



Marketing Strategy For Wadiah Easy Saving BSI Products In The 4.0 Industry Era

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Abstract

Purpose - This study aims to determine the marketing strategy used in marketing the Easy Wadiah Savings BSI product in the industrial era 4.0.

Method - This research is a field research with a qualitative approach. Data collection techniques used are observation, interviews and documentation. The data obtained is then reduced, display data, and draw conclusions.

Result - The results of the research at Bank Syariah Indonesia KCP Banjarnegara showed that the marketing strategy used was the 4P (Product, Price, Place, Promotion) marketing mix in marketing the BSI Easy Wadiah Savings product in the industrial era 4.0 which could attract customers to open a BSI Easy Wadiah Savings account. at Bank Syariah Indonesia KCP Banjarnegara so that every month there is an increase. Banks in marketing their products have encouraging and inhibiting factors. There are still many customers who have not followed the development of the industrial era 4.0 so they have not been able to maximize the convenience of the facilities offered by banks.

Implication - This research can be used as a reference in marketing Easy Wadiah Savings BSI products in the 4.0 industrial era.

Originality - The marketing strategy used in marketing the Easy Wadiah Savings BSI product in the industrial era 4.0 is to utilize the use of the BSI Mobile application to make it easier for customers to open accounts online and perform other banking transactions.

Keywords: Marketing Strategy for Easy Wadiah Savings BSI Products, Industrial Era 4.0, Drivers and Barriers.



Introduction

Along with the rapid progress and development of the current economy, the existence of a bank is one of the supporting factors for achieving the national economy through its function as a financial intermediary institution, so that many people think that banks are safe financial institutions in carrying out various financial activities. (Ismail, 2011, p.30)

According to Law Number 10 of 1998, based on operational principles, banks are divided into two, namely Conventional Banks which are based on the interest principle and based on sharia principles or which are then commonly known as Sharia Banks. (Umam & Utomo, 2017, p. 1).

Sharia Bank is a financial institution whose main business is providing financing and other services in payment traffic and money circulation, whose operations are adjusted to Islamic principles. (Muhammad, 2018, p.13). Regulations in Indonesia regarding Sharia Banks are contained in Law Number 21 Years 2008 concerning Islamic Banking. Sharia Banking is everything related to Sharia Banks and Sharia Business Units, including institutions, business activities as well as methods and processes in carrying out their business activities.

Islamic banks continue to strive to innovate products and services that are the main support for the company's success to continue to grow in competition between banks, especially in terms of marketing. The right and targeted marketing strategy will be the key to success for marketing a product. Banking is one type of service industry, so the marketing concept tends to follow the concept for service products. Banks are institutions that carry out three main functions, namely accepting deposits, lending money and providing remittance services. (Karim, 2016, p.23)

Marketing is a social process by which individuals and groups obtain what they need and want through creating and exchanging products and value with other individuals and groups. (Kotler, 2006, p.5) Marketing strategy is the main key for every bank in marketing their products and maintaining the loyalty and trust of their customers so as not to transfer their funds. Because of the very



important role of marketing, every part of the marketing or marketing of a bank must really understand the right marketing strategy that can be applied to win the trust of customers.

The marketing strategy implemented by the Islamic Bank must be in accordance with the objectives and can be developed in accordance with the development of the market environment. In this regard, the marketing strategy of Islamic Banks is a step that must be taken in marketing banking products or services aimed at increasing sales.

Sharia banks in Banjarnegara are welcomed by customers because they are a prudent solution in keeping assets in the way of Allah SWT, but because the bank is still new compared to conventional banks, it must compete seriously to win the sympathy of the people who have already opened an account at a bank conventional.

Initially, the sharia bank in Banjarnegara was Bank Syariah Mandiri which was established in 2010, then based on the approval of the OJK and marked by the issuance of a copy of the Decree of the OJK Board of Commissioners Number 4/KDK.03/2021 on February 1, there was an agreement, namely changing its name to Bank Syariah Indonesia. which is a merger of three State-Owned Enterprise banks, namely: PT Bank BRIsyariah Tbk (BRIS), PT Bank Syariah Mandiri (BSM) and PT Bank BNI Syariah (BNIS). The establishment of Bank Syariah Indonesia is part of the government's efforts and commitment in advancing the Islamic economy in Indonesia. (Wardhani, 2021)

With this merger, Islamic banking in Indonesia will become more innovative, more useful and stronger. This can be an opportunity for Bank Syariah Indonesia KCP Banjarnegara to innovate and then offer financial service products based on Islamic sharia. Bank Syariah Indonesia KCP Banjarnegara tries to use every opportunity as a strategy for introducing and marketing banking products to the public as customers. (Wardhani, 2021)

Bank Syariah Indonesia provides several products that answer customer needs, ranging from funding products, financing products and other banking



service products. One of the funding products is the Easy Wadiah Savings BSI which makes it easy for its customers to save money in the bank without a monthly discount fee. (Adiba, 2021) BSI Easy Wadiah Savings is a savings account denominated in rupiah based on the Wadiah Yad Dhamanah principle where withdrawals and deposits can be made at any time during cash operating hours at the bank office or through ATMs.

Bank Syariah Indonesia KCP Banjarnegara develops according to the character of the community. Especially at this time, the world has reached the industrial era 4.0. A fourth era after 1784 in England began to find the steam engine as a means of production, at the end of the 19th century the creation of means of production with electric power, in 1970 began the computer was discovered as a manufacturing automation tool and in this current era industry leads to its integration. on the internet. (Pratiyo & Sutopo, 2018, p.18)

Revolution 4.0 itself has the goal of fundamentally changing the way of human life and work processes, advances in information technology can integrate in the world of life with digital which can have an impact on scientific disciplines. Indonesia as a developing country cannot avoid the changes in the industrial era 4.0. President Joko Widodo in the inauguration of the opening of the 2018 Indonesia Industrial Summit in Jakarta, emphasized that the government's target is to become the top 10 world economies. Making Indonesia 4.0 he set as one of the nation's national agenda in order to realize this target. (Indonesian Industrial Summit, 2018).

The internet today has become a necessity for most people. General Chairman of the Indonesian Internet Service Providers Association (APJII) Jamalul Izza said the 2019 - 2020 (Quartal 2) period released by APJII showed an increase in the number of Indonesian internet users by 8.9 percent or the equivalent of 25.5 million users in the media this year., (Izza, 2019). These conditions have an impact on aspects of people's lives. They are getting familiar with the speed of information flow so that everything is practical, fast and easy.

**Table 1. Number of BSI Easy Wadiah Savings Customers**

No	Month	Number of Customers
1	March	27
2	April	50
3	May	71

Source: Bank Syariah Indonesia KCP Banjarnegara

Seeing this, it becomes a good opportunity for banks to be able to provide and improve in terms of service to their customers, namely by presenting online account opening services through the BSI Mobile application, which is expected to provide customers with ease and convenience in transacting. It has been proven that since the merger into Bank Syariah Indonesia this service is in great demand by customers at Bank Syariah Indonesia KCP Banjarnegara. Because in general, when opening an account, a prospective customer must go to the bank office and fill in the data through customer service. However, with the availability of this service, it is very easy for prospective customers who want to open an account without worrying about a lot of time in opening (Aibda, 2021).

From this data, it can be seen that the number of BSI Easy Wadiah Savings customers has increased significantly every month. This means that in terms of marketing strategy, the Easy Wadiah Savings BSI product is quite good.

The formulation of this research is how the marketing strategy used in marketing the Easy Wadiah Savings BSI product in the industrial era 4.0. The purpose of this study was to determine the marketing strategy used in marketing the Easy Wadiah Savings BSI product in the industrial era.

Literature Review

Marketing Strategy

Marketing strategy is basically a comprehensive, integrated and unified plan in the field of marketing that provides guidance on the activities to be carried out to achieve the marketing objectives of a company. Marketing strategy is very important for companies where marketing strategy is a way to achieve the goals of a company. This is also supported by the opinion of



Swastha "strategy is a series of grand plans that describe a company must operate to achieve its goals" (Staton, 1991, p.5) Islamic bank marketing strategy is a step that must be taken in marketing banking products or services aimed at increasing sales, (Muhammad, 2018, p. 252)

The marketing mix is a set of tools consisting of aspects of product, price, location (distribution) and promotion whose composition is processed to be ideal and used by institutions in the target market to achieve goals (Muhammad, 2018, p.234). This marketing mix is a marketing tactic to serve customers in a satisfactory way, through the 4P elements (Product, Price, Place and Promotion).

BSI Easy Wadiah Savings

Savings in rupiah currency based on the Wadiah Yad Dhamanah principle where withdrawals and deposits can be made at any time during cash operating hours at bank offices or through ATMs. The requirements for opening an account are KTP and NPWP, (BSI, 2021).

The advantages of this product are: Free monthly administration fee; Free cash withdrawal fees at all BSI and Bank Mandiri ATMs; Free transaction fees at all Bank Mandiri EDCs, all Bank EDCs in Indonesia and Prime networked EDC; Ease of transactions with mobile and net banking; ATM card that can be used at all BSM ATMs, Bank Mandiri, ATM Bersama, ATM Prima, ATM Link and ATMs bearing the Visa logo; and Can be opened through an online account opening.

Industrial Age 4.0

In the world of banking, digital has a very important role given the effectiveness, efficiency and ease of conducting transactions or marketing products. The increasingly widespread internet in various parts of Indonesia, to remote villages and the use of digital as a communication tool is used as a business opportunity. Becoming a new awareness, the world in the network (online) becomes an opportunity for business to run. According to Deloitte's research, websites, social media and mobile massing applications as business



promotion opportunities, as many as 38% of business managers stated that communication with consumers using internet sites, 32% using social media and mobile messaging applications, 23% being used for interaction with consumers, (Slamet, 2016, p. 137). Digital is an important part of today's life in interacting and communicating in various parts of the world.

According to S. Cris, digital banks track innovations in banking and how the mobile internet changes the dynamics of consumer and company relationships with their banks. The reason digital banking is more than just a mobile or online platform is that it includes middleware solutions. Middleware is software that bridges the operating system or database with other applications.

The future of banking in this digital era is very bright, especially if banks pay attention to technology and continue to innovate to always provide convenience and comfort for customers. Everyone has savings in the bank and also uses digital banking in every financial activity. The bright future of banking will go hand in hand with the future of increasingly advanced technology.

Methods

This research uses a type of field research (field research) in which researchers directly come to the research location to obtain the necessary data using a qualitative approach. The qualitative approach is a research method based on the philosophy of positivism, which is used to examine the condition of natural objects, where the researcher is the key instrument, the data sampling is done by purposive sampling and the data collection technique is the triangulation method. (Sugiyono, 2015, p.15).

This research was conducted at Bank Syariah Indonesia KCP Banjarnegara which is located at Jl. Lieutenant Gen. Suwondo Parman, No. 31, Semarang, Kec. Banjarnegara, Central Java 53412. Researchers conducted research from June to July 2021 at Bank Syariah Indonesia KCP Banjarnegara.

Primary data sources are sources of data directly obtained by researchers from the main or original sources, (Sugiyono, 2015, p.20). SPrimary data



sources in this study were conducted through in-depth interviews with Mr. Yoga Wisnu Wardani as Branch Manager of Bank Syariah Indonesia KCP Banjarnegara, Mrs. Putriana Farah Adiba as Customer Service of Bank Syariah Indonesia KCP Banjarnegara, Mr. Junaedi as Branch Operational Service of Bank Syariah Indonesia KCP Banjarnegara, and Mr. Ariya Akbarian as Retail Sales Executive of Bank Syariah Indonesia KCP Banjarnegara.

Secondary data is also called the second source, in terms of data sources, secondary data is data that comes from written sources including books and scientific magazines, sources from archives, personal documents, and official documents, (Moleong, 2017, p. 159). The secondary data in this study were sourced from the official website of Bank Syariah Indonesia, previous research journals and brochures from Bank Syariah Indonesia.

Observation is a data collection tool that is carried out by means of observation or through field observations. Observations were made to determine the social situation and researchers were able to find specific features that could not be found in interviews (Sugiyono, 2012, pp. 226-228). In this case, the researcher made observations or observations directly at the research location, namely Bank Syariah Indonesia KCP Banjarnegara. Researchers want to know how the marketing strategy is carried out by Bank Syariah Indonesia KCP Banjarnegara in marketing the Easy Wadiah Savings BSI product in the industrial era 4.0.

Interview is a meeting of two people to exchange information and ideas through question and answer, so that meaning can be constructed in a particular topic. want to know things from respondents who are more in-depth, (Sugiyono, 2015, p. 72). PeThe research held a question and answer session with several employees of Bank Syariah Indonesia KCP Banjarnegara to obtain information about the marketing strategy used to market the BSI Easy Wadiah Savings product in the industrial era 4.0 at Bank Syariah Indonesia KCP Banjarnegara.

Documentation is a technique of collecting data by studying records of personal data. Documents have long been used in research as a source of data



because many things are documents as sources of data that are used to test, interpret, and even predict (Moleong, 2007, p.216). In qualitative research, documentation is a complement to the use of observation and interview techniques. The results of data collection from interviews and observations will be more accurate and reliable with the support of documentation, (Moleong, 2007, p. 329).

In this study, documentation in the form of pictures, photos, and archives of documents regarding a series of activities carried out during research at Bank Syariah Indonesia KCP Banjarnegara.

The validity of the data in the study is an effort to increase the degree of confidence in the data. In qualitative research, checking the validity of data is not only used to refute a study, but is also used as an inseparable element of qualitative research (Moleong, 2007, p. 320). In qualitative research, the validity used is data triangulation that utilizes something other than the data for checking purposes or as a comparison of the data (Moleong, 2007, p. 330). This research uses source triangulation method, which is to compare and re-check the degree of trustworthiness of information obtained through different sources.

The data analysis technique according to Miles and Hubberman in Sugiyono is that it begins with digging up data from various sources, namely the researcher collects data that has been obtained through interviews, observations, then written down in field notes by utilizing personal documents, official documents, pictures, photos, and so on. so on, (Sugiyono, 2015, p.247). Data reduction is done by summarizing, selecting the main points, focusing on the important things, looking for themes and patterns and discarding unnecessary ones. And presentation of data with a brief description of the results of interviews with resource persons. After presenting the data in the research findings, a conclusion is then drawn, supported by valid evidence in the field.

Results and Discussion



Marketing strategy for Easy Wadiah Savings BSI Products in the Industrial Era 4.0 at Bank Syariah Indonesia KCP Banjarnegara

Marketing strategy is important for the continuity of the company to achieve company goals. The marketing strategy must also be able to provide a clear and directed picture of the activities the company will undertake in maximizing every opportunity or opportunity in several target markets. To provide satisfaction to its customers regarding what customers need and what customers want, Bank Syariah Indonesia KCP Banjarnegara undertakes strategic planning that can compete with other products, thereby providing added value to customers regarding the products they need.

Based on an interview with Mr. Yoga that the marketing strategy used in marketing the Easy Wadiah Savings BSI product at Islamic Banks in the industrial era 4.0 uses a marketing mix strategy or 4P (Product, Price, Place, Promotion). The following is an analysis of the marketing strategy for the Easy Wadiah Savings BSI product at Bank Syariah Indonesia KCP Banjarnegara which refers to the 4P (Product, Price, Place, Promotion) elements according to Kotler and Keller, (Kotler & Keller, 2009, p.24):

1. Product

According to Philip Kotler, a product is anything that is offered in the market to get attention, demand, use or consumption that can fulfill a want or need (Ball, et al, 2001, p. 20).

From an interview with Putri (2021), said that Bank Syariah Indonesia KCP Banjarnegara has various products offered to the public. One of the products that are superior and widely used by the public is the Easy Wadiah BSI Savings product. Easy Wadiah Savings is a savings product from Bank Syariah Indonesia for individual and non-individual customers who want the convenience of daily financial transactions. The contract used is wadi'ah yad dhamanah.

Seaffordable initial toran only Rp. 100,000, and for subsequent deposits a minimum of Rp. 10,000. People prefer this savings because customers have free monthly administration fees, free monthly ATM card fees. Low cash



withdrawal fees, transfer fees, balance check fees, throughout the BSI and Mandiri ATM networks. It is also equipped with various e-channel facilities in the form of mobile banking so that you can perform banking transactions from mobile phones, (Putri, 2021).

To maintain and increase product sales in the industrial era 4.0, Bank Syariah Indonesia KCP Banjarnegara makes efforts to improve and change products for the better, so that it is expected to provide greater usability and satisfaction and attractiveness. The strategy carried out is to provide convenience for customers to be able to open an online account at the opening of the Easy Wadiah BSI Savings product through the BSI Mobile application. So that customers do not need to come to the bank and queue to open a BSI Easy Wadiah Savings account. This online account opening makes it easy for customers who want to open an account for the Easy Wadiah BSI Savings product anytime and anywhere, so many customers choose this product.

From the product strategy, Bank Syariah Indonesia KCP Banjarnegara is good at creating savings products for deposits without monthly administration fees in order to facilitate customers who want to save their money without any monthly deductions and have BSI Mobile service facilities that make it easier for customers to make banking transactions without having to come to the bank. So that this product is a product that is in great demand by customers at Bank Syariah Indonesia KCP Banjarnegara.

2. Price

Price is very important to pay attention to, considering that price greatly determines the behavior of banking products and services, (Kotler & Keller, 2009, p.20). Price refers to the amount of money that buyers have to pay to get the products we sell. The definition of prices for Islamic bank products and services in the form of margins, profit sharing, fees or service fees (ujrah) for financing, raising funds and services provided.

Pricing is one of the most important marketing elements that can have an impact on the number of sales. In the case of banking, the purpose of



determining the price of the products offered is very dependent on the success of getting an increase in the number of customers.

According to Yoga (2021) that the price strategy set by Bank Syariah Indonesia is in accordance with the quality of the product and customer needs, so the price used is in accordance with existing conditions. For the Easy Wadiah Savings BSI product, there is no profit sharing or bonus, because it uses a wadiah yad dhamanah contract, which is a pure deposit contract. This product is very affordable, especially among housewives and students, because it is enough with an initial deposit of Rp. 100,000 can open a savings account and for the next deposit a minimum of Rp. 10,000.

From the pricing strategy, Bank Syariah Indonesia KCP Banjarnegara is already good because the pricing is not too high, so that it becomes an attraction and alternative for customers to use the Easy Wadiah Savings BSI product.

3. Place

According to Kotler & Keller (2009.p.184), place is the location used for the process of delivering goods and services from producers to consumers. Variables of place include strategic location, access to easily accessible locations, neat and orderly placement of product layouts, area size and comfort of the atmosphere and security of the vehicle parking area. Location is a place where bank products are traded and a banking control center. Choosing the right location will have a significant impact on sales, especially for companies engaged in services, especially banking.

From the interview with Junaedi (2021), it can be analyzed regarding the strategy of place (place), Bank Syariah Indonesia KCP Banjarnegara selection of place on Jl. Lieutenant Gen. Suwondo Parman, No. 31, Semarang, Kec. Banjarnegara, Central Java 53412. This location is very strategic because it is in the middle of Banjarnegara city. A large enough parking area, close to the Banjarnegara city market, facilities and infrastructure provided by Bank Syariah Indonesia KCP Banjarnegara, namely a large enough parking facility, a



comfortable building, a prayer room in the office, clean toilets and ATM services.

The influence of Bank Syariah Indonesia KCP Banjarnegara on the surrounding community, namely reviving the economy of local residents by providing knowledge about Islamic banking, migrating from conventional to sharia. In Banjarnegara Regency, which has a majority Muslim population, it is very supportive of the rapid development of Islamic Banks in Banjarnegara.

4. Promotion

Kotler & Armstrong (2008, p.63), argues that promotion is an activity to convey the benefits of a product and persuade customers to buy it. According to Mr. Ariya, the promotion strategy carried out by Bank Syariah Indonesia KCP Banjarnegara to the public is not only introducing products, but the bank also builds an intense communication pattern first so that chemistry between banks and the community is built. With the establishment of a good relationship, customer sympathy will arise so that the bank is able to read what needs or problems are being faced by customers.

One of the promotional strategies is to use an advertising method which is aThe main tool for entrepreneurs to influence their consumers. Advertising can be done through newspapers, radio, magazines, television or in the form of posters placed on the roadside or strategic places. Consumers or potential buyers who read or see this ad are expected to be influenced and then interested in buying the advertised product (Kotler & Armstrong, 2008, p.285). According to ARIya (2021), stated that, promotional activities carried out by Bank Syariah Indonesia KCP Banjarnegara through advertising methods related to the Easy Wadiah Savings BSI product in this industrial era 4.0, namely through social media such as Facebook, Instagram and WhatsApp, on the internet on the website on the website. www.bsi.co.id which can be accessed by anyone, SMS Blast, which is a promotional message sent to the customer's mobile number, e-mail Blast, which is a promotional message sent to the customer's e-mail, through print media such as newspapers and magazines, as well as conducting several sponsorship events, through the



installation of posters. or pamphlets in the places allocated for installing media it is a strategic place.

Promotions are very important, because promotions can inform the goods or services offered by Bank Syariah Indonesia KCP Banjarnegara so that products can be known, needed, and requested by consumers. Promotional activities carried out by Bank Syariah Indonesia KCP Banjarnegara are directly and indirectly using print media and electronic media that are adapted to the development of the current digital era. Promotion needs to be optimized, especially promotions on social media to make it easier to obtain information for customers and prospective customers.

Analysis of the Pushing and Inhibiting Factors in the Implementation of the Marketing Strategy for the Easy Wadiah Savings BSI Product in the Industrial Era 4.0 at Bank Syariah Indonesia KCP Banjarnegara

The development of human civilization is growing day by day according to the needs and level of human knowledge in each era. So that anyone who is unable to follow, both personally and institutionally, will surely be left behind by the times, (Tazkiyyaturrahmah & Sriani, 2020, p.83). Moreover, service institutions such as Bank Syariah Indonesia KCP Banjarnegara, institutions that depend on customer satisfaction in obtaining financial services. For this reason, Bank Syariah Indonesia KCP Banjarnegara prepares for this era by constantly evaluating and being alert in taking opportunities that exist in the community. The digital industrial era marked by the internet as a liaison in society has a very large influence on customers. With the advancement of network technology, the flow of information becomes very fast, easy and varied. This makes people's lifestyles and mindsets develop.

1. Factors Driving the Implementation of Marketing Strategy for Easy Wadiah Savings BSI Products in the Industrial Era 4.0 at Bank Syariah Indonesia KCP Banjarnegara. The driving factors include:

- a. Bank Syariah Indonesia KCP Banjarnegara is the largest Islamic bank in Banjarnegara Regency.



- b. Sharia bank has existed since 2010 in Banjarnegara named Bank Syariah Mandiri then changed its name to Bank Syariah Indonesia.
- c. The Easy Wadiah BSI Savings product is the product that is most in demand by customers. This savings account is able to become a lure for customers because the account opening fee is only Rp. 100,000, free monthly administration fees and ATM fees, free cash withdrawals at all Mandiri and BSI ATMs, and free of charge when replacing passbooks.
- d. The Banjarnegara area is thick with Islamic culture, making it easier for banks to stay in touch and establish cooperation with customers and prospective customers.
- e. The selection of an effective marketing strategy in marketing the Easy Wadiah Savings BSI product makes this product the most sought after by customers and supports the bank to develop quickly.
- f. Bank Syariah Indonesia KCP Banjarnegara provides convenience to prospective customers who want to open a BSI Easy Wadiah Savings account with the facility of opening an online account on the mobile banking application. So that customers can open accounts from anywhere, there is no need to queue and come to the office just to pick up ATMs and savings books.

2. Inhibiting Factors in the Implementation of Marketing Strategy for Easy Wadiah Savings BSI Products in the Industrial Era 4.0 at Bank Syariah Indonesia KCP Banjarnegara. These obstacles include:

- a. There is still a lack of knowledge of prospective customers about Islamic banks, so the bank must be patient in conveying about the Islamic financial system.
- b. Prospective customers still often compare conventional and sharia, sharia products are complicated compared to conventional products.



- c. Not all customers are able to follow the digital era 4.0 due to the condition of the customer's educational background and age. This is an obstacle for banks to implement policies. As in the use of mobile banking, to facilitate transactions without having to go to the bank. So customers don't have to wait in line.
- d. Constraints are also felt because the internet network is not yet maximal in remote areas.

Based on the obstacles faced by Bank Syariah Indonesia KCP Banjarnegara, the solutions include:

1. Efforts or solutions made by Bank Syariah Indonesia KCP Banjarnegara to overcome these obstacles, namely by educating the public on sharia principles through free seminars, advertisements and Islamic economic community groups. Thus, prospective customers will understand the difference between conventional and Islamic banks.
2. The existence of mobile banking facilities, namely the BSI Mobile application with complete features. One of them is the cardless cash withdrawal feature that makes it easy to withdraw cash without a card and can be collected at BSI and Indomaret ATMs.

Conclusion

Based on the research that has been done at Bank Syariah Indonesia KCP Banjarnegara, the authors conclude that:

1. The marketing strategy used by Bank Syariah Indonesia KCP Banjarnegara in marketing the Easy Wadiah Savings BSI product in the industrial era 4.0 seen from the marketing mix strategy, namely the 4P strategy (Product, Price, Place, Promotion). A special strategy in marketing the Easy Wadiah Savings BSI product in the industrial era 4.0 is to utilize the use of the BSI Mobile application to make it easier for customers to open accounts online and perform other banking transactions.



2. There are also factors that are the driving force and obstacles in marketing the Easy Wadiah Savings BSI product in the industrial era 4.0, namely the existence of the BSI Mobile facility that makes it easier for customers to carry out banking transactions, but for customers who do not understand technology, they cannot use the facilities provided by the bank.

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