

Enhancing Customer in Islamic Banking: a Case Study of Bank Syariah Indonesia's Marketing Strategy

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Abstract

The potential for sharia banking in Indonesia is very large because 87% of the Indonesian population is Muslim. However, sharia banking customers currently only reach 6.52% share of the national banking market. This qualitative research describes the marketing strategy of Bank Syariah Indonesia (BSI) in Lumajang Regency, East Java, BSI which increased customers by up to 35%, even though other sharia banks only reached approximately 12%. The results of this research are that BSI Lumajang implements the Islamic Leaders strategy, in addition to implementing the 7P marketing mix (product, price, promotion, place/distribution, people, processes, and physical evidence). The approach of Islamic figures is carried out by establishing friendship with Islamic religious figures, kiai who own pesantren, and village kiai who lead prayer congregations. By implementing a personal approach strategy with these kiai and religious figures, BSI succeeded in improving relationships so that they became BSI customers. The Islamic Leaders strategy succeeded in increasing customers by up to 35%, even though other sharia banks only achieved approximately 12%.

Keywords:

marketing strategy; marketing mix; Islamic banking; and Islamic leader

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1. Introduction

The potential for Sharia banking in Indonesia is considerable, given that the nation boasts the world's largest Muslim population, with 87%, or 231 million individuals, identifying as Muslim (Kemenag, 2022). However, despite this demographic advantage, the Sharia Banking Statistics of Indonesia reveal that by the end of 2022, Sharia banking had only captured a 6.52% share of the national banking market (OJK, 2021), representing total assets amounting to 646.21 trillion. This subdued market performance is evidenced by diminishing market share, declining financing deposit ratios, and reduced asset returns (Agriyanto et al., 2023).

The government has undertaken several initiatives to foster the development of Islamic banks in Indonesia. First, regulatory measures were initiated through Law No. 7 of 1992, leading to the establishment of Bank Muamalat under the designation of a profit-sharing bank. Subsequently, Law No. 10 of 1998 allowed banks to operate under a dual banking system. The implementation of Law No. 21 in 2008, specifically focusing on Islamic Banking, has been deemed effective in driving the growth of Islamic banking institutions (Shandy Utama, 2019) (Prasetiyo, 2012). Second, the formation of Sharia Banking Regulations and the National Committee on Sharia Economics and Finance (KNEKS), directly overseen by the President and Vice President, was established to expedite the progress of Islamic banking (KNEKS.go.id; Bappenas, 2018). Third, the Indonesian Ulama Council's Fatwa No. 1 of 2004 declared bank interest as usury and haram (Fatwa DSN MUI, 2004). Fourth, there has been the establishment of various public and private universities offering academic programmes related to Islamic economics (Hamzah, 2017; Susanto, 2019; Maolani, 2020). Fifth, the government executed a merger of three state-owned Islamic banks—Bank Mandiri Syariah, Bank Negara Indonesia (BNI) Syariah, and Bank Rakyat Indonesia (BRI) Syariah—forming Bank Syariah Indonesia (BSI) (Purnamasari, 2020).

Bank Syariah Indonesia (BSI) stands as the foremost Islamic financial institution in Indonesia, boasting a substantial asset base totalling IDR 240 trillion (Purnamasari, 2020). Recent statistics, as of early March 2022, indicate a notable surge in BSI Mobile users, surpassing 3.77 million. Correspondingly, BSI Mobile transactions exhibited a substantial annual escalation of 124%. The bank's expansive reach encompasses over 1,200 outlets and more than 1,700 ATMs (BSI, 2022). Noteworthy is BSI's commendable success in augmenting its customer base, achieving a commendable 35% upsurge in clientele within its two-year operational span. This study endeavours to unveil the marketing strategies adopted by BSI, which are pivotal in its rapid customer acquisition. Anticipations suggest the potential for Islamic banks to expand their market presence in Indonesia, given the nation's predominantly Muslim population, which constitutes 87% of the demographic landscape.

Marketing within the sphere of Islamic banking holds paramount significance in shaping customer perceptions and attitudes towards the array of products and services offered (De Bruin et al., 2021; Kotler & Armstrong, 2018; Muhammad et al., 2020). Extensive research corroborates that Islamic marketing significantly influences the characteristics of Muslim consumers, thereby exerting considerable sway over their choices concerning products and services (Floren et al., 2020), as well as impacting consumer satisfaction and loyalty (Cahyani & Utami, 2018; Tamamudin et al., 2022). The perception of adherence to Sharia-compliant management profoundly affects both customer satisfaction and the pivotal decision to engage as a patron. Studies by Ringim (2014) alongside Saqib et al. (2016) underscore the pivotal role of Sharia compliance in fostering customer satisfaction within Pakistan's Islamic banking sector. Amin's research similarly highlights the paramount importance of product adherence to Sharia principles in shaping consumer acceptance

(Amin et al., 2014). Furthermore, Roziq's study (2016) elucidates that the level of trust, adherence to Sharia principles in products, the bank's reputation, and customer-acquired information collectively wield a considerable influence on the magnitude of customer savings in the Jember region.

However, contemporary marketing strategies within the banking sector have proven to be less effective (Kamarulzaman & Madun, 2013). Specifically, marketing initiatives grounded in religious principles have encountered challenges, as customers often perceive Islamic banks to be indistinguishable from their conventional counterparts (Belwal & Al Maqbali, 2019; Egresi & Belge, 2017; Masood et al., 2014; Hidayatullah & Fitriani, 2023). This prevailing sentiment has impeded the optimal development of Islamic banking in numerous countries. Consequently, Koku and Jusoh (2014) emphasise the pivotal significance of advancing theoretical frameworks in Islamic marketing. They advocate for the utilisation of insights from various social sciences and underscore the importance of fostering unique interactions between Muslims and non-Muslims to establish a robust foundation for future advancements.

The marketing endeavours of Islamic banks across multiple nations underscore that the propelling force behind the expansion of Islamic banking in Malaysia primarily hinges on corporate clientele rather than individual Muslims. Hence, the formulation of sustainable marketing strategies coupled with exemplary service provision stands as a critical imperative for every Islamic financial institution (Kamarulzaman & Madun, 2013). Within the United Arab Emirates (UAE), a study reveals that leveraging mass media channels has yielded success, significantly augmenting the competitiveness of the Islamic banking sector in the region (Muhammad et al., 2020). In the competitive landscape of Pakistan's Sharia-compliant industry and banking sector, the adopted marketing strategy revolves around the introduction of innovative products at competitive price points in contrast to conventional banks. Furthermore, the expansion of branch networks across both small and large cities within Pakistan constitutes another pivotal aspect of this strategy (Malik & Zaman, 2016). Research conducted by Hidayatullah et al. (2023) in Indonesia emphasises the effectiveness of employing compassionate marketing techniques targeting religious figures. Such approaches foster loyalty among these figures and have the potential to attract their followers to engage as customers within Sharia-based banks. Marketing strategies in this domain sometimes adopt localised approaches, yet at times, they also manifest in a global context. The divergent strategies evident across various countries' research outcomes underscore the multifaceted nature of marketing strategies in the Islamic banking sphere.

The marketing approach adopted by BSI Lumajang distinguishes itself from other Islamic banks through the implementation of comprehensive 7P strategies encompassing product, price, promotion, distribution, people, processes, and physical evidence. Moreover, BSI Lumajang has uniquely incorporated an outreach involving revered religious figures, both *kiai* and *ustadz*, revered as exemplars in guiding the lifestyle of the Lumajang populace. This collaboration with religious leaders has notably contributed to a consistent upward trajectory in BSI's customer base, witnessing an approximate 35% increase over the past three years. As such, this paper aims to elucidate and dissect the distinctive marketing strategies employed by BSI to facilitate the augmentation of its customer base in Lumajang.

2. Method

This research employs a qualitative methodology, utilizing a field research approach with a case study to delve deeply into the local context. It investigates complex data through

diverse data collection methods over an extended period (Creswell, 2016). Throughout the research process, qualitative researchers take on various roles, including planning, data collection, analysis, and initiation of the investigation. The primary focus of this study is on Bank Syariah Indonesia (BSI) in Lumajang.

In qualitative research, instead of interviewing the entire population, key informants are selectively chosen for in-depth data extraction. The selection of informants in this study was conducted using a purposive technique (Arikunto, 2010), targeting individuals with significant authority and knowledge crucial for addressing the research problem.

The research subjects comprise key representatives from the BSI Lumajang unit in East Java, including the Head of BSI Lumajang, Mr. Indrian Aryanto (IA), two BSI Lumajang Marketing Managers, and notable customers, namely the Chair of the Kyai Syarifuddin Lumajang pesantren foundation, Kiai Abdul Wadud Navis (AWN), and the Head of the Lumajang Ministry of Religious Affairs, KH. M. Muslim. The study was conducted over a six-month period in 2022 to gather comprehensive data.

Data collection methods included field observations at the research sites, interviews with informants, and documentation (Moleong, 2005). To understand the context fully and gain in-depth insights, interviews were conducted multiple times, not only at the BSI office but also through visits to informants' locations, such as the Kyai Syarifuddin Pesantren. The data was then descriptively analyzed in a qualitative manner.

To ensure the reliability and validity of the data, validation in this research was conducted through various tests, including credibility, transferability, dependability, and confirmability (Creswell, 2016).

3. Result and Discussion

February 1, 2021, which coincides to 19 Jumadil Akhir 1442 H, marks the history of the merger of Bank Mandiri Syariah, BNI Syariah and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger brings together the advantages of those three Islamic Banks to present a more complete service, a wider reach, and a better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and government commitment through the Ministry of State-Owned-Corporation (BUMN), Indonesian Sharia Banks are encouraged to be able to compete at the global level. This merger is based on notarial deed Number 37 on January 14, 2021. OJK has issued a letter with Number SR-3/PB.1/2021 dated January 27, 2021 (Purnamasari, 2020).

Marketing Strategy of Bank Syariah Indonesia

Marketing mix 7 P's

The results of the field research showed that BSI Lumajang East Java implements the 7P marketing mix strategy. In the following, the researcher describes the 7P marketing mix carried out by BSI, product, price, promotion, place/distribution, people, processes, and physical evidence.

Product: All product variations offered by BSI comply with the Fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN MUI). For Islamic banks, ensuring that products align with DSN MUI Fatwas is crucial. This alignment significantly influences the decisions of potential customers to choose Islamic banks and fosters customer loyalty (Saqib et al., 2016; Ringim, 2014).

Price: Pricing is a key factor for customers when considering bank financing (Sudaryanto et al., 2021). At BSI, prices or profit-sharing rates are currently on par with those of conventional banks due to BSI's substantial capital post-merger. This competitive pricing strategy needs to be communicated

effectively to potential customers to alter any perceptions that BSI's services are more expensive than conventional banks.

Place (Location/Distribution): BSI strategically located its office near Lumajang square, making it easily accessible to customers (Kotler & Armstrong, 2018). Additionally, BSI enhances its reach by offering online services. The BSI Mobile application facilitates various transactions, including account opening and other online activities, enabling customers to access BSI services 24/7.

Promotion: BSI's promotional strategies encompass both offline and digital marketing. These include a range of online services, from account opening to facilitating various other online transactions, as highlighted by Kotler & Armstrong (2018). These efforts are aimed at increasing visibility and ease of access for potential and existing customers.

"Digital marketing that we do at BSI Lumajang, utilizes various applications that have many users and a wide reach. For example, BSI uses the web, Instagram, Facebook, Twitter, Whatsapp and Youtube to promote various BSI products."

By using technology development, online promotions will be easier and cheaper, and prove to increase consumers/customers (Hidayatullah, Rafidah, et al., 2023).

Physical evidence (Physical environment). The BSI environment displays a friendly atmosphere, clean and comfortable rooms provided to add value for BSI customers. The employees such as teller and CS (customer service) are neatly dressed; The music that is tuned is religious song, so that it makes customers feel at home and feel at home, as Kotler & Armstrong, (2018). **People**, BSI employees have a clean, neat appearance, are polite and have a soul to serve according to Kotler & Armstrong, (2018). **Process** in the aspect of the financing process, BSI analyzed information about the allocation of financing funds proposed by customers, as an effort to build relationships with customers and secure business and funds owned by BSI (Sudaryanto & Setiawan, 2012).

The 7P marketing strategy implemented by BSI Lumajang has similar to the strategy implemented by Islamic banks (Hidayatullah, Indahwati, et al., 2023) and other conventional banks. However, conventional banks apply interest while BSI does not apply interest, but uses margin and profit sharing.

To provide distribution services, BSI Lumajang also utilizes a special application, namely BSI mobile. As stated by Mr. Indrian:

"To get closer to customers, BSI already has a special application, namely BSI mobile. The existence of this application is not only valuable for providing improved services but also shows that BSI keeps abreast of technological advances and responds to health protocols, which during the Covid-19 pandemic required maintaining distance, minimizing crowds, and minimizing going outside the house. BSI Mobile is also to make it easier for customers to access services, starting from opening accounts online and various other online transactions. With this application, BSI can be accessed and serves customers 24 hours (IA)".

To further improve service for customers, BSI Lumajang provides online services through the BSI Mobile application. Through this application, BSI Lumajang customers can access services more easily, starting from opening accounts and other online transactions. This application allows BSI Lumajang to be accessed 24 hours a day and 7 days a week

Islamic Leader Strategy

The Islamic Leader approach carried out by BSI has two indicators, namely friendship and the target of Islamic religious leaders with the following presentation.

First, BSI carries out *silaturrahim*, namely visiting prospective customers and customers to establish closeness and relationships between BSI and partners. *Silaturrahim* allows BSI to have a connection with key customers, including priority customers, namely

Islamic religious figures. BSI stays in touch with local religious leaders every 2 weeks. BSI leadership visited or contacted potential customers via mobile phones. In friendly relations, BSI leaders discussed light topics, such as the customers' hobbies and interests. When customers already feel closeness, it's easier for BSI to invite them to become customers. Sometimes customers themselves express their desire to become BSI customers.

As explained by Mr. Indriyan, the head of BSI:

“In such a tough and tough competition today. To attract customers, it's not enough just to have 7P, because all companies can do the same. Everyone can calculate the costs. To attract potential customers, especially priority customers, such as *kiai*, religious leaders, a special strategy is needed, namely friendship with Islamic religious leaders.

Kotler said that the condition of competition that is happening right now is hyper competition. Therefore, for Mr. Indriyan, the 7P mix alone is not enough to win the competition. All financial institutions, including banks, are equally able to calculate competitors' costs, and in an instant can imitate competitors' 7P strategies. For this reason, there must be an innovative strategy that can provide more value for BSI so that it can attract customers. The strategy is *silaturrahim*, establishing personal relationships with potential customers. By establishing personal relationships and personal ties, BSI can attract more customers and can make customers loyal customers to BSI.

BSI conducts friendly gatherings with prospective strategic customers and potential customers. Strategic customers are customers who have many ties with other prospective customers. For BSI Lumajang, strategic customers are *kiai* and *ustadz* who have many recitation congregations, or who have many students. Potential customers are prospective customers who have a lot of funds or who have the potential to apply for large financing to BSI.

Second, in carrying out *silaturrahim*, BSI prioritizes *silaturrahim* with Islamic religious leaders. Because, when a religious figure is successfully attracted to become a BSI customer, the family and their followers/congregation tend to follow the religious figure and want to become a BSI customer. As explained by Mr. Indriyan:

“We are aware that the santri will follow their *kiai*, and the congregation will also follow their *kiai*. So we stay in touch with religious leaders, *kiai*. We maintain good relations with the *kiai*. We ask for the help of the *kiai* to introduce BSI to the students and their congregation. *Alhamdulillah*, with friendly relations with the *kiai*, our outreach is more accepted by the community. Many become BSI customers.”

The socialization carried out by BSI, using friendly relations, was more focused on religious leaders, *kiai* and *ustadz*. Friendship and socialization with religious leaders have made BSI more quickly known and trusted by clerics, students and congregations so that BSI's customers can quickly grow and develop. Islamic religious figures become role models in society and students. Making religious figures priority to potential customers is rational. For this reason, BSI conducts friendly relations with local Islamic religious leaders, both formal religious leaders, such as officials of the Ministry of Religion and its subordinate structures or non-formal Islamic religious figures, namely pesantren *kiai*, heads of faith-based community organizations such as NU (Nahdlatul Ulama), and Muhammadiyah.

Table 1. Islamic leaders and their influences customers potential

No.	Islamic leaders	Customers potential
1.	Kiai and Ustadz	Students and alumni, recitation congregations, the community around

	the pesantren.
2. Head of a religious organization Nahdlatul Ulama (NU) and Muhammadiyah	Recitation congregation, members of community organizations of NU and Muhammadiyah
3. Islamic leaders of government employee	Government agencies, religious congregations

Sources: processed from interviews and previous studies

Table1 shows that Islamic leaders have the potential to attract customers to BSI. Kiai and Ustad who care for pesantren have the potential to attract students, alumni and religious congregations to become BSI customers. This is proven by, after the pesantren Caretaker, Kiai Syarifuddin Lumajang, became a customer and opened a BSI outlet in the pesantren and designated the BSI account as the official pesantren account, the students, alumni and study congregation opened accounts and used the BSI account, especially for transactions with the pesantren. For example, paying sharia, namely the monthly fee for living in an pesantren, and other costs.

The head of a religious organization also has the potential to attract members of the organization to become BSI customers. The organization can also create a policy to require all accounts in the organization to use BSI accounts, as has been done by Muhammadiyah through the Muhammadiyah Business Charity. Or encourage organizational members to use sharia banks, such as NU and Muhammadiyah. This is certainly a huge potential that BSI has, considering that the NU and Muhammadiyah organization members are very large (Hidayatullah & Fitriani, 2023). Referring to the results of the Indonesian Survey Circle (LSI) survey, Denny JA stated that NU members in 2023 will be 56.9% of Indonesia's population of 278.8 million, or the equivalent of 158 million. Meanwhile, Muhammadiyah members are 5.7%, equivalent to 15 million (JA, 2023).

Third, as Muslim said, Islamic religious figures from government elements, such as the Ministry of Religion, can make policies on the use of BSI accounts, considering that BSI is a government-owned bank. This also has great potential, considering the large amount of government funding in this agency, as well as the large number of government employees.

These three groups of Islamic leaders have great potential to attract customers to become BSI customers.

As conveyed by *Kiai* AWN, the chairman of the foundation of one of the large pesantren in Lumajang:

"BSI often comes to our pesantren, they just stay in touch. In the past, we refused several banks that wanted to enter pesantren, including Islamic banks, to present their products here. But BSI is different. They were friendly and asked us to fill in the recitation in their office. Currently, we accept BSI and allow BSI to open outlets in our pesantren. All pesantren, students and congregation transactions are facilitated by BSI."

After BSI carried out the 7P strategy accompanied by Islamic leaders by conducting friendships with Islamic religious leaders, it was proven that BSI was increasingly known by the people of Lumajang; BSI customers also experienced an increase of around 35% per year.



Figure 1

Figure 1 illustrates the marketing strategy implemented by BSI Lumajang. BSI Lumajang carries out the 7P strategy which is a general strategy carried out by service companies, but BSI Lumajang adds Islamic leaders to win the competition and get an increase in the number of customers. The Islamic Leader strategy succeeded in increasing the number of BSI lumajang customers by 35% per year. The results of this study also have similarities with the results of research by Sodikin et al., (2023) which states that the figure of a *kiai* can attract people's preferences.

The findings of this research are different from what happened in Malaysia, where the main driver of banking growth was corporations (Kamarulzaman & Madun, 2013). The findings of this research are also different from the marketing strategy of Islamic banks in Pakistan, which was successful by expanding networks and branches to small cities (Malik & Zaman, 2016), and the UAE (United Arab Emirates) study by utilizing mass media which succeeded in increasing its power. competitiveness of the Islamic banking industry in the UAE (Muhammad et al., 2020). The results of this research state that BSI implemented a marketing strategy with a focus on Islamic leaders, which when Islamic leaders become loyal customers, will attract the congregation and the public to also become customers. This strategy of focusing on Islamic leaders can complement the marketing strategies resulting from previous research.

4. Conclusion

Based on the analysis presented, it is evident that BSI Lumajang's marketing efforts to expand its customer base involve a comprehensive application of the 7P marketing mix: product, price, promotion, place/distribution, people, processes, and physical evidence. BSI Lumajang's approach, however, transcends the traditional boundaries of the 7P model through strategic collaborations with prominent Islamic leaders, such as *kiai* and *ustadz*. These partnerships have been pivotal, leading to a remarkable increase in customer numbers by as much as 35%. This growth rate substantially exceeds the national average for Islamic banks, which is around 12% annually.

The utilization of the 7P marketing strategy is widespread among service-oriented businesses, especially in the banking sector. Enhancing the 7P framework with the inclusion of influential Islamic figures is vital, as it attracts customers from their congregations and followers, potentially converting them into bank consumers. Incorporating Islamic leaders into the 7P marketing strategy adds a unique dimension, going beyond the focus of prior research which mainly highlights the standalone effectiveness of the 7P approach. The findings from this research are promising, offering valuable insights for marketing strategies

in various Sharia-compliant banking and service institutions.

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