulations, such as a Rp 100,000 monthly auto-debit mechanism and a Young Hajj Savings simulation for children from an early age.

The process begins with a financing application and document collection, followed by analysis and verification by the WISE system, and a final decision is made within 2–3 business days. To increase interest, BSI also utilizes a V-Referral strategy, collaborations with property agents and developers, and outreach to agencies and companies. For junior savings products, BSI Rungkut 1 targets private schools and foundations through a direct savings program at schools with mobile cash vans, financial education for parents, and participation in children-themed events (RIZKI 2022). The advantages of this product lie in the absence of admin fees, child ATM facilities with daily limits, and easy connection to parents' accounts, although obstacles still arise in terms of digital limitations and low financial literacy among some members of the public. Junior Savings

Product Marketing Strategy

BSI KCP Surabaya Rungkut 1 implements a marketing strategy using several approaches.

1. The bank targets school foundations (kindergarten, elementary, and junior high schools) that benefit in the Surabaya Rungkut area and surrounding areas. BSI collaborates with the foundations to facilitate the opening of junior savings accounts for students. As part of this strategy, BSI deploys mobile cash vehicles to schools so students can experience the process of saving at the bank firsthand without having to visit a branch office.
2. BSI sends information via WhatsApp (WA blast) to existing BSI customers. The bank hopes to attract parents who are already BSI customers to open savings accounts for their children.
3. BSI participates in various children-themed events, such as National Children's Day, education fairs, and school carnivals. At these events, the bank sets up a booth offering junior savings products complete with instant prizes in the form of souvenirs such as tumblers, clocks, and umbrellas.

For the Junior Savings program at BSI Surabaya Rungkut 1, we have been actively implementing this program by targeting schools under the auspices of foundations, particularly those with good reputations in the Surabaya Rungkut area and its surroundings, even closer to the city center. Our main strategy is to provide students with a hands-on savings experience. Therefore, when we collaborate with foundations, we offer a BSI service car that will come to the school. Children can save directly there, as if we were bringing the bank to their school environment. We usually inform them through WhatsApp blasts, where the bank sends information to attract parents to this junior savings product. Most of our customers, especially those for children's savings, come from events we hold at foundations, Islamic boarding schools, or private schools. Why? Because when we open a booth there, they receive souvenirs. What kind of souvenirs? They can be tumblers, watches, umbrellas, etc. (Interview with AAA, May 22, 2025). Promotional methods are combined with participation in various children- and family-themed events, such as Children's Day festivals, foundation carnivals, or Islamic fairs, by setting up booths offering souvenirs (tumblers, umbrellas, balloons) and interactive activities (coloring games, door prizes). Through this approach, BSI not only directly attracts parents and children but also builds emotional and educational trust. As a result, approximately 60–70% of booth

visitors express interest in opening a Junior Savings account, with openings increasing by 30–40% annually after Eid al-Fitr. This auto-debit feature not only makes things easier for parents but also indirectly fosters a habit of regular saving in children from an early age. This creates a strong foundation of financial literacy for future generations. Furthermore, special occasions such as Eid al-Fitr are a strategic time to increase Junior Savings account openings. During Eid al-Fitr, many children receive holiday allowances (THR) from parents, relatives, or neighbors. Rather than spending it on consumer goods, many parents now choose to directly deposit a large portion of their money into their children's savings accounts. This also reinforces the habit of saving and managing money from an early age.

Here's the interview:

So, sir, I think public enthusiasm for Junior Savings is very high, especially when we set up booths in schools or at certain events. Generally, of all visitors who come, around 60 to 70 percent express interest in opening an account. What's interesting is after Eid al-Fitr, when account openings usually increase significantly, by 30 to 40 percent. This happens because many children receive THR (Holiday Allowance) from their parents or family, and now more parents are realizing the importance of saving this money in their children's accounts to prevent it from being quickly depleted on consumer spending. We also offer an auto-debit feature, which automatically transfers savings every month from the parent's account to the child's account. This indirectly gets children into the habit of saving from an early age. So, it's not just about the product; we also strive to build awareness of financial literacy from a young age. (Interview with AAA, May 22, 2025).

Overall, this trend demonstrates a shift in public mindset, from a previously passive approach to children's financial education to a more active and planned approach. Education about the importance of savings, convenient banking services such as cross-bank auto-debit, and support for cultural and religious moments like Eid al-Fitr are a powerful combination in driving the growth of Junior Savings in Indonesia. Marketing Mix for the 7Ps of Junior Savings

BSI KCP Surabaya Rungkut 1 has indirectly implemented a marketing approach based on the 7Ps (Product, Price, Place, Promotion, People, Process, and Physical Evidence) in marketing its Junior Savings. Product-wise, Junior Savings is specifically designed for children, boasting a variety of attractive and easy-to-use features. The price is also very affordable, as there are no administration fees, so parents don't feel burdened. In terms of distribution, BSI proactively visits schools with its mobile service van, rather than simply waiting for customers to come to the office. Promotion is carried out by collaborating with foundations and providing direct education at schools. Field staff are also equipped with product knowledge and strong communication skills to ensure easy acceptance by the community. The account registration process is designed to be as simple as possible to be practical and hassle-free for parents and schools. Physically, BSI provides a logo-embazoned service van, banners, and attractive children's savings books. All of these elements demonstrate that the Junior Savings marketing strategy adheres to the 7Ps, with Sharia principles at its foundation.

The following is an excerpt from the interview

Judging from our field practice, our marketing approach for Junior Savings actually follows the 7P principles, although they aren't explicitly stated. For example, in terms of products, we have Junior Savings, our primary product aimed at children. The pricing is also affordable, with no administration fees, so it doesn't burden parents. Furthermore, in terms of location, we actively conduct in-person visits, entering schools through a mobile car program, so we don't just wait for customers to come to the office. Our promotion is also extensive, through educational activities in schools and outreach to foundations. Regarding the people involved, we ensure that our field staff are friendly, communicative, and thoroughly understand the product. In terms of the process, we simplify account opening; simply bring the child's documents and the process

can be processed immediately. Finally, as physical evidence, we bring a BSI-branded car to schools, complete with banners and specially designed children's savings books, to attract children's interest. So, while the 7Ps are more theoretical, we have implemented them in practice. (Interview with AAA, May 22, 2025). Sharia Marketing Strategy Models for Junior Savings

The marketing strategy for the Junior Savings product at BSI Branch Office Surabaya Rungkut 1 is implemented through several mutually supportive approaches. First, an outreach approach, involving institutional collaboration, is implemented by establishing partnerships with educational foundations, particularly private schools from kindergarten to junior high school, through a mobile cash program that visits schools directly.

Second, digital media and a personal approach are utilized by sending information via WhatsApp blasts to parents, complete with a brief explanation of the product's benefits. This approach is supported by direct interaction through booths at schools or community events where BSI staff provide financial education and conduct savings planning simulations for children. They also attract public attention by providing souvenirs such as tumblers, clocks, and umbrellas.

Third, event-based promotions are a crucial component in bringing the product closer to the community, through participation in children's activities such as coloring competitions and National Children's Day celebrations. These events serve not only as promotional tools but also as educational platforms about Islamic finance. According to interviews, this strategy successfully attracted 60-70% of event attendees and increased account openings by 40% after Eid.

Fourth, the implementation of the auto-debit and financial literacy features added value to the product by simplifying the automatic transfer of savings from parents' accounts to their accounts, and served as a tool to introduce the importance of financial planning from an early age. This strategy created a marketing approach that was not merely transactional, but also fostered a culture of saving and sustainable financial understanding in children, in accordance with Sharia principles that prioritize blessings, trustworthiness, and education.

Junior Savings Product Development

Interview data shows that junior savings account openings at BSI KCP Surabaya Rungkut 1 increased from 2020 to 2025. This increase occurred because the bank expanded promotions, particularly from 2023 to 2025. Public awareness of the high cost of education and the importance of financial planning were key driving factors. The COVID-19 pandemic also contributed to increased awareness of the importance of saving for children's future.

The following is an excerpt from the interview. There's definitely a significant increase from 2020 to 2025. This increase is because we're starting to massively invest in junior savings. Especially around 2023, 2024, and 2025, we'll start to see a massive increase in junior savings and young Hajj savings. Then, after COVID-19, that started to increase. Moreover, the economy is already in poor condition. Secondly, rumors about school fees have spread everywhere that they're going to be more expensive. And on social media, news about school fees seems expensive. So, they're starting to think more about saving. (Interview with DSS, May 22, 2025).

Primary Customer Target

BSI KCP Surabaya Rungkut 1 targets kindergarten, elementary, and junior high school students as its primary customers for junior savings. The bank also offers this product to company employees when opening booths at industrial locations or offices, especially when customers express their children's educational needs.

The following is an account from the interview:

We primarily target students, but we don't rule out the possibility of offering junior savings during company open doors. For example, we tailor the offering to the customer's needs. We might offer it. BSI offers a gold installment plan, but if they're not interested, I still offer it for my

children's needs, for school and other things. Only after we've explained the basics, we'll explain that BSI also offers savings for children. (Interview with INA, May 22, 2025).

Product Advantages

The BSI KCP Surabaya Rungkut 1 junior savings plan has several advantages. This product is free of monthly administration fees, provides a dedicated ATM for children with a daily limit of IDR 500,000, and allows emergency fund withdrawals through tellers. This product is also integrated with the young hajj savings program, allowing parents to plan their children's pilgrimage early. Other Islamic banks generally don't have similar products and only offer the Tabunganku (My Savings) product, which is required by Bank Indonesia.

The following is an excerpt from the interview

To my knowledge, to date, no other Islamic banks have a savings product specifically designed for children like BSI's Junior Savings. If they do, they generally offer the 'Tabunganku' product, which is a Bank Indonesia program and required by all banks in the country, both conventional and Islamic. Therefore, when young children open an account at another bank, they are usually directed to Tabunganku, not the dedicated children's savings account. Meanwhile, BSI's advantages are striking, for example, it offers no administration fees, giving parents peace of mind that their child's balance will not be deducted for any fees. Furthermore, the children's savings account also comes with an ATM card with a daily limit of IDR 500,000. If there's an urgent need, funds can be withdrawn immediately, even exceeding the daily limit, as long as it's done through a teller with a clear reason. To date, I believe BSI remains the only Islamic bank truly committed to providing savings products specifically for children, even launching a Hajj Savings product for children. This means not only parents can plan for their long-term finances, but children can also be prepared from an early age. (Interview with DSS, May 22, 2025).

DISCUSSION

The results of this study indicate that the marketing method for the Junior Savings program at BSI KCP Surabaya Rungkut 1 is working quite well. The approach taken goes beyond simple promotions, but also directly addresses community needs and habits. For example, the bank actively reaches private schools using mobile service vehicles so students can save on school premises. This method not only introduces the product but also educates children in the habit of saving from an early age.

This approach has proven effective in attracting parents to open savings accounts for their children. Furthermore, features like auto-debit (automatic deductions from parents' accounts) significantly assist parents in managing their children's finances. Furthermore, certain times, such as after Eid al-Fitr, are ideal for promotions because many children receive their holiday allowance (THR) and can immediately save.

In marketing, there is a concept called the 7Ps marketing mix (Product, Price, Place, Promotion, People, Process, and Physical Evidence). The steps taken by BSI KCP Surabaya Rungkut 1 align with this concept by adapting to Sharia principles.

First, regarding the product, Junior Savings was created specifically for children, not only as a place to save money but also to instill in them the habit of saving from an early age. Features such as auto-debit from the parent's account to the child's account, an ATM card with secure transaction limits, and the child's name printed on the card and passbook make this product even more attractive. The use of wadiah and mudharabah contracts also strengthens compliance with Sharia principles.

Second, in terms of price, this product is very affordable. There are no monthly administration fees, so the child's balance will not be reduced by deductions. The initial deposit of only IDR 100,000

and the low minimum balance make this product accessible to a wide range of groups, especially those in the lower-middle class. All additional fees are also clearly and transparently communicated to customers.

Third, regarding location, BSI does not rely solely on branch offices to serve customers, but also employs a proactive approach, establishing direct relationships with schools, foundations, and Islamic boarding schools. They use mobile service vehicles to bring services closer to customers and provide access to children's environments, allowing savings to be accessed where they attend school and play.

Fourth, in terms of promotion, BSI participates in various child-oriented activities, such as coloring contests and National Children's Day celebrations. They set up booths that not only offer products but also provide engaging experiences for children and parents. Direct prizes such as water bottles and balloons serve as additional attractions that strengthen customers' emotional attachment to the product.

This promotes their savings account more educationally. BSI also attends Islamic studies at the Surabaya Rungkut 1 branch office to promote its products.

Fifth, in terms of people, BSI allocates marketing staff who possess not only technical skills but also communicative and friendly skills. They are able to explain products in language that is easily understood by the general public. Sharia values such as honesty and trustworthiness are also reflected in their service, building trust with potential customers. Sixth, in terms of the process, opening a Junior Savings account is designed to be as efficient as possible. Parents only need to bring their child's basic documents, and the account can be opened immediately, even at the activity location. This fast, easy, and hassle-free process is a plus, especially with the auto-debit feature that helps parents save regularly without having to remind them every month, and the digital tools to monitor their accounts to prevent manipulation.

Seventh, in terms of physical evidence, BSI provides attractive visual elements. Passbooks and ATM cards for children are specially designed to look cheerful and Islamic. Promotional stands are also neatly and professionally arranged, equipped with banners and educational materials. The mobile cash vans used further reinforce BSI's image as a modern, innovative, and community-oriented Islamic bank. The Sharia mobile banking application is also designed to adhere to Sharia principles. Furthermore, the office's appearance maintains a clean and Islamic feel to ensure customer comfort during transactions.

Although the marketing approach for Junior Savings at BSI's Rungkut branch office has been quite successful, several challenges and obstacles remain. The first issue that emerged was the lack of support for digital services, as the BYOND app does not yet fully provide access to monitor children's accounts, which can be challenging for some parents. Many people in society still don't prioritize savings for their children, as their primary focus is on daily needs. Second, junior savings accounts cannot be accessed directly through the BION app unless the account is in the child's name, which is certainly not feasible for young children. This requires parents to visit a branch office in person to check balances or print passbooks. Furthermore, the decline in junior savings products occurred when BSI experienced system disruptions, which undermined public trust in the bank's services. Problems with BSI's IT system complicated transaction processing and hampered marketing efforts in the field.

The marketing success of the BSI junior savings account at the Surabaya Rungkut 1 branch office is heavily influenced by parents' trust in BSI. Parents who are already BSI customers are more easily convinced to open a savings account for their children. The bank also leveraged the young Hajj savings product as an additional attraction by educating parents about the importance of saving as early as possible for their children's Hajj portion. The bank has prepared a simulation of young Hajj savings by calculating the child's age, deposit amount, and target portion of Hajj at a young age. Trust is also crucial in this regard, as existing customers are typically more willing to open children's savings accounts, while potential new customers require a convincing approach to encourage them to participate in the junior savings program. An educational promotional approach is crucial,

providing hands-on information during each event. Compared to other BSI branches, the strategy implemented in Rungkut is arguably superior, emphasizing family-like relationships. BSI focuses not only on product sales but also strives to raise awareness of the importance of financial literacy from an early age, in accordance with sharia principles such as honesty, ethics, and blessings.

CONCLUSION

Based on the research results and theoretical review, it can be concluded that the marketing of the Junior Savings product at BSI KCP Surabaya Rungkut 1 has been well-designed and implemented, adhering to sharia marketing principles and the 7P marketing mix approach. Specifically, the Junior Savings marketing strategy implemented comprises four main approaches.

First, a proactive approach by building institutional partnerships, including partnerships with educational foundations and private schools (kindergarten through junior high), allowing BSI to deploy mobile cash cars to schools so students can start saving directly. Second, the use of digital platforms and a personalized approach involves sending promotional information via WhatsApp to parents and providing interactive services through educational booths in schools and communities.

Third, event-based promotions, where BSI participates in children-themed activities such as coloring contests and school festivals, introduce the product in an engaging and educational manner. Fourth, the implementation of an auto-debit feature and financial literacy education, which encourages disciplined savings from parents' accounts to children's accounts, serve as a means of instilling Islamic financial literacy from an early age. This strategy aligns with the values embodied in Sharia marketing literature, emphasizing honesty, trustworthiness, transparency, and blessings in all business activities. BSI's efforts go beyond promotion; they also incorporate educational and spiritual aspects, particularly in fostering Islamic financial literacy among children and parents. Through a combination of personal, digital, and institutional approaches, BSI has successfully developed a marketing strategy that not only aims to increase customer base but also encourages increased Sharia financial literacy in the community.

Overall, the marketing strategy, along with the format and model used in the Junior Savings program by BSI KCP Surabaya Rungkut 1, not only meets market demand but also reflects applicable, sustainable Sharia marketing practices that add value to shaping the financial character of the younger generation.

SUGGESTION

Based on the study results, the author recommends that BSI KCP Surabaya Rungkut 1 take several strategic steps to increase the effectiveness of Junior Savings product promotions. The author provides several suggestions to make Junior Savings promotions at BSI KCP Surabaya Rungkut 1 more effective. First, BSI should create a digital system that makes it easier for parents to view and manage their children's savings in one application. Second, educational activities such as seminars or counseling are needed to increase public awareness of the importance of saving from an early age. Third, savings products can be made more attractive by adding sharia-compliant contract options such as mudharabah.

Fourth, promotional collaborations should not only be carried out with schools but also with companies or communities where parents work. Furthermore, moments such as Eid al-Fitr can be used to attract new account openings. Finally, employee marketing skills also need to be improved so they can explain products properly in accordance with sharia principles. With these steps, the promotion of Junior Savings is expected to be more optimal and beneficial for the development of Islamic banks.

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