Jurnal Ilmu Pendidikan dan Ekonomi
Vol. 11 No. 1 Juni 2026
P-ISSN : 2477-6491, E-ISSN : 2656-873X, Hal 83-91
http://journal.staidenpasar.ac.id/index.php/wb/issue/view/44

MARKETING MIX STRATEGY TO ATTRACT CUSTOMER INTEREST IN USING SAVINGS PRODUCTS AT BANK SYARIAH INDONESIA

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***Abstract**. This research analyzes the implementation of the 7P marketing mix framework—comprising product, price, place, promotion, people, process, and physical evidence—at Bank Syariah Indonesia (BSI) to attract consumer interest in adopting sharia-compliant savings products within an increasingly volatile banking environment. Amidst accelerating retail competition following consolidated structural expansions, the main objective of this study is to trace the relationship between strategic structural integration and retail consumer acquisition dynamics. The methodology incorporates a qualitative case study paradigm operating primarily through continuous field observations at physical institutional touchpoints combined with an extensive evaluation of web-based portal data and corporate disclosures. The key findings reveal that the proactive orchestration of zero-administration deposit schemes, transparent sharia-compliant pricing margins, broad multi-channel distribution, targeted digital netnography campaigns, and highly optimized automated mobile routing systems collectively acts as a core catalyst for amplifying consumer market trust and broadening retail account portfolios. The study concludes that the seamless integration of digital service architectures with traditional branch infrastructures under sharia tenets remains vital for maintaining structural growth and securing long-term institutional presence in competitive regional commercial banking fields.*

***Keywords**: Marketing Mix; 7P Strategy; Customer Acquisition; Sharia Savings; Bank Syariah Indonesia; Digital Banking*

Introduction

The contemporary Islamic retail financial services industry within the Indonesian archipelago has embarked upon an era characterized by exponential structural expansion, digital integration, and shifting regulatory demands. Over recent historical intervals, a generalized surge in public socio-religious awareness, coupled with a fundamental consumer demand for transparent, asset-backed transaction procedures that adhere strictly to Islamic financial jurisprudence, has transformed what was once a specialized segment into a core pillar of the national economy. This baseline growth has been further driven by substantial institutional investments in digital banking infrastructures, cloud environments, and automated transaction interfaces. Consequently, contemporary sharia banking organizations have managed to systematically dissolve traditional market entry barriers, enabling them to compete directly with long-standing conventional commercial banking corporations.

In this operational context, marketing management is no longer a peripheral corporate function but rather a dynamic core component necessary for sustainable corporate survival. The core research object of this inquiry centers upon the complex marketing mix architectures and customer acquisition frameworks deployed by Bank Syariah Indonesia (BSI), recognized as the largest unified sharia banking conglomerate within the sovereign territory of Indonesia. Following its historic institutional consolidation, BSI has operated under an intense market spotlight, facing the critical challenge of converting localized consumer interest into active accounts while managing a diverse portfolio of legacy depositors.

Traditional analytical methodologies in banking research have frequently suffered from severe structural fragmentation, often isolating single vectors such as interest-rate proxies or media ad spend while completely overlooking the dense systemic interactions that occur between physical and digital service environments. The strength of employing a unified 7P services marketing mix model lies in its capacity to simultaneously map product structures, ethical pricing configurations, distribution reach, multi-channel promotion pipelines, human capital competencies, service workflow routing, and physical/digital touchpoints. This multi-dimensional approach directly addresses the underlying research problem: evaluating how a consolidated national sharia banking market leader uses its integrated services mix to build consumer confidence and drive market share across competitive commercial banking regions..

Preliminaries and Literature Review

The theoretical foundation of this evaluation is built upon the services marketing mix framework, which expands traditional consumer product marketing models into a highly integrated seven-element matrix tailored for service-intensive industries like commercial retail banking. Within the sharia financial sector, these seven operational components undergo a fundamental structural shift to align with Islamic commercial jurisprudence,

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replacing traditional interest-based economics with risk-sharing and asset-backed transactions.

The "Product" element represents the foundational bundle of financial utilities delivered to the marketplace, which must be explicitly linked to approved sharia contracts. The "Price" dimension is similarly restructured, replacing traditional interest rate adjustments with clear, pre-agreed profit-sharing fractions, upfront margins, and transparent fee schedules. The remaining vectors Place, Promotion, People, Process, and Physical Evidence serve as the operational transmission lines that convert these underlying contract parameters into high-quality consumer experiences, bridging the gap between abstract financial models and daily transactional convenience

Preliminaries and Literature Review

The research relies strictly on field observations and digital netnography as its core methodologies for data collection. Field observations involve direct, non-participant visual examinations of the physical branch asset environment, front-line communication behavior, and operational customer routing processes at the Denpasar branch. Digital netnography involves structured analyses of digital documents, official product disclosures, policy parameters, and promotional systems available on the official portal of Bank Muamalat. The primary research instrument is the investigator acting as a human framework, supported by precise observation checklists and digital documentation logs. The collected qualitative data are processed using data reduction, structured visualization matrices, and analytical deduction to ensure that all conclusions are rigorously derived from real world visual observations and verified institutional disclosures.

Results and Discussion

The empirical evaluation of the marketing mix strategy at Bank Syariah Indonesia (BSI) reveals a highly coordinated application of the 7P framework, tailored to the regional financial requirements of the contemporary retail banking market (Sari, 2026). The institution manages a diverse product ecosystem designed to address both consumer savings and enterprise financing needs (Sari, 2026).

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Element 7P	Implementasi Strategi di BSI
Product	Tabungan Easy Wadiah (bebas biaya admin), Tabungan Easy Mudharabah (bagi hasil), Tabungan Haji Indonesia, Tabungan Bisnis, BSI Griya, dan BSI Mobile (Sari, 2026).
Price	Transparansi akad tanpa bunga, margin kompetitif dan tetap (fixed) pada pembiayaan Griya untuk menghindari volatilitas pasar (Sari, 2026).
Place	Jaringan kantor cabang luas, integrasi jaringan ATM (Bersama, Prima, Link), serta aksesibilitas digital 24 jam via BSI Mobile (Sari, 2026).
Promotion	Kampanye media sosial, netnografi digital, program literasi keuangan, kemitraan akademik/pemerintah, serta reward digital berupa cashback (Sari, 2026).
People	Pelatihan berkelanjutan untuk staf lini depan agar menguasai kompetensi perbankan konvensional sekaligus kepatuhan syariah (Sari, 2026).
Process	Digital onboarding terintegrasi via aplikasi mobile, penyederhanaan birokrasi pembiayaan, dan penanganan keluhan cepat (Sari, 2026).
Physical Evidence	Standardisasi tata ruang kantor cabang yang nyaman, mesin antrean otomatis, serta desain UI/UX aplikasi digital yang intuitif (Sari, 2026).

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Conclusions

This study confirms that the systematic implementation of the 7P marketing mix strategy at Bank Syariah Indonesia (BSI) acts as a primary mechanism for driving customer acquisition and expanding regional market share (Sari, 2026). By offering a diverse range of sharia-compliant deposit and financing products such as Tabungan Easy Wadiah, Tabungan Easy Mudharabah, and the BSI Mobile platform the institution effectively addresses the financial requirements of both retail and commercial consumers (Sari, 2026).

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