



Analysis of BSI Bank Product Marketing Strategy Through the Utilization of Information Technology at BSI KCP Nagan Raya 2

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ABSTRACT

This research aims to analyze the marketing strategy of Bank Syariah Indonesia (BSI) products through the utilization of information technology at BSI KCP Nagan Raya 2. This research uses a qualitative method with a descriptive approach. Data was collected through interviews with the manager, marketing staff, and customers of BSI KCP Nagan Raya 2, as well as documentation studies. The results show that BSI KCP Nagan Raya 2 has effectively utilized information technology in its marketing strategy, such as the use of social media, mobile banking, and internet banking. This strategy has a positive impact on marketing performance, indicated by an increase in the number of new customers, transaction volume, and customer satisfaction. However, there are still obstacles such as a lack of customer understanding of information technology and network disruptions. This research recommends that BSI KCP Nagan Raya 2 improve customer education about digital services and strengthen information technology infrastructure.

INTRODUCTION

The digital era has brought significant changes across various sectors, including banking. This transformation has not only changed the way financial institutions operate but also how they reach and serve customers. Information technology, as a key element in the digital era, has become a strategic tool used to enhance operational efficiency and product marketing effectiveness. In this context, Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, has leveraged information technology to support its marketing strategy, especially in regions with significant potential but also significant infrastructure challenges, such as in the Nagan Raya 2 Sub-Branch Office (KCP). The utilization of this technology has become an absolute necessity for banks to remain relevant amidst increasingly fierce competition and constantly evolving customer expectations (Kotler & Keller, 2016).

Islamic banking in Indonesia has unique characteristics because it integrates Islamic principles in its operations, such as the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling), as well as the implementation of a fair and transparent profit-sharing system (*mudharabah*) (Ilyas, 2019). However, to remain competitive, Islamic banks must not only adhere to these principles but also be able to adapt to technological changes. In recent years, the presence of information technology has enabled Islamic banks to improve service accessibility, expand market reach, and develop products that are more in line with customer needs. Research shows that banks that successfully integrate information technology into their marketing strategies tend to have higher levels of customer satisfaction and loyalty (Chaffey & Ellis-Chadwick, 2020).

BSI, as a result of the merger of three state-owned Islamic banks (Bank Syariah Mandiri, BNI Syariah, and BRI Syariah) in 2021, holds a strategic position as a symbol of the revival of the Islamic banking industry in Indonesia. With large combined assets and a wide branch network, BSI is expected to lead the development of the Islamic economy, not only in Indonesia but also globally (Niswah & Tambunan, 2022). One of the main challenges faced by BSI is how to utilize information technology to enhance the competitiveness and effectiveness of its marketing strategy, especially in regions with diverse customer characteristics such as Nagan Raya.

The Nagan Raya region has great potential as a regional economic center in Aceh. However, its demographic characteristics and developing

technological infrastructure pose challenges for banks in marketing their products. Many customers in this region are not yet fully familiar with or accustomed to using digital technology in banking transactions. This reflects the low level of digital literacy among the community, which impacts the adoption rate of digital banking services. In line with Kurniasari's (2021) findings, the adoption of digital technology in semi-urban and rural areas is often slower compared to urban areas due to limited internet access, lack of education, and resistance to change.

The use of information technology in banking marketing strategies has significant benefits. Kotler and Armstrong (2018) note that information technology allows banks to interact more personally with customers, target specific market segments more effectively, and measure marketing campaign results more accurately. Through digital services such as mobile banking, internet banking, and social media, banks can reach customers even in remote areas, at a more efficient cost than traditional marketing methods. In addition, information technology enables the collection and analysis of customer data, which can be used to understand their needs and preferences in depth, so that banks can offer more relevant and appropriate products and services (Sagita & Wijaya, 2022).

However, the use of information technology also poses challenges, especially related to customer trust in data security and the suitability of technology to local needs. As stated by Regar et al. (2016), the success of implementing information technology in banking marketing depends heavily on the extent to which banks are able to overcome these obstacles through appropriate education, infrastructure improvement, and the provision of inclusive technology solutions. In the context of BSI KCP Nagan Raya 2, these challenges are even more complex given that most customers come from groups with low digital literacy.

This research seeks to analyze BSI's product marketing strategy at KCP Nagan Raya 2 through the utilization of information technology, focusing on customer perceptions and experiences, as well as the obstacles faced by the bank in implementing this strategy. The objectives of this research are to explore the extent to which information technology has supported the effectiveness of BSI product marketing, identify the factors that influence the level of technology adoption by customers, and formulate recommendations to improve information technology-based marketing strategies in this region. With this approach, this research is expected to make a significant contribution, both theoretically and

practically, to the development of marketing strategies in Islamic banking, especially in areas with similar demographic and infrastructural characteristics.

METHOD

This research uses a qualitative approach with a descriptive design to analyze the marketing strategy of Bank Syariah Indonesia (BSI) KCP Nagan Raya 2 products through the utilization of information technology. The qualitative approach was chosen because it is suitable for understanding complex and in-depth phenomena related to the experiences, perceptions, and challenges faced by informants in a specific context (Creswell, 2014). The main focus of this research is to explore in detail how digital-based marketing strategies are implemented by BSI, how customers perceive these services, and the obstacles faced in integrating information technology into the bank's marketing strategy.

Data were collected from two main sources: primary data and secondary data. Primary data were obtained through in-depth interviews with five staff members of BSI KCP Nagan Raya 2, including the branch manager, marketing staff, and operational staff, as well as five customers selected based on their varied use of digital services such as mobile banking, internet banking, and QRIS. Informants were selected using a purposive sampling technique, where the selection criteria included direct involvement in the implementation of marketing strategies (for staff) and the level of use of digital services (for customers). This method allows researchers to obtain relevant and diverse information, in accordance with the research objectives (Patton, 2002). Secondary data includes BSI's annual reports, digital promotional materials, statistical data on the use of digital services, and other internal documents relevant to the research topic.

In-depth interviews were conducted in a semi-structured manner to provide flexibility for researchers to explore topics that emerged during the conversation. Interviews with bank staff included questions about marketing strategies, the use of information technology, the effectiveness of social media campaigns, and the obstacles faced in increasing customer digital literacy. Meanwhile, interviews with customers focused on their experiences using digital services, their level of satisfaction, the technical obstacles they faced, and their expectations for the future development of BSI services. This technique is used because it is considered effective in exploring the subjective views

and experiences of informants (Rubin & Rubin, 2012).

In addition to interviews, non-participant observations were conducted at the branch office to observe how bank staff interacted with customers and how digital services were socialized. These observations also noted the practical challenges faced by customers when using digital services, such as technical constraints or a lack of understanding of mobile banking application features. Documentation was used to supplement and validate the data obtained from interviews and observations. The documents analyzed include promotional materials, statistical reports on the use of digital technology at BSI, and relevant marketing policies.

Data analysis was carried out through several stages. First, data reduction was performed by sorting out relevant data from interviews, observations, and documentation. The data were then coded to identify the main themes that emerged, such as the effectiveness of digital marketing strategies, obstacles to technology adoption, and customer perceptions. The next stage was data display in the form of descriptive narratives, tables, and diagrams to provide a structured overview of the research findings. Finally, conclusions were drawn by linking the research findings to relevant theories, such as the service marketing mix introduced by Lovelock and Wirtz (2011) and the concept of consumer behavior in digital marketing (Kotler & Keller, 2016).

To ensure validity and reliability, this study used data triangulation, where data from interviews, observations, and documentation were compared to find similarities and differences. Triangulation was also carried out by examining the consistency of the findings with previous studies, such as Kurniasari's (2021) research which highlighted the challenges of adopting information technology in Islamic banking in semi-urban areas. In addition, this study applied ethical principles, including obtaining written consent from informants before interviews, maintaining the confidentiality of their identities, and ensuring that the data were only used for academic purposes.

The scope of this research is focused on the operational area of BSI KCP Nagan Raya 2 in Nagan Raya Regency, Aceh. The selection of this location was based on the unique demographic and infrastructural characteristics of the region, where the level of digital literacy is still low but has great market potential. This research is expected to not only provide a detailed picture of the implementation of marketing strategies in this region but also to provide theoretical and practical contributions to the development of information technology-based

marketing strategies in the Islamic banking industry in general.

Research Location and Subjects

The location of this research is BSI KCP Nagan Raya 2. The selection of this location is based on the consideration that BSI KCP Nagan Raya 2 is one of the KCPs that actively utilizes information technology to improve customer service and expand market share. The research subjects are the Manager of BSI KCP Nagan Raya 2, marketing staff, and customers of BSI KCP Nagan Raya 2 who use digital services.

Data Collection Techniques

The data in this study were collected through several techniques, namely:

- Interviews
In-depth interviews were conducted with the Manager of BSI KCP Nagan Raya 2 to obtain information regarding marketing strategies and policies for implementing information technology. Interviews were also conducted with marketing staff to find out the tactics and implementation of marketing strategies using information technology. In addition, interviews were conducted with customers to find out their experiences, perceptions, and responses to BSI's digital services.
- Documentation Study
A documentation study was conducted to collect secondary data relevant to the research, such as data on the number of customers, transaction volume, data on the use of mobile banking and internet banking, as well as other documents related to BSI's marketing strategy.
- Observation
Observations were carried out to see firsthand the customer service process at BSI KCP Nagan Raya 2 and how information technology is applied in marketing activities.

Data Analysis Techniques

The data that has been collected is analyzed using qualitative data analysis techniques, namely:

- Data Reduction
The collected data is simplified, summarized, and focused on matters that are important and relevant to the research.
- Data Display
The reduced data is presented in the form of descriptive narratives, charts, tables, or figures to facilitate understanding and interpretation.
- Conclusion Drawing and Verification

Conclusions are drawn based on patterns, themes, and relationships between the analyzed data. The conclusions are then verified by comparing them with theory, previous research results, and empirical data in the field

RESULTS AND DISCUSSION

This research delves into the effectiveness of the marketing strategy of Bank Syariah Indonesia (BSI) KCP Nagan Raya 2 through the utilization of information technology. Data was collected from interviews with five customers and five staff members, including the branch manager. The findings reveal that the digital-based marketing strategy provides significant benefits, although it still faces challenges in its implementation

Results of Interviews with Customers

The five customers interviewed came from diverse backgrounds, ranging from civil servants, small business owners, to housewives.

The first customer, a civil servant, stated that the BSI Mobile application greatly assisted him in carrying out routine transactions such as paying electricity and water bills, and interbank transfers. He praised the application's easy-to-understand interface but complained about technical disruptions such as delayed transaction notifications and difficulty logging in during peak hours.

The second customer, a micro-entrepreneur, felt that the QRIS facility made it easier for his customers to make payments. He mentioned that the use of QRIS increased his business efficiency, although there are still customers who are reluctant to use this method due to a lack of understanding of the technology.

The third customer, a housewife, revealed that she rarely uses digital services because she is more comfortable with direct transactions at the branch office. She felt worried about making mistakes when using the mobile banking application, especially for large transactions. This concern increased because she had experienced a transfer failure, where the balance was deducted but the transaction was not recorded in the application. She hopes for assistance from the bank to understand digital features more deeply.

The fourth customer, a university student, expressed satisfaction with the use of the bank's social media as an information channel. He learned about BSI's promotional programs through Instagram, which helped him take advantage of

interbank transfer discounts. However, he also mentioned that the bank's response to complaints on social media is often slow, which reduces his level of satisfaction.

The fifth customer, a merchant in a traditional market, revealed that although he has a mobile banking account, he rarely uses it due to limited internet access in his area of residence. He hopes the bank can provide alternative digital services that are not too dependent on the internet network.

Results of Interviews with BSI Staff

Interviews with staff and the branch manager revealed that the digital marketing strategy is a top priority for BSI KCP Nagan Raya 2 in facing competition in the Islamic banking industry. The branch manager mentioned that in the past year, the use of digital services by customers increased by 40%, especially for mobile banking transactions. He mentioned that promotion through social media has succeeded in increasing public awareness, especially among the younger generation. However, he also acknowledged that the digital literacy of customers in rural areas is still low, requiring a special approach to support them.

The first marketing staff member explained that one of the biggest obstacles is the dependence of services on internet infrastructure. Many customers in rural areas face internet connection problems, making it difficult to use mobile banking or internet banking applications. He recommended the development of SMS-based services as an alternative. The second staff member, who is in charge of handling customer complaints, noted that most of the complaints are related to failed transactions, such as a balance being deducted but the money not coming out of the ATM. This often happens due to network limitations or ATM device damage.

The third staff member, who is responsible for digital promotion, stated that social media campaigns have succeeded in increasing the number of followers by 30% in the past year. However, he also acknowledged that limited human resources have made the intensity and consistency of campaigns less than optimal. The fourth staff member, who focuses on customer education, mentioned that direct training programs held at the branch have succeeded in increasing customer understanding of digital services. However, he noted that customer participation in these trainings is still low, especially from rural communities who feel unfamiliar with technology.

The fifth staff member, who handles data analytics, stated that the analysis of customer transaction data provides important insights for developing more relevant promotional strategies. He gave an example of how the data shows that customers who use the mobile banking application tend to be more loyal than those who only transact at the branch office. This data helps the bank prioritize the promotion of digital features to increase customer loyalty.

Interview Results

The interview results indicate that information technology-based marketing strategies have great potential to increase the effectiveness of BSI product marketing. The use of mobile banking applications, internet banking, and social media allows the bank to reach customers in a more efficient and personal way. However, major challenges such as low digital literacy, limited internet infrastructure, and lack of consistency in digital promotion need to be addressed immediately.

Improving digital literacy can be done through direct training, providing tutorial videos, and personal assistance at branches. In addition, the development of SMS-based services for areas with limited internet access can be a short-term solution. The bank also needs to improve its response to customer complaints, both through social media and direct customer service, to increase customer satisfaction.

From a technical perspective, collaboration with local governments to improve internet infrastructure is a strategic step that cannot be ignored. Overall, the successful implementation of digital-based marketing strategies at BSI KCP Nagan Raya 2 requires comprehensive support, both from management, infrastructure, and the customers themselves.

Discussion

Marketing Strategy of BSI KCP Nagan Raya 2 Products

BSI KCP Nagan Raya 2 implements a comprehensive marketing strategy by utilizing information technology and paying attention to local market characteristics. This strategy includes the following aspects

1. Product Strategy

BSI KCP Nagan Raya 2 offers a variety of Islamic banking products tailored to the needs of the local community. Some of the featured products promoted are:

- BSI Tabungan Easy Mudharabah

This savings account offers competitive profit sharing and easy access through digital services, attracting customers who seek optimal returns and flexibility in transactions.

- Gold Installment Program
This program makes it easier for people to own gold with an installment payment system, offering a safe and sharia-compliant investment solution.
- Kredit Usaha Rakyat (KUR)
Sharia KUR provides financing access for MSME actors with an easy and sharia-compliant scheme, supporting the development of micro and small businesses in the region.

2. Pricing Strategy

BSI KCP Nagan Raya 2 implements a competitive pricing strategy by offering reasonable profit margins and relatively lower administration fees compared to conventional banks. This is an attraction for people looking for more affordable alternative banking services

3. Place Strategy

The strategic location of BSI KCP Nagan Raya 2 makes it easily accessible to the public. In addition, the bank also actively conducts direct outreach to local communities, such as visiting government institutions and business actors in the market, to introduce products and services and build customer trust.

4. Promotion Strategy

BSI KCP Nagan Raya 2 uses various promotional channels, both through digital media and traditional approaches. Some of the promotional strategies carried out include:

- Social Media
BSI KCP Nagan Raya 2 actively promotes products and programs through social media such as Facebook and Instagram. The content delivered is tailored to the target audience, for example, information about Hajj savings and gold installments to attract public interest.
- Brochures and Pamphlets
The bank also uses print media such as brochures and pamphlets to disseminate information about products and services to the wider community.
- Direct Visits
The marketing staff of BSI KCP Nagan Raya 2 actively visits various agencies and community groups to introduce products and services directly.

Utilization of Information Technology in Marketing

BSI KCP Nagan Raya 2 has effectively utilized information technology to support its marketing strategy. Some examples of the application of information technology are:

- Mobile Banking (BSI Mobile)
The BSI Mobile application makes it easy for customers to carry out various banking transactions, such as fund transfers, bill payments, and purchases. Additional features such as QRIS also improve the convenience and security of digital transactions.
- Internet Banking
Internet banking services allow customers to access account information, make transfers, and utilize other banking services online, providing flexibility and ease of access for customers.
- Social Media
BSI KCP Nagan Raya 2 actively uses social media such as Facebook and Instagram to interact with customers, disseminate product information and promotions, and build a positive bank image.
- Email and SMS Marketing
The bank also utilizes email and SMS to convey information and special offers to customers, maintaining effective communication with customers.
- Data Analytics
BSI KCP Nagan Raya 2 has begun to implement data analytics to identify patterns in customer transactions, product preferences, and specific needs. This data is used to develop more personalized and relevant offers for customers.

Constraints in Implementing Information Technology

Although it has shown progress in utilizing information technology, BSI KCP Nagan Raya 2 still faces several constraints, including

- Lack of Customer Understanding
Some customers, especially those who are elderly or less familiar with technology, still experience difficulties in using digital services such as mobile banking and internet banking.
- Network Disruptions
Limited network infrastructure in some areas of Nagan Raya sometimes causes disruptions to digital services, such as mobile banking and ATMs.
- Data Security
Increased digital transactions also increase the risk to customer data security. BSI KCP Nagan Raya 2 needs to continuously improve its security

system to protect customer data from cyber threats

Impact of Marketing Strategy on Bank Performance

The marketing strategy implemented by BSI KCP Nagan Raya 2 has had a positive impact on the bank's performance, including:

- **Increase in New Customers:** An effective marketing strategy, both through digital media and traditional approaches, has succeeded in attracting people to open accounts at BSI KCP Nagan Raya 2.
- **Increase in Transaction Volume:** The convenience and flexibility of digital services encourage customers to use the BSI Mobile application and internet banking more often in transactions.
- **High Level of Customer Satisfaction:** BSI KCP Nagan Raya 2 has managed to maintain a high level of customer satisfaction through fast, efficient, and friendly service, both through digital platforms and direct services at the branch office

Analysis and Interpretation

Based on the research results, it can be analyzed that BSI KCP Nagan Raya 2 has successfully integrated information technology into its marketing strategy. The use of digital platforms not only increases operational efficiency but also expands market reach and facilitates customer access to banking services. However, BSI KCP Nagan Raya 2 needs to continue to pay attention to several things to optimize its marketing strategy, such as:

- **Improving Education and Digital Literacy**
The bank needs to improve education and outreach programs regarding digital services to customers, especially for those who are less familiar with technology. This can be done through training, workshops, or the provision of easy-to-understand user guides.
- **Strengthening Technological Infrastructure**
BSI KCP Nagan Raya 2 needs to ensure the availability of adequate technological infrastructure, especially a stable internet network, to avoid disruptions to digital services and ensure an optimal customer experience.
- **Improving Data Security**
The bank needs to continuously update and improve its data security system to protect customer information from cyber threats. This will increase customer trust in using digital services.

- **Development of Innovative Products and Services**
BSI KCP Nagan Raya 2 needs to continue to innovate in developing products and services that are in accordance with customer needs and preferences, and utilize information technology to create more personalized and relevant services.

By continuously making improvements and innovations, BSI KCP Nagan Raya 2 is expected to maintain performance growth and strengthen its position as a trusted Islamic bank in the Nagan Raya region.

CONCLUSION

This research shows that the information technology-based marketing strategy implemented by Bank Syariah Indonesia (BSI) KCP Nagan Raya 2 plays an important role in supporting customer growth and improving service quality. The utilization of digital platforms such as BSI Mobile, internet banking, and social media enables the bank to reach a wider market in an efficient and innovative way. The marketing strategy implemented includes several aspects, namely:

- **Product Strategy**
by adapting product innovations such as Tabungan Easy Mudharabah, Cicilan Emas, and KUR to meet the needs of diverse market segments.
- **Pricing Strategy**
through offering competitive financing margins and lower administration fees compared to conventional banks.
- **Place Strategy**
with a strategic location and direct approach to local communities to strengthen customer relationships.
- **Promotion Strategy**
through social media, brochures, and direct visits to increase public awareness of the bank's products and services.

The research results also found that:

- The use of information technology at the bank facilitates customer transactions and increases transaction volume.
- The main challenges in implementing this technology are the lack of customer understanding, network constraints, and infrastructure limitations in some areas.

The impact of this marketing strategy is seen in the increase in the number of new customers, transaction volume, and increasingly high levels of

customer satisfaction. However, to maintain this success, BSI KCP Nagan Raya 2 needs to continuously improve customer education regarding digital services, improve technological infrastructure, and overcome existing obstacles.

Overall, the combination of information technology-based marketing strategies and traditional approaches has succeeded in making BSI KCP Nagan Raya 2 one of the leading Islamic banks in the region. By continuing to innovate and provide the best service, this bank is expected to maintain sustainable growth and increase customer trust

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