

# OPTIMIZATION OF SHARIA MARKETING STRATEGY IN INCREASING CUSTOMER INTEREST IN HAJJ SAVINGS PRODUCTS AT BANK SYARIAH INDONESIA KC RANTAUPRAPAT

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**Abstract.** This study aims to analyze the effectiveness of sharia marketing strategies in increasing customer interest in Hajj Savings products at Bank Syariah Indonesia (BSI) KC Rantauprapat. This research uses a qualitative approach with descriptive methods. Data were collected through in-depth interviews with marketers and customers, as well as analyzing trends in the number of customers from 2021 to 2024. The results showed that financial transparency and competitive profit-sharing schemes have a significant influence on customer decisions in choosing Hajj Savings. In addition, community-based marketing strategies, such as socialization in community organizations and educational institutions, are proven to increase customer trust and loyalty. Thus, the combination of community-based marketing strategies, financial transparency, product innovation, and service digitalization is a key factor in strengthening the competitiveness of Islamic banking. The implications of this study can be used as a model for optimizing Islamic marketing for other Islamic banks in Indonesia.

**Keywords:** strategy; Hajj savings; sharia marketing.

## I. INTRODUCTION

The development of Islamic banking institutions has now begun to be widely used, as evidenced by the growth of the network of Islamic bank offices in Indonesia every year. Indonesia, which is predominantly Muslim, has become permanent savers in Islamic banking as their knowledge, perceptions, facilities, and attitudes have developed (Jalal and Indra, 2022). Sharia banks are banks that in their business activities do not use interest schemes, but use various schemes, such as profit-sharing, buying and selling and leasing schemes (Mahardika, 2015). With this scheme, many people are interested in becoming customers of Islamic banks because Islamic banks do not implement an interest system, so the long-term effect is to protect customers if at any time there is a surge in interest rates. To be able to obtain optimal results, Islamic banks are required to manage their funds efficiently and effectively, both on funds collected from the public (Third Party Funds), as well as capital funds of Islamic bank owners/founders as well as on the use or investment of these funds (Syafina, 2019)

Bank Syariah Indonesia (BSI) is one of the Islamic financial institutions that has various financial products, including hajj savings. Before 2021, hajj savings in Indonesia were still managed by various separate Islamic banks, one of

which was Bank Syariah Mandiri (BSM). At that time, public interest in hajj savings in Islamic banks was still relatively low, with the number of customers fluctuating, around 20%, compared to conventional banking. On February 1, 2021, Bank Syariah Indonesia officially operated after the merger of three state-owned Islamic banks, namely Bank Syariah Mandiri, BRI Syariah, and BNI Syariah. With total assets of IDR 245.7 trillion and core capital of IDR 20.4 trillion, BSI is immediately included in the top 10 largest banks in Indonesia in terms of assets. Since then, BSI has continued to grow and targets to be included in the top 10 Islamic banks in the world by 2025. In Rantauprapat, the only Islamic bank available is BSI, so access to Islamic banking is still limited compared to conventional banks. This is a challenge in itself in increasing public interest in sharia-based hajj savings.

Islamic banking in Indonesia has experienced rapid development in recent years, especially in the hajj savings product sector. Compared to conventional banks, Islamic banks are one of the relatively new institutions and have the task of convincing their customers that Islamic banks can provide benefits to customers without having to apply an interest system in transactions but by profit sharing. In addition to the rapid development of Islamic banks, it is also marked by an increase in the amount of funds from the

community (Amanda et al, 2024). Previously, the majority of the people of Rantau Prapat preferred conventional banks to register for hajj savings. However, in the last four years, there has been a significant shift to Bank Syariah Indonesia (BSI). This raises questions about the factors that encourage people to switch and how the sharia marketing strategy implemented by BSI KC Rantau Prapat in attracting customer interest. One of the main advantages of Islamic banks compared to conventional banks is the fund management system that is in accordance with sharia principles, such as being free from *riba* and based on a profit-sharing scheme (*mudharabah*). In addition, transparency in fund management and the ease of digital services are the main factors that increase public trust in Islamic banks. However, there are still challenges in marketing hajj savings products, such as low Islamic financial literacy and competition with conventional banks that are known to the public.

One of BSI's flagship products is Hajj Savings, which is designed to assist Muslims in performing Hajj through a financial system in accordance with sharia principles. This product not only functions as a means of saving, but also has deep spiritual value for customers (Maulina, R., Dhewanto, W., & Faturohman, 2024). The success of the marketing of Hajj Savings in various BSI branches, including at KC Rantau Prapat, shows the importance of an effective marketing strategy that is in accordance with Islamic values. One of the main problems in the marketing strategy of Islamic banking in Indonesia is the low level of public awareness of Islamic banking. This is due to less effective promotion and socialization, thereby reducing the attractiveness of the public to use Islamic banking services. Sharia banks in Indonesia have a large potential market share, considering that Indonesia is a country with a majority Muslim population. However, this potential has not been utilized optimally. As a result, the Islamic Bank market tends to be concentrated on a specific segment, while the majority of Muslims still choose to use conventional banking products and services.

Sharia marketing strategies have fundamental differences from conventional marketing because they prioritize the values of transparency, trust, and social responsibility (Hamid, S., Maulan, S., & Jusoh, 2022). In this context, sharia marketing is not only oriented towards profitability but also pays attention to spiritual and ethical aspects in doing business. Factors such as Islamic brand image, good corporate governance, and corporate social responsibility play an important role in increasing the competitiveness of Islamic banks (Solihati et al., 2023). Therefore, understanding how sharia marketing strategies can be optimized to increase customer interest in Hajj Savings products is a relevant issue to be researched. In addition, the number of Bank Syariah Indonesia (BSI) customers as a whole continues to increase from year to year. The following is a table of the growth of the number of BSI customers from 2021 to 2024.

In 2024, BSI Mobile will have 1040 customers from Rantau Prapat. This increase shows that more and more

people are starting to switch to Islamic banking services, although they still face challenges in the form of low levels of Islamic financial literacy and the dominance of conventional banks in various regions. Although Hajj Savings has experienced an increase in the number of customers, the main challenge in marketing this product is still significant. One of them is the low literacy of Islamic finance in the community, which hinders their understanding of the benefits and advantages of Islamic banking products compared to conventional products (Tabash, M., Alam, M., & Rahman, 2020). Many people still feel that Islamic banks are less attractive than conventional banks because of the dominance of conventional banks which are more widespread and have more widely known services. Low Islamic financial literacy and lack of understanding of the benefits and fundamental differences between Islamic banks and conventional banks are the main factors hindering the growth of Islamic banking. Through this study, it will be analyzed how the sharia marketing strategy implemented by BSI KC Rantau Prapat in increasing the number of Hajj Savings customers, as well as the factors that make people more interested in choosing Islamic banks than conventional banks.

Table 1. Number of BSI Customers

Years	Number of Customers
2021	450
2022	630
2023	580
2024	1040

The level of public awareness of the importance of Islamic banks is still low. Many people consider Islamic banks less attractive than conventional banks which are more widespread and have more widely known services. Low Islamic financial literacy and lack of understanding of the benefits and fundamental differences between Islamic banks and conventional banks are the main factors hindering the growth of Islamic banking. Therefore, this research focuses on sharia marketing strategies that can increase customer interest in hajj savings products at BSI KC Rantau Prapat.

Sharia marketing is a marketing strategy that refers to Islamic principles, which emphasizes transparency, ethics, and trust in every transaction. Studies show that Islamic value-based marketing strategies contribute significantly to increasing customer trust and loyalty to banks (Suhara, D., Setiawan, I., Muharomah, N., Nurfitriah, D., & Fauziah, 2023). One of the widely used approaches in Islamic marketing is community-based marketing, where Islamic banks build direct relationships with the community through Islamic financial socialization and education. This aims to overcome public resistance to Islamic bank products and increase understanding of the advantages of sharia-based services (Sehabudin, 2023).

In the context of marketing Hajj Savings products, previous research has shown that this product has high appeal because it suits the religious aspirations of Muslims. Effective marketing strategies in the promotion of Hajj Savings include education on Islamic financial planning as well as the involvement of religious leaders in the socialization of this product (Implementation et al., 2024). Therefore, the use of community-based marketing strategies is one of the methods that has proven effective in increasing the adoption of Islamic banking products.

#### **Financial Transparency and Profit Sharing Schemes as Customer Attractions**

One of the main factors that differentiates Islamic banks from conventional banks is the application of financial transparency principles and profit-sharing schemes in their products. Financial transparency in Islamic banks involves openness in the delivery of information related to the management of customer funds and profit-sharing schemes in accordance with sharia principles (Suhara, D., Setiawan, I., Muharomah, N., Nurfitriah, D., & Fauziah, 2023). Studies show that transparency in Islamic banking has a direct impact on increasing customer trust and their loyalty to Islamic products (Chandra & Firdaus, 2024).

Profit-sharing schemes such as mudharabah and musharakah are the main features in the Islamic banking system that are attractive to customers who want to avoid the interest system in conventional banking (Saputra, 2022). Research shows that the clearer and more competitive the profit-sharing scheme offered by Islamic banks, the higher the interest of customers in choosing sharia-based savings products, including Hajj Savings (Hartoyo, 2020). Therefore, Islamic banks need to ensure that information about the profit-sharing system is clearly conveyed in order to attract more customers.

#### **Digitalization in Sharia Banking and Its Implications for Marketing**

The digitalization of Islamic banking has become one of the key factors in increasing service accessibility and accelerating customer growth. Studies show that the digitalization of Islamic banking, including the development of mobile banking and integration with Islamic fintech, plays an important role in improving the user experience and making it easier for customers to access services (Muzdalipah & Mahmudi, 2023). In the context of marketing Hajj Savings products, digitalization allows customers to simulate financial planning, registration, and savings monitoring in real-time through digital platforms.

However, digitalization in Islamic banking also faces challenges, including cybersecurity risks and the need to increase digital literacy among customers. Studies show that even though digital services make transactions easier, customer trust in the security of their data is still a determining factor in the adoption of Islamic banking digital services (Hera Susanti, 2024). Therefore, Islamic banks need to develop strategies that not only increase digital access but also strengthen security and transparency aspects in technology-based services.

#### **Customer Loyalty in Sharia Banking**

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#### **Customer Loyalty in Sharia Banking**

With the increasing public preference for sharia-based financial services, Islamic banking in Indonesia has a great opportunity to continue to grow. However, challenges such as low Islamic financial literacy and competition with conventional banks remain issues that need attention. Therefore, this research aims to fill the research gap by developing a model for optimizing sharia marketing strategies that are more innovative and technology-based to increase customer interest in Hajj Savings products.

## **II. RESEARCH METHODS**

This study uses a qualitative approach with a descriptive method. This approach aims to understand the sharia marketing strategy implemented by BSI KC Rantaupraptat and evaluate its effectiveness in increasing customer interest in hajj savings products. The study collected data through a variety of methods, including interviews, observations, and document analysis. This technique is used to obtain more in-depth information about the sharia marketing strategy at BSI KC Rantaupraptat.

### III. RESULTS AND DISCUSSION

#### Sharia Marketing Strategy Implemented by BSI KC Rantau Prapat

Bank Syariah Indonesia (BSI) KC Rantau Prapat has implemented various sharia marketing strategies to increase customer interest in Hajj Savings products. One of the main strategies implemented is **community-based marketing**, where banks actively socialize to various community groups, such as religious organizations, schools, community of study mothers, and government institutions. This strategy aims to increase public understanding of the benefits of Hajj Savings and the importance of saving in accordance with sharia principles.

In addition, **the service digitization strategy** is also the main focus in the marketing of Hajj Savings. With the use of social media and digital banking applications, BSI KC Rantau Prapat can reach a wider segment of customers, especially the younger generation who are more familiar with digital technology. The use of this digital platform allows prospective customers to obtain information, open accounts, and make transactions more easily and quickly. Another strategy implemented is **financial transparency in the profit-sharing scheme**, which aims to increase public confidence in Hajj Savings products. BSI KC Rantau Prapat actively provides information related to the management of hajj funds, profit distribution, and guarantee of the safety of customer funds, so that customers feel more confident in choosing Hajj Savings products compared to other alternatives.

#### Adapt to technology

Bank BSI Syariah KC Rantau Prapat understands the importance of adapting financial services in accordance with the characteristics of the younger generation, which prioritizes accessibility and connectivity with technology. To meet this need, banks are strengthening their presence on digital platforms, especially social media, as the main channel in conveying information and education about sharia products. Content on social media is designed to be more relevant and engaging to the younger generation, with a lighthearted approach and attractive visuals. This approach aims to increase the interest of the younger generation in Islamic banking products.

In addition, Bank BSI syariah KC Rantau Prapat provides mobile banking services that allow customers to make transactions anytime and anywhere. This service provides flexibility to suit the modern lifestyle of the active and dynamic young generation. With this service, Bank BSI Syariah KC Rantau Prapat not only provides ease of transactions but also provides practical financial solutions for the younger generation who are more active in the digital world.

The bank also promotes low-cost savings and financing products for small businesses, designed to support the productive and creative lifestyles of the younger generation. These products not only provide financial benefits but also provide support for the development of the creative economy and entrepreneurship, which is

increasingly popular among the younger generation. In this way, Bank Jatim Syariah shows its commitment to supporting the younger generation in achieving their economic goals.

Through this strategy, Bank BSI Syariah KC Rantau Prapat strives to become a relevant and adaptive financial partner, which not only provides easily accessible Islamic financial services but also creates experiences that are in line with the needs and lifestyles of the younger generation in Sampang. This approach is expected to strengthen Bank Jatim Syariah's position as the main choice for young customers who want technology-based financial services that are in accordance with sharia principles

The growth of Hajj Savings customers at BSI KC Rantau Prapat is also driven by increasing Islamic financial literacy, which allows the public to understand the advantages of the Islamic banking system compared to conventional banking. Studies show that the higher the level of Islamic financial literacy, the more likely people are to switch to Islamic banking products, including Hajj Savings (Online & Putri, 2022). In addition, improving the quality of Islamic banking services that focus on the principles of ethics and fairness in transactions also contributes to increasing customer satisfaction and loyalty (Vitram et al., 2023).

A digital approach that utilizes technology and social media is an important strategy in reaching the young generation who are technologically literate. The adaptation of technology in banking provides high accessibility, allowing transactions to be carried out flexibly anytime and anywhere. Financial products and services specifically designed to support the lifestyle needs and economic aspirations of younger generations encourage their participation in the formal financial system. This strategy emphasizes personalization, convenience, and engaging communication through digital platforms as the key to success (Riswanto et al., 2024).

#### The Reason Why Rantau Prapat People Turn to Sharia Banks

In an interview with **Mrs. Ade Kesuma Hasibuan and her husband, Mr. Frans**, they stated that they chose BSI Rantau Prapat because this bank implements a sharia system that is in accordance with Islamic teachings. As Muslims, they want to ensure that their hajj funds are managed in accordance with Islamic principles, without the element of usury. In addition, they feel more confident in Islamic banks because of transparency in financial management and a clearer profit-sharing system compared to conventional banks. According to them, the services provided by BSI are also friendlier and make it easier for customers in the registration process and management of their hajj savings funds.

Their decision is further strengthened by the ease of accessing BSI Mobile digital services, which allows them to monitor the development of Hajj savings funds in real-time without having to come to a branch office. These factors are the main reasons that make the people of Rantau Prapat more trusting and turning to Islamic banks to save for Hajj. Based



on the results of interviews with several customers, the main reasons for switching from conventional banks to Islamic banks include:

1. **Compliance with sharia principles**, which guarantees products free from usury and in accordance with Islamic provisions.
2. **Fund security and transparency of financial management**, with funds directly connected to the Integrated Hajj Computerization System (SISKOHAT).
3. **The advantages of services and fair profit-sharing schemes**, as conveyed by Mrs. Ade Kesuma Hasibuan and Mr. Frans who feel more comfortable with the system offered by BSI.

A digital approach that utilizes technology and social media is an important strategy in reaching the young generation who are technologically literate. The adaptation of technology in banking provides high accessibility, allowing transactions to be carried out flexibly anytime and anywhere. Financial products and services specifically designed to support the lifestyle needs and economic aspirations of younger generations encourage their participation in the formal financial system. This strategy emphasizes personalization, convenience, and engaging communication through digital platforms as the key to success (Riswanto *et al.*, 2024).

#### Obstacles in the Implementation of Sharia Marketing Strategies

Although the sharia marketing strategy implemented by BSI KC Rantau Prapat has shown quite high effectiveness, there are still several obstacles faced, such as **low public awareness**: Many people still consider that sharia banks are less attractive than conventional banks. The wider dominance of conventional banks and the lack of understanding of the advantages of the Islamic financial system are one of the main obstacles in increasing the number of Hajj Savings customers. **Competition with Conventional Banks**: Conventional banks have stronger market penetration and customer loyalty that has been established for a longer time. This causes Islamic banks to face challenges in building a more competitive image. **Limitations of Digital Infrastructure**: Although digitalization has become part of BSI KC Rantau Prapat's marketing strategy, there are still some obstacles in access to technology in certain areas, which can hinder potential customers from utilizing Islamic banks' digital services. This transparent and integrity marketing approach is expected to build a long-term mutually beneficial relationship between Bank BSI KC Rantau Prapat and its customers. It also contributes to the long-term well-being of customers, by ensuring that they choose products that are truly beneficial and in accordance with sharia principles. To reach the younger generation, Bank BSI KC Rantau Prapat also collaborates with several local influencers, who help spread educational and interesting messages about sharia products through channels that are more relevant and affordable for them.

#### Efforts to Optimize Sharia Marketing Strategy

To overcome the obstacles faced, BSI KC Rantau Prapat can take several steps to optimize the sharia marketing strategy, including:

##### Improving Sharia Financial Education Programs

Hold seminars, training, and wider digital campaigns to improve Islamic financial literacy in the community. Utilizing social media and online education platforms to reach a wider segment of society.

##### Strengthening Product Branding and Promotion

Develop a more aggressive marketing campaign by highlighting the advantages of Hajj Savings compared to conventional products.

Collaborating with the Muslim community, educational institutions, and Islamic influencers to strengthen the image of Islamic banks in the community.

##### Enhancing Digital Innovation

Develop more user-friendly digital features in Islamic banking applications.

Expanding access to digital services in various regions to increase Islamic financial inclusion.

##### Offering Innovative Products such as Junior Hajj Savings

Hajj Junior Savings allows parents to prepare hajj funds for their children from an early age, thereby increasing the market penetration of Islamic banks in the Muslim family segment.

This product also plays a role in introducing the concept of Islamic finance to the younger generation from an early age.

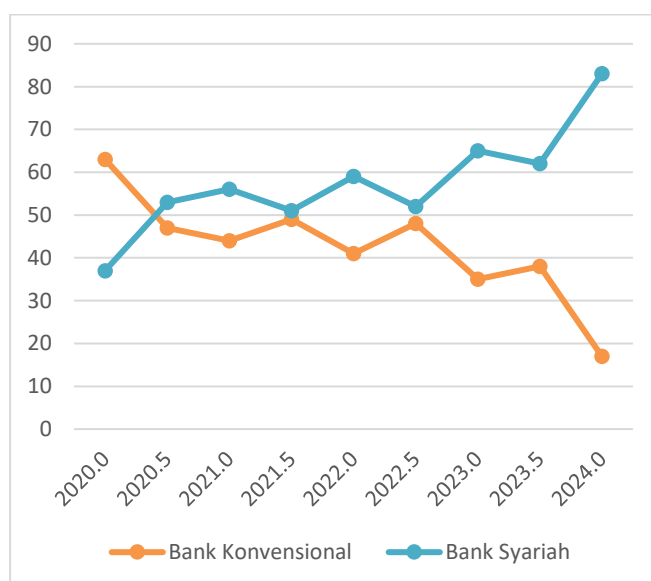


Figure 1. Comparison of Hajj Savings Enthusiasts: Sharia Bank vs Conventional Bank

The graph shows the trend of the shift of Hajj Savings enthusiasts from Conventional Banks to Bank Syariah Indonesia (BSI) KC Rantau Prapat during the period 2020 to 2024. In 2020, only 37% of the total Hajj registrants chose Sharia Banks, while the majority, namely 57%, still used Conventional Banks. However, along with the increasing public awareness of the sharia-based financial

system, the number of interest in Sharia Banks continues to fluctuate every year until it finally increases significantly to reach 83% by 2024. This increase was driven by various factors, in terms of decline due to limited access and reach of Islamic banks, less competitive technological features, and lack of education from Islamic banks. However, over time, an increase in customers using Sharia banks as hajj savings for reasons such as transparency of hajj funds, more profitable profit-sharing schemes, and digitalization of Islamic banking services that make it easier for customers to manage their hajj savings as well as successful marketing strategies carried out by Islamic banks.

On the other hand, the interest in Conventional Banks has decreased quite drastically. If in 2020 the demand still reached 63%, this figure will rise and fall every year until it drops significantly and only 17% will remain in 2024. This decline was influenced by government policies that encourage the use of Sharia Banks in the management of Hajj funds, as well as the increasing religious awareness of people who want sharia-based financial institutions for their worship trips. This trend shows that Sharia Banks are increasingly becoming the main choice of the people of RantauPrapat in saving for Hajj. The community-based marketing strategy and Islamic finance education carried out by BSI KC RantauPrapat has proven to be effective in attracting new customers. Therefore, to maintain this positive trend, BSI needs to continue to improve product innovation, expand digital services, and ensure financial transparency so that public trust increases and customer growth can continue.

The findings in this study have important implications for the development of Islamic banking marketing strategies in Indonesia. Scientifically, the results of this study strengthen the evidence that service digitization, product innovation, and increased customer loyalty are the main factors in strengthening the competitiveness of Islamic banks in the modern era (Veonnita & Rojuaniah, 2022). In addition, this study also shows that the integration of technology in sharia marketing can improve operational efficiency and provide wider accessibility for potential customers (Mulyana et al., 2024).

A marketing approach based on transparency, honesty, and integrity plays a key role in building customer trust. By avoiding manipulation or misleading information, financial institutions create a trustworthy image and strengthen customer loyalty (Syaripudin et al., 2024). This strategy not only supports the success of marketing communications but also provides long-term benefits, both for the institution and for the customer. Engaging local influencers in delivering relevant educational messages also helps to reach a wider segment of the market, especially the younger generation (Faisal et al., 2024). From a practical perspective, Islamic banks need to develop marketing strategies that are more adaptive and innovative. One of the steps that can be taken is to expand the use of digital technology to improve interaction with customers. The use of social media, digital campaigns, and sharia-based applications can help banks reach a wider target market,

especially the younger generation who are more technologically literate (Muzdalipah & Mahmudi, 2023). In addition, increasing Islamic financial education is also the key to expanding the penetration of the Islamic banking market. Islamic banks can develop digital-based financial literacy programs that can be accessed by the public more widely. Studies show that sustainable educational efforts can increase public understanding of Islamic banking products as well as encourage greater adoption of sharia-based services (Misra & Sadikin, 2023).

#### IV. CONCLUSION

This research reveals that the sharia marketing strategy implemented by Bank Syariah Indonesia (BSI) KC RantauPrapat has contributed significantly to increasing the number of Hajj Savings customers. The findings show that financial transparency and competitive profit-sharing schemes are the main factors in customers' decisions to choose Hajj Savings products. In addition, the community-based marketing approach, which involves socialization to various community groups and institutions, has proven effective in increasing public awareness and trust in Islamic banking. Based on the results of the research, it is also concluded that the sharia marketing strategy implemented by BSI KC RantauPrapat has succeeded in increasing public interest in Hajj Savings products. Community-based marketing strategies, digitization of services, and financial transparency and profit-sharing schemes have proven effective in attracting and retaining customers. The main reason for the people of RantauPrapat to switch from conventional banks to Islamic banks in saving for hajj is compliance with sharia principles, fund security, financial transparency, and better services. Interviews with customers show that the sharia system that is free of usury and based on justice gives them more confidence in saving for the hajj. With a more strategic and innovative approach, BSI KC RantauPrapat is expected to continue to increase public trust and interest in Hajj Savings products and strengthen the competitiveness of Islamic banking in Indonesia. Overall, this study confirms that the combination of financial transparency, product innovation, community-based marketing, and service digitization is the key to success in increasing the competitiveness of Islamic banking. The practical implications of this research can be used as recommendations for other Islamic banks in optimizing marketing strategies and increasing public trust in the sharia-based financial system in Indonesia.

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