

INNOVATIVE STRATEGY IN THIRD PARTY FUND MANAGEMENT TO INCREASE LIQUIDITY IN INDONESIAN SHARIA BANKS: CASE STUDY OF BSI KC PEMATANGSIANTAR PERINTIS

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Abstract: This research aims to analyze innovative strategies for collecting Third Party Funds (DPK) to enhance liquidity at Bank Syariah Indonesia (BSI) KC Pematangsiantar Perintis. Using a qualitative approach and a case study method, this study explores various strategies, including incentive programs such as Pesta Hadiah and Rezeki Berkah, which have proven effective in attracting and retaining customer funds. Digitalization also plays a key role through the development of the BSI Mobile (BYOND) application, QRIS promotion, and the provision of EDC machines to support non-cash transactions. Additionally, the financial inclusion strategy through the expansion of the BSI Smart Agent (BSA) network has helped reach customers in remote areas. The findings indicate that the combination of incentive strategies, digital services, and financial inclusion positively contributes to deposit growth and liquidity stability. Despite challenges such as limited customer trust in digital systems and constraints in equipment procurement, these innovative approaches have strengthened BSI's position in the Islamic banking industry. Therefore, this strategy can serve as a model for other Islamic banks in optimizing liquidity management and improving competitiveness within the Islamic financial sector.

Keywords: Innovative Strategy, Third Party Funds, Liquidity, Digitalization, Sharia Banking

I. INTRODUCTION

Islamic banks are financial institutions that operate based on Islamic principles such as justice and freedom from usury. In the Islamic banking industry, the management of third party funds (TPF) plays a very crucial role in maintaining financial stability and increasing bank liquidity. Bank Syariah Indonesia (BSI) as one of the largest Islamic banks in Indonesia faces challenges in managing TPF efficiently in order to remain competitive amidst economic dynamics and competition in the financial industry. BSI KC Pematangsiantar Perintis, as one of the branch offices operating in an area with growing economic potential, needs to implement innovative strategies in managing TPF to ensure the availability of sufficient funds to meet customer needs and increase bank liquidity [1]. A similar view was also expressed, that the Islamic financial system is based on the values of justice, transparency, and blessings, which are very relevant in answering the challenges of managing TPF in the modern era [2].

Liquidity in banking reflects the bank's ability to meet its short-term obligations in a timely manner without disrupting operational continuity. One relevant theory in understanding liquidity dynamics is the liquidity preference theory put forward by Keynes. According to this theory, individuals tend to hold money because of three main motives, namely transactions, precautionary (cautious), and speculation. In the

context of Islamic banking, this theory can help explain customer behavior in choosing savings instruments, such as savings or deposits, based on their level of liquidity and financial needs. The main challenge for Islamic banks is maintaining a balance between collecting third party funds (TPF) and distributing financing in accordance with Islamic principles, amidst changes in customer preferences. Liquidity imbalances can occur due to fluctuations in the inflow and outflow of funds, which have the potential to affect liquidity ratios such as *Financing to Deposit Ratio* (FDR) [3]. Therefore, innovative strategies in managing DPK are important, not only to increase the attractiveness of savings products but also to maintain the overall stability of bank liquidity, as seen in the case study of BSI KC Pematangsiantar Perintis.

One approach that can be applied is the development of more attractive Islamic banking products, optimization *digital banking*, as well as increasing transparency and customer trust in the sharia banking system. Every bank certainly needs the right strategy to be able to collect funds optimally and remain competitive amidst the competition in the financial industry. One of the strategies implemented by BSI KC Pematangsiantar Perintis is the diversification of more attractive and competitive fundraising products. This bank develops savings and deposit products with flexible contract schemes, such as *mudharabah* and *wadiah*, which provide more optimal benefits for customers

[4]. In addition, the digitalization approach in sharia banking services is also a major factor in increasing its appeal to the public, especially the millennial generation who tend to choose services that are easily accessible online [5].

In addition to product innovation, BSI also implements community-based marketing strategies and sharia financial literacy education. Through partnership programs with Islamic boarding schools, religious organizations, and sharia-based business communities, this bank has succeeded in increasing public trust in saving funds in sharia banks [6]. Education about the advantages of the sharia financial system compared to conventional ones further strengthens customer preferences in choosing BSI products as their financial solution. Innovative strategies usually arise from the need to answer new challenges in the field, especially in terms of digitalization and customer loyalty. Overall, the innovative strategy implemented by BSI KC Pematangsiantar Perintis in managing third-party funds has shown a positive impact on increasing bank liquidity. Through product innovation, service digitalization, public education, and the use of sharia financial instruments, BSI is increasingly able to compete in the sharia banking industry [7]. The success of this strategy can be an example for other sharia banks in facing the challenges of managing DPK and maintaining liquidity stability amidst changing economic dynamics.

Competition with conventional banks is a challenge for BSI KC Pematangsiantar Perintis. The public still prefers conventional banks because they are considered more flexible and have a wider variety of financial products. In facing this challenge, Islamic banks need to implement a more aggressive marketing strategy and educate the public about the advantages of the Islamic banking system. From a regulatory perspective, DPK management in Islamic banks must also be in line with the policies set by the Financial Services Authority (OJK) and Bank Indonesia (BI). Regulations regarding Islamic banking liquidity require innovation in fund management, including optimization of Islamic money market instruments and better management of assets and liabilities [8]. Therefore, a study on innovative strategies in DPK management at BSI KC Pematangsiantar Perintis is relevant to identify the most effective approach to increasing Islamic bank liquidity amidst ever-evolving regulations.

Several previous studies have discussed DPK management strategies in Islamic banking. Examined the diversification of fund raising products in increasing customer appeal, emphasizing the flexibility of contracts such as mudharabah and wadiah as the main instruments [4]. Meanwhile, research revealed that the digitalization of Islamic banking services contributed significantly to expanding public access to Islamic financial products, especially among the younger generation [5]. Showed that community-based marketing strategies and Islamic financial literacy have an important role in increasing public trust in Islamic banks. However, these studies tend to discuss strategies in general without highlighting the specific approaches applied at the branch level, especially in the context of BSI KC Pematangsiantar Perintis [6].

Although various studies have discussed DPK management strategies in Islamic banks, there is still a gap in identifying innovative approaches that can specifically improve liquidity. Most previous studies have focused more on improving Islamic savings and deposit products without exploring more deeply how innovations in liquidity management can be implemented effectively at the branch level. In addition, existing studies generally highlight the macro aspects of Islamic banking as a whole, while studies that discuss case study-based approaches in certain branches are still limited, especially in the context of BSI KC Pematangsiantar Perintis [9].

Although specific data regarding liquidity at BSI KC Pematangsiantar Perintis is not available in the annual report, the trend *Financing to Deposit Ratio* (FDR) BSI remains relevant nationally because central bank policies affect all branches. The decline in FDR in 2021 indicates the liquidity challenges faced by BSI as a whole, which also affect branches in various regions, including BSI KC Pematangsiantar Perintis. One of the main causes is the shift of funds from deposits to savings, which requires banks to implement innovative strategies to maintain liquidity.

BSI's national liquidity trend is reflected in the FDR during the period 2020 to 2022, which is relevant to understanding the context of branch strategies in facing funding challenges. The following data shows the fluctuation of the FDR during that period:

Table 1. Ratio *Financing to Deposit Ratio* (FDR) BSI 2020–2022

Ratio	2022	2021	2020
<i>Financing to Deposit Ratio</i> (FDR)	79,37 %	73,39 %	74,52 %

Source: BSI Annual Report 2022

From these data, it appears that the decline in the ratio in 2021 is an important signal of the liquidity pressures faced by BSI nationally, so a more innovative and adaptive DPK collection strategy is needed at the branch level such as BSI KC Pematangsiantar Perintis.

Therefore, this study attempts to fill the gap by examining innovative strategies implemented specifically at BSI KC Pematangsiantar Perintis in managing DPK to increase liquidity. Focusing on one branch of a sharia bank provides a more detailed perspective on policy implementation and innovation that may not be visible in national-scale studies. By exploring the unique approach used by this branch, this study aims to contribute to the development of more adaptive and applicable liquidity management strategies for the sharia banking industry at the micro level.

Third party fund (TPF) management plays a very crucial role in the operations of Islamic banks, because these funds are the main source used by banks to channel financing to customers. Stated that well-managed TPF not only increases bank profitability but also encourages the growth of community businesses through productive sharia-based financing [1]. In managing these funds, Islamic banks must continue to comply with sharia principles that do not contain elements of usury,

gharar, and maysir. According, efficient TPF management involves offering competitive products, business partnerships, and strategies for finding cheap funds and avoiding funds that are only deposits [10]. This strategy is considered effective in maintaining liquidity because it is able to adjust to market needs and the bank's risk profile. In addition, emphasized that liquidity performance is also influenced by the bank's ability to manage *fee-based income* and *press Non Performing Financing (NPF)* to remain stable [11].

Explained that the promotional and educational approach to customers about sharia principles and attractive loyalty programs is one way to increase the number of customers and DPK collection sustainably [1].

Liquidity in Islamic banks describes the extent to which banks can meet short-term obligations without disrupting the bank's operations. Stated that liquidity management is not only influenced by DPK but also by the bank's ability to manage liquid instruments such as cash, savings, and current accounts to maintain a healthy cash position and meet sudden requests for funds [12]. Stated that an increase in the FDR ratio above a reasonable limit is an indication of a decrease in liquidity, and Islamic banking can use instruments such as *call money* and loans to Bank Indonesia as an alternative solution to maintain liquidity stability [3].

In facing increasingly competitive competition, especially with the presence of fintech and digital banks, Islamic banks need to implement innovative strategies in managing DPK. Stated that promotional strategies, personal and educational approaches, and the use of digital media are important parts in strengthening customer trust in Islamic banking services [1]. Meanwhile, emphasized the importance of optimizing products such as *mudharabah* and *wadi'ah* savings, as well as community-based educational approaches to create customer loyalty [12]. Innovations like this encourage an increase in long-term funds which have a direct impact on liquidity.

Several previous studies have discussed DPK management strategies in Islamic banking. For example, showed the importance of community-based marketing strategies and Islamic financial literacy in increasing public trust in Islamic banks [6]. Meanwhile, a more recent highlighted the role of board governance in encouraging the use of fintech as an alternative fundraising for MSMEs, which is relevant to digital and collaborative fundraising strategies [13]. Also revealed that fintech adoption strengthens the positive impact between bank size and liquidity on Islamic bank profitability [5].

The Role of Technology and Financial Literacy in Third Party Fund Management

The application of digital technology and financial literacy are supporting factors for the success of Islamic banking in reaching customers. Explained that a person's level of financial literacy, attitudes, and financial habits can influence behavior in using financial products, including Islamic products [14]. Technology also plays an important role in reaching remote areas and increasing service efficiency. Furthermore, showed that during the pandemic, Islamic banks

showed better liquidity creation capabilities than conventional banks, thanks to the resilience of the system and the risk management approach that *shariah compliant* [15].

II. RESEARCH METHODS

This study uses a qualitative approach with a case study method. This approach was chosen because it was considered the most appropriate to explore more deeply how the strategies implemented by Bank Syariah Indonesia (BSI) KC Pematangsiantar Perintis in managing and collecting Third Party Funds (DPK) in order to maintain and increase liquidity. Case studies are suitable for use when wanting to fully understand a phenomenon that occurs in a real context in the field [1]. This is also in who emphasize the importance of understanding the background and social conditions directly in qualitative research [16].

The research location was conducted directly at the BSI KC Pematangsiantar Perintis office. The subjects involved came from the bank's management ranks who had responsibility and involvement in fundraising strategies and liquidity management. The researcher selected two main informants purposively, namely Mr. Khairul Fadli as *Branch Operations and Service Manager (BOSM)*, and Mr. Ihwanu Sabil as *Consumer Business Relationship Manager*. This selection was based on the consideration that both were considered to know technically and operationally how the process works. This purposive technique is also commonly used in qualitative approaches because it can provide in-depth information from people who really understand field conditions [17].

The data in this study were obtained from two sources, namely primary data and secondary data. Primary data were collected through in-depth interviews directly with informants. Interviews were conducted with a semi-structured guide, so there was still a clear direction, but it was still open if you wanted to dig up additional information from the informant. Meanwhile, secondary data was obtained from internal bank documents, including the 2022 BSI annual report, as well as various other supporting information such as merchant service data. *Quick Response Code Indonesian Standard (QRIS)*, *Electronic Data Capture (EDC)*, and utilization of the BYOND application. The use of a combination of these two sources is important so that the data obtained does not only depend on one side [16].

In addition to interviews, researchers also conducted direct observations on site. The aim was to capture the real conditions in the branch's work environment. From the results of the observations, researchers noted several findings, such as limited operational support devices, customer responses to digital services, and technical constraints such as limited EDC units due to dependence on external vendors. Observation techniques like this have often been used in qualitative research that emphasizes the importance of direct observation of behavior and situations [18]. Observations are also very helpful

in comparing what the informant said with what was seen in the field [19].

The data analysis process was carried out using the Miles & Huberman analysis approach. In general, the stages include: data reduction (sorting important information), presenting data in narrative form, and drawing conclusions based on emerging patterns or themes. This stage helps researchers see the relationship between information, then compile it into a complete series of explanations. This technique is widely used in qualitative research because it can reveal the meaning of complex and unstructured data [20].

To ensure that the data obtained is truly valid, researchers record each process systematically and try to align information from various sources, and maintain the validity of the data, for example by matching the results of interviews, documents, and observations. This principle is in accordance with the qualitative approach which prioritizes depth and consistency over the quantity of respondents [21]. In addition, data validity is also strengthened through direct observation in the field and reflective recording carried out continuously [19]. With this approach and technique, the study is expected to be able to capture the dynamics of BSI's strategy in managing DPK and maintaining liquidity intact from various sides.

III. RESEARCH RESULT

DPK Increase Strategy through Incentive and Loyalty Programs

Bank Syariah Indonesia (BSI) KC Pematangsiantar Perintis implements various strategies to increase Third Party Funds (DPK), one of which is through an incentive program designed to build customer loyalty. This strategy is segmentative and developed according to the characteristics of customers in the Pematangsiantar area. In an interview, Mr. Ihwanu Sabil as *Consumer Business Relationship Manager* convey that *"programs such as Rezeki Berkah are a form of appreciation for customers who entrust their funds to us for a certain period of time."* This program targets customers who are willing to block their funds for at least six months with a certain nominal amount, even up to hundreds of millions of rupiah.

This approach is relevant to sharia principles, because the prizes given are in the form of grants and are not promised in advance. This strategy was chosen to remain in accordance with the wadiah and mudharabah contracts used in savings products. This strengthens, that incentives that do not violate sharia principles can increase customer trust in the Islamic banking system. In the context of BSI KC Pematangsiantar Perintis, this trust can be seen from customers who participate in the program even though there is no definite reward at the beginning [22].

In addition to Rezeki Berkah, the Pesta Hadiah program was launched to reach retail customers with more flexible savings amounts. Based on the explanation from Mr. Khairul Fadli, *Branch Operations and Service Manager*, *"We want all customers to feel appreciated, not just those with large funds. That's why we created a program like this for all*

segments." This strategy demonstrates the inclusiveness of bank services in building customer loyalty from various economic backgrounds.

The emphasis on this holistic approach is in line with the findings of Hotdiana et al. (2023), which states that providing products and services that suit customer needs contributes greatly to their loyalty to Islamic banks. In this study, this is reflected in how BSI KC Pematangsiantar Perintis not only focuses on large funds, but also reaches small customers with a fair loyalty strategy.

Not only that, the success of this loyalty program is also associated with customer perceptions of the attention and appreciation given by the bank. Stated that customer loyalty is not solely driven by material rewards, but also by the perception that the bank cares and understands their comfort. This statement strengthens the service personalization strategy implemented at BSI KC Pematangsiantar, where the branch routinely approaches and evaluates directly through the marketing team [23].

From the program evaluation side, BSI conducted a survey *Customer Service Satisfaction (CSS)* to measure the effectiveness of loyalty strategies. Based on interviews, CSS results show that most customers are satisfied with transparency, simple procedures, and clear communication during the program. This finding is in line with the, who stated that the level of customer satisfaction has a direct correlation with the increase in DPK, especially in medium-term savings products [14].

Overall, the strategy of increasing DPK through the loyalty program carried out by BSI KC Pematangsiantar Perintis shows positive results. With a consistent approach and responsive service to customer needs, this program not only increases fund collection but also strengthens the emotional relationship between the bank and customers. This is reinforced who emphasized that services that focus on customer comfort and satisfaction are the foundation for forming long-term loyalty in the financial sector [24].

Digitalization and Innovation of Islamic Banking Services

In the era of modern banking, digitalization has become an important strategy adopted by BSI to improve service efficiency while encouraging DPK growth. This is one of the main focuses at BSI KC Pematangsiantar Perintis, as explained by Mr. Khairul Fadli, that *"BYOND Mobile, QRIS, and EDC are our spearheads in reaching customers who don't have time to go to branches."* This statement shows that digitalization is not just a technological adjustment, but has become a major strategy to expand access to services and increase transaction convenience.

BYOND application used by BSI allows customers to open accounts, make transfers, and pay bills from personal devices. This feature is very relevant for the millennial segment and workers who have high mobility. This finding is reinforced, who explained that *mobile banking* providing ease of transactions while increasing customer convenience, which ultimately has an impact on DPK growth. In the field, this strategy has proven effective, especially among ASN and private employees who prioritize speed and efficiency [25].

In addition to the application, BSI is also actively educating MSMEs to use QRIS as a digital payment tool. In an interview, Mr. Ihwanu Sabil explained that *"We directly help merchants to activate QRIS, so they don't feel complicated."* This shows an assistive approach that makes it easier for local business actors to join the sharia digital ecosystem. Stated that the integration of QRIS in the sharia payment system is a strategic step in supporting the transformation of the digital economy. This approach not only increases non-cash transactions but also expands the base for collecting funds from the small business sector [26].

Digitalization is also strengthened by the installation of machines *Electronic Data Capture* (EDC) at large merchants. Although EDC procurement still depends on the central vendor, its existence greatly helps speed up card transactions and supports transactions *real time* in the field. Support this by stating that the adoption of AI-based technology and other digital systems can increase service efficiency and strengthen customers' sense of security in transactions. The results of observations in the field show that customers feel more comfortable because they no longer need to go to the teller for daily transactions [27].

In addition to expanding service channels, BSI also improves its digital security system. Dual authentication systems, encryption, and biometric verification are important features in building trust in online services. This trust is very important, considering that some customers, especially the middle to upper generation, are still hesitant to use digital services. Emphasize that risk perception determines loyalty to digital products, so security guarantees must be part of the service strategy [14].

Overall, the digitalization strategy implemented by BSI KC Pematangsiantar Perintis has proven to have a positive impact on increasing DPK. This approach not only modernizes the service system, but also becomes a market expansion tool, especially among millennials, MSMEs, and customers with limited mobility. Also stated that digitalization of the transaction process directly expands service access and increases DPK volume, because customers find it easier to save and manage their funds anytime and anywhere [12].

Expansion of Islamic Financial Network and Ecosystem

In addition to product-based and digitalization strategies, BSI also expands its service reach by strengthening its network and building a sharia financial ecosystem. At BSI KC Pematangsiantar Perintis, this strategy is actively implemented through the involvement of agents, local communities, and Islamic institutions. In an interview, Mr. Ihwanu Sabil said that *"The existence of agents is crucial to reach markets that have not been touched by banking services."* The agent is known by the name *BSI Smart Agent* (BSA), which is responsible for serving basic transactions such as deposits, cash withdrawals, and transfers.

This statement shows that the network expansion strategy is not only administrative, but is truly the spearhead of operations in areas with limited access. Reinforce this by stating that strengthening networks and literacy in remote areas

is one of the most effective ways to encourage community participation in Islamic banking services [28].

The function of BSA does not stop at transactions, but also becomes a medium for Islamic financial education for the community. Information from the field shows that agents are involved in the socialization of the Hajj savings program, ZIS, and banking literacy for the elderly and small business actors. Stated that a community-based education approach is an important step in expanding the reach of Islamic banks, especially in rural areas. This is in accordance with the strategy of BSI KC Pematangsiantar Perintis which combines direct services with a socio-cultural approach [23].

In addition to agents, network expansion is also realized in the form of partnerships with Islamic boarding schools, mosques, and Islamic institutions. In the interview, it was explained that zakat funds, infaq, and operational funds of religious foundations are now managed through Islamic institutional accounts. This collaboration not only expands the institutional funding base but also strengthens the bank's position in the local community. Support this approach by stating that institutional partnerships are the main foundation in building a sustainable and mutually beneficial Islamic financial ecosystem [29].

This expansion effort is also supported by the use of technology. The branch also installed QRIS and EDC machines in Islamic boarding school cooperatives and foundation-owned merchants, so that the digital ecosystem can develop in a previously conventional environment. This finding is in line with, which explains that the success of the expansion of the Islamic banking network is greatly influenced by the readiness of the community to adopt digital technology [30].

However, interviews also revealed that there are still challenges in digital literacy, especially among the elderly and people from outside the city [31]. Therefore, education for agents and customers continues to be carried out through regular training and direct assistance [32]. This approach shows that network expansion is not enough with infrastructure alone, but also requires ongoing educational support [33]. Stated that the success of sharia service expansion depends on the synergy between literacy, technology, and regulatory support [34].

With a combination of digital approaches, agent support, and community partnerships, BSI KC Pematangsiantar Perintis has shown that network expansion is not just about service distribution, but rather a comprehensive strategy to increase DPK sustainably and strengthen public trust in an inclusive sharia financial system.

IV. CONCLUSION

The results of this study can be used as a reference for other Islamic banks in designing innovative fundraising strategies that are oriented towards loyalty and financial inclusion. Based on the results and discussion above, it can be concluded that the innovative strategy in collecting Third Party Funds (DPK) at BSI KC Pematangsiantar Perintis includes incentive programs such as Pesta Hadiah and Rezeki Berkah which have proven effective in increasing liquidity by offering

direct prizes to customers. Digitalization is also a major focus through the development of the BSI Mobile (BYOND) application, marketing Quick Response Code Indonesian Standard (QRIS), and provision of machines Electronic Data Capture (EDC) to facilitate non-cash transactions. In addition, the financial inclusion strategy by expanding the network BSI Smart Agent (BSA) also supports banking access for people in remote areas. Although challenges such as customer trust and delays in equipment procurement still exist, this strategy has helped increase customer loyalty and maintain liquidity stability post-BSI merger.

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