

# Marketing strategies for Islamic bank products amid competition with digital fintech

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## Abstract

This study aims to identify the marketing strategies employed by Islamic banks that can operate synergistically, creating an integration model aligned with Sharia principles in the context of digital fintech. The research utilizes a qualitative descriptive approach to explore the marketing strategies of Islamic bank products amidst competition from digital fintech companies. The subject of the study is Bank Syariah Indonesia (BSI) KCP Cemara Asri. Data collection methods include interviews, observations, and documentation. The collected data was analyzed using transcripts from interviews and notes from observations. The findings indicate that Bank Syariah Indonesia (BSI) has successfully implemented an effective digital marketing strategy using the BSI Mobile application, website, and social media platforms. This approach targets millennial customers and enhances the public's understanding of Islamic banking products and digital banking services. Important factors contributing to the success of this strategy include direct education initiatives and institutional activities, as well as a strong focus on transaction security and customer data protection.

## Public interest statements

This research aims to provide valuable insights into Islamic banks' marketing strategies for facing digital fintech competition, contributing to better industry practices and supporting financial inclusion.

**Keywords:** Financial technology, marketing, banking.

**Paper type:** Case study

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**Abstrak**

Penelitian ini bertujuan untuk mengidentifikasi strategi pemasaran yang diterapkan oleh bank Islam yang dapat beroperasi secara sinergis, menciptakan model integrasi yang sesuai dengan prinsip Syariah dalam konteks fintech digital. Metode yang digunakan adalah pendekatan kualitatif deskriptif untuk mengeksplorasi strategi pemasaran produk bank Islam di tengah persaingan dari perusahaan fintech digital. Subjek penelitian adalah Bank Syariah Indonesia (BSI) Kantor Cabang Cemara Asri. Metode pengumpulan data meliputi wawancara, observasi, dan dokumentasi. Data yang dikumpulkan dianalisis menggunakan transkrip wawancara dan catatan dari observasi. Hasil penelitian menunjukkan bahwa Bank Syariah Indonesia (BSI) telah berhasil menerapkan strategi pemasaran digital yang efektif melalui aplikasi BSI Mobile, situs web, dan platform media sosial. Pendekatan ini bertujuan menjangkau pelanggan milenial dan meningkatkan pemahaman masyarakat tentang produk perbankan syariah serta layanan perbankan digital. Faktor-faktor penting yang berkontribusi pada keberhasilan strategi ini meliputi inisiatif pendidikan langsung, kegiatan institusional, serta fokus kuat pada keamanan transaksi dan perlindungan data nasabah.

**Pernyataan kepentingan publik**

Penelitian ini bertujuan memberikan wawasan tentang strategi pemasaran bank syariah dalam menghadapi kompetisi fintech digital, mendukung praktik industri yang lebih baik dan inklusi keuangan.

Kata kunci: Teknologi finansial, pemasaran, perbankan.

**Introduction**

The development of digital technology in recent years has brought significant changes to various aspects of life, including the financial sector. This transformation is reflected in the emergence of digital-based innovations known as financial technology or fintech (Aryanti & Fasa, 2024). Fintech offers various modern financial services that provide convenient transactions, time efficiency, and flexibility. Through practical mobile applications and user-friendly interfaces, people can now instantly conduct financial activities such as fund transfers, bill payments, investments, and loan applications without visiting a physical office (Winarsih & Fasa, 2024).

The presence of fintech has directly altered the consumption patterns of financial services. Previously, people relied more on conventional or Islamic banks to meet their financial needs. Today, many have shifted to digital services that are considered faster, more practical, and aligned with modern lifestyles (Hasibuan et al., 2023). This phenomenon signals a digital disruption in the financial industry, where fintech companies are no longer merely complementary to the traditional financial system but have become serious and direct competitors to banks. Islamic banks are no exception, as they operate based on Sharia principles (H. D. Putri & Syarvina, 2022). Now, Islamic banks are required not only to comply with Islamic principles but also to innovate and compete digitally. Failure to adapt puts them at risk of losing market share, especially among the younger and more digitally active generation that seeks speed, transparency, and efficiency in financial services (Johan, 2024).

Bank Syariah Indonesia (BSI) is the result of a merger between three state-owned Islamic banks: BNI Syariah, BRI Syariah, and Bank Syariah Mandiri, which officially began operating as a single entity in early 2021 (Harahap & Iskandar, 2024). With this unification, BSI has become the largest Islamic bank in Indonesia in terms of assets, service networks, and customer base. As a major player in the national Islamic finance industry, BSI bears a significant responsibility to maintain its position and act as a driver of Islamic economic growth in Indonesia. However, amid the intense wave of digitalization and transformation within the financial industry, BSI must continue to innovate and adjust its business strategies (Hidayat & Iskandar, 2022). Today's consumers seek Sharia-compliant financial products and fast, accessible, and technology-based services. This presents a major challenge for BSI in responding to an increasingly dynamic and complex market. One of BSI's work units, the Cemara Asri Sub-Branch Office (KCP), has also felt pressure from this changing industrial landscape. Located in a relatively developed and competitive area, KCP Cemara Asri faces challenges in expanding its market reach, especially among the younger generation and digital users accustomed to fintech services.

On the other hand, maintaining customer loyalty is becoming increasingly difficult without service innovation and a targeted marketing approach. Therefore, BSI KCP Cemara Asri needs to formulate a marketing strategy that prioritizes Sharia values and optimizes the use of digital technology. This strategy is expected to enhance product appeal, broaden service reach, and build long-term customer relationships amid growing competition. Based on various previous studies, one study by Elsa & Syarvina (2022) on the marketing strategies of Islamic banks still focuses on traditional approaches such as the 7Ps marketing mix (Product, Price, Place, Promotion, People, Process, Physical Evidence) or SWOT analysis, without delving deeply into how digitalization and fintech have transformed competitive patterns and consumer behavior. Many studies remain macro or national in scale and have not specifically examined the challenges specific work units face at the regional or local levels.

Moreover, research Maharan & Fasa (2024) discusses fintech development as a separate entity without directly positioning it as a strategic competitor to Islamic banks in the context of marketing products and services. This has created a gap in the literature regarding how Islamic banks should develop and adjust their marketing strategies in response to the digital disruption brought by fintech. Furthermore, there has been limited research focusing on the strategic responses of Islamic banks at the operational branch level, such as BSI KCP Cemara Asri, in integrating Sharia values with a modern and competitive digital marketing approach.

In this context, marketing strategy becomes highly critical. BSI KCP Cemara Asri must formulate a marketing approach that is adaptive, innovative, and still grounded in Sharia principles. How can this Islamic bank compete with fintech to win the hearts of increasingly digital-oriented consumers? What marketing strategies are used to remain relevant and drive customer growth? These questions are important to explore in depth. Therefore, this study will analyze the marketing strategy of Bank Syariah Indonesia's products at KCP Cemara Asri in competition with digital fintech to provide applicable and relevant strategic recommendations.

## Literature review

### Marketing

Marketing is an activity or process involving a series of actions that individuals or organizations take to promote and sell products or services to consumers or the target market. Its primary objective is to create, communicate, and deliver value to customers with the aim of generating profits for the company. Additionally, marketing plays a crucial role in building long-term customer relationships that can enhance loyalty and retention (Amalina et al., 2023). From a business perspective, marketing encompasses selling and includes market analysis, consumer segmentation, and the development of products or services that meet customer needs and preferences. As such, marketing is the core activity that determines whether a company can survive and thrive in a competitive environment (Syarvina & Anggraini, 2024).

With technological advancements, marketing has transitioned into the digital era, creating new opportunities for interaction with consumers. Digital marketing, which uses online platforms such as social media, websites, emails, and mobile apps, offers many advantages, such as wider reach, measurable campaign effectiveness, and higher levels of personalization in communication (Qur'anisa et al., 2024). Overall, marketing is a vital element of business strategy that influences a company's growth direction. In an increasingly connected and competitive world, marketing should not only rely on traditional techniques but also leverage technology and data to enhance consumer experiences.

### Marketing Strategy

A marketing strategy is a long-term plan to achieve business goals by attracting customers and creating value through products or services (Wahyuni et al., 2022). It involves market analysis, segmentation, product development, and choosing appropriate distribution and promotion channels. Effective marketing strategies include market segmentation, targeting the right customer groups, positioning products to highlight unique advantages, and applying the marketing mix of products, prices, distribution, and promotion. Innovation and differentiation are essential for competitiveness through quality or customer service. With technological advancements, digital marketing strategies such as social media, online ads, email, and SEO are crucial (Sofiah et al., 2023). Continuous monitoring and evaluation of these strategies allow companies to adapt, improve customer relationships, and respond to market trends, emphasizing customer satisfaction and long-term loyalty (Ifadhila et al., 2024).

### Digital Financial Technology

According to Wahyuni et al. (2022), fintech results from the long evolution of the financial sector, now entering a phase of broad digitalization. It is defined as "the use of technology to deliver more efficient and inclusive financial services," creating a new paradigm in the global financial system, especially after the 2008 financial crisis when public trust in traditional institutions declined. Digital fintech encompasses services like digital payments, peer-to-peer lending, digital investments, and tech-based insurance, transforming how individuals and businesses access financial products without relying solely on traditional banks (Jange et al., 2024). This innovation impacts conventional financial industries, prompting major banks to

develop digital services such as mobile banking and digital payments to remain competitive. Its advantages include easier access, lower costs, and greater financial inclusion, though challenges like data security, privacy, and regulation remain critical to address (T. A. Putri et al., 2022).

## Methods

This research uses a qualitative approach with a case study type of research. The qualitative approach was chosen because it allows researchers to understand in depth the marketing strategies implemented by Bank Syariah Indonesia (BSI) KCP Cemara Asri in facing digital fintech competition, as well as explore the experience, perceptions, and strategies carried out by the bank's internal parties (Moleong, 2000). The case study was chosen because the research focuses on an in-depth analysis of one specific work unit, namely BSI KCP Cemara Asri, as a representation of marketing dynamics at the operational level in a local and competitive context. Through this case study, researchers can describe the reality in the field in more detail and contextually.

This research was conducted at Bank Syariah Indonesia Sub-Branch Office (KCP) Cemara Asri, located in Medan City, North Sumatra. This location was chosen because it is located in an area with rapid digital development and a high level of competition from fintech services that reach various levels of society. The subjects in this study are parties directly involved in the formulation and implementation of marketing strategies at BSI KCP Cemara Asri, such as the head of the auxiliary branch, the Marketing officer section, and Several customers as supporting informants.

Data collection is carried out through several techniques by research, namely (Sugiyono, 2022): The researcher conducted direct observations of marketing activities at BSI KCP Cemara Asri, both offline (face-to-face) and online (social media or bank digital platforms). It is carried out semi-structured to key informants such as branch leaders, marketing staff, and selected customers. This interview explores the marketing strategies, challenges, and response to competition with fintech. Collect data from official documents such as marketing reports, product brochures, digital strategies, and customer statistics or product growth data.

Then, the researchers analyzed the data using an interactive analysis model from Miles and Huberman, which consisted of three stages (Kusumastuti, A., & Khoiron, 2019): Sorting, selecting, and simplifying data from interview and observation results according to the focus of the research. Organize data in narratives, tables, or matrices for straightforward interpretation. Infer findings based on specific patterns, tendencies, or strategies found in case studies. To ensure the validity of the data, the researcher uses a triangulation technique, which compares data from various sources (interviews, observations, documentation) to obtain an objective and valid picture. In addition, the researcher also conducted a member check on the informant to confirm the correctness of the data obtained.



## Results and discussion

### **How BSI Kcp Cemara Asri competes with fintech in attracting the hearts of an increasingly digital-minded society**

In today's fast-evolving digital era, the preference for technology-based financial services continues to grow, especially among younger generations. Based on direct observation conducted at BSI KCP Cemara Asri, this branch is fully aware of this behavioral shift. The widespread presence of fintech platforms that offer easy, instant access to financial services via smartphones without the need for face-to-face interaction poses a serious challenge for conventional banking.

BSI KCP Cemara Asri has adopted several strategic initiatives to remain competitive and relevant. One of their main focuses is promoting the BSI Mobile application, positioned as a robust alternative to fintech apps. Through this app, customers can perform a variety of transactions, including transfers, e-wallet top-ups, bill payments, zakat and almsgiving, and open accounts online. In practice, customer service and marketing teams actively educate walk-in visitors about BSI Mobile's features. In many cases, the app is even activated on the spot.

BSI KCP Cemara Asri also maximizes using social media platforms like Instagram and WhatsApp Broadcast to share product information, promotions, and educational content on digital Islamic finance. This content is tailored to appeal to a younger audience, using modern visuals and casual language. Observations of their digital presence indicate that this strategy has effectively boosted public engagement and awareness of BSI's services.

Understanding the influence of fintech among millennials and digital communities, BSI KCP Cemara Asri actively participates in local events such as entrepreneurship seminars, Islamic finance talk shows, and MSME (Micro, Small, and Medium Enterprises) bazaars. In these events, they highlight their digital services as accessible and secure Islamic financial solutions. This approach strengthens brand presence and builds emotional closeness with the community.

While the digital shift emphasizes efficiency, BSI KCP Cemara Asri does not neglect direct human interaction. Their staff are well-trained in digital features and assist customers in navigating online services. The office environment also has banners, QR codes, and interactive brochures to encourage visitors to use digital platforms. Furthermore, customer data is utilized to offer personalized promotions such as installment financing offers, prize-saving programs, or Hajj and Umrah services integrated with digital features.

Interview insights further reinforce these findings. The Assistant Branch Head stated:

*"We realize that today's generation seeks fast, easy, digital financial services. That's why we continue to develop features in BSI Mobile, including online account opening, QRIS, e-wallet top-ups, and digital sharia financing. In addition, we prioritize personal and educational approaches because we believe our sharia values and human touch set us apart from fintech."*

The Marketing Officer added:

*"We are active on social media, sharing content related to daily life and Islamic finance. We also conduct financial literacy programs in schools, communities, and among MSMEs. We don't just sell products – we build relationships. When customers feel connected and trust us, they stay loyal."*

From the customer's perspective, BSI's approach is also highly appreciated. One customer shared:

*"I first chose BSI because account registration was easy through the app. But I stayed because of the human touch. Customer service is responsive and helpful, unlike fintech, which often feels too automated. I feel safer and more aligned with Sharia values here."*

Another customer stated:

*"I use both fintech and BSI, but I trust BSI more for savings and business financing. I used to think Islamic banks were complicated, but BSI Mobile made everything easy. I also often get direct offers and promotions. I feel seen and valued, unlike in fintech where it's just fast service without connection."*

The case of BSI KCP Cemara Asri shows how a traditional Islamic bank can compete effectively with fintech by blending technological innovation, personal engagement, and a commitment to Sharia values. These combined strategies foster trust, build long-term relationships, and keep Islamic banks relevant in the digital age.

### **Multiple regression analysis**

Based on the results of field observations conducted at Bank Syariah Indonesia (BSI) KCP Cemara Asri, this branch office may implement several marketing strategies that are adaptive to digital developments and changes in consumer behavior. These strategies are designed to maintain BSI's relevance amid increasingly fierce digital fintech competition and encourage the growth of the number of customers, especially from the millennial segment and micro business actors. BSI KCP Cemara Asri actively uses social media such as Instagram and WhatsApp Business to convey product information, promos, and Islamic financial education and establish closer communication with potential customers. They also use visual and interactive content to increase engagement, especially from young people who are more digitally active. To bring financial services closer to the public, BSI consistently encourages using the BSI Mobile application. Customers are invited to open an account online, make financial transactions, and apply for sharia financing directly from the application. This is part of the digitalization strategy of services to rival the convenience offered by fintech.

Marketing employees at BSI KCP Cemara Asri approach local communities directly, such as tackle councils, MSME actors, teachers in Islamic schools, and mosque youth organizations. This strategy prioritizes education and friendship and is often carried out through Islamic finance seminars, business visits, and the promotion of savings packages or micro-financing. BSI provides cashback programs, zakat/infak discounts through applications, and prizes for opening new accounts to attract and retain customers. In addition, they also integrate Islamic values in promotions, such as the Ramadan Berkah program and other Islamic holiday promos. BSI collaborates with local merchants around Cemara Asri and specific e-commerce platforms to increase transactions and brand existence. Customers are

encouraged to transact using BSI's QRIS, which increases the number of transactions and introduces the Sharia digital ecosystem to the public. From the overall strategy, it can be concluded that BSI KCP Cemara Asri combines digital and personal approaches to maintain relevance and increase customer growth. The primary focus is to build trust through sharia values, easily accessible services, and humane and educational interactions.

Clarified again with the findings of an interview with the Head of the Sub-Branch regarding the marketing strategy of BSI KCP cemara asri, which is used to maintain relevance and increase customer growth, he said that;

*"We are implementing a balanced strategy between digitalization and a personal approach. From the digital side, we actively encourage customers to use the BSI Mobile application because customers can open accounts, make transfers, and apply for Sharia financing without the need to come to the office. On the other hand, we maintain direct interaction, especially through Islamic finance education and community visits. This keeps us relevant, especially amid an increasingly digital society, but still needs closeness."*

Clarified again with the findings of the interview with the Marketing Officer regarding the marketing strategy of BSI KCP cypress Asri, which is used to maintain relevance and increase customer growth, he said that;

*"We are intensively promoting through social media and WhatsApp Broadcast. We disseminate information about savings products, financing, and ongoing promos daily. For millennials, we also create light and interesting educational content so that they understand that Islamic banks are not something complicated. In addition, we also approach schools, campuses, and communities to introduce our services directly."*

Clarified again with the findings of interviews with the First Customer regarding the marketing strategy of BSI KCP Cemara Asri, which is used to maintain relevance and increase customer growth, he said that;

*"I knew BSI from Instagram, and at that time, a promo allowed me to open an online account without coming to the office. After I tried it, it turned out to be easy and fast. I was also interested because this bank is Sharia, so it feels calmer. Their promotions also often appear, making me curious and eventually becoming a customer."*

Clarified again by the findings of interviews with the Second Customer regarding the marketing strategy of BSI KCP Cemara Asri, which is used to maintain relevance and increase customer growth, he said that;

*"I initially opened a BSI account because someone came to the recitation and offered it. They explain the product patiently and help with the account opening process on the spot. After that, I started using BSI Mobile to shop and pay for electricity. The service is friendly, and I am often notified if there are any promos or gifts. So I feel cared for, not just ordinary customers."*

Based on interviews with internal and external parties, BSI KCP Cemara Asri's marketing strategy focuses on digitizing services to reach the younger segment and facilitate product access. Community-based marketing and direct education to build customer closeness and trust. Consistency in communication through social media and WA, as well as a personal



approach and humanist service, distinguishes BSI from fintech or other banks. These strategies, as a whole, help BSI stay relevant and successfully sustainably increase customer growth.

## Discussion

In Islamic banking, marketing strategy is essential in shaping the image and attracting customer interest, especially in the digital era. According to a journal by Vanni & Nadan (2023), the marketing strategy of Islamic banks must refer to Sharia principles (*Sharia Compliance*) while remaining adaptive to technological developments. This is shown through a value-based marketing approach, which emphasizes integrity, justice, and blessings as the main selling points that distinguish Islamic banks from conventional financial institutions or non-Islamic fintech.

Meanwhile, a journal Muslihun (2024) stated that one of the main challenges of Islamic banks today is the public's lack of digital literacy and Islamic finance. Therefore, Islamic banks need to develop marketing strategies based on education and empowerment, not just focusing on product promotion. Furthermore, research Ikhsanudin et al. (2024) shows that integrating digital services (such as mobile banking, online account opening, and the use of QRIS) plays a significant role in maintaining the competitiveness of Islamic banks against fintech. This digital strategy must be accompanied by personal service, a typical advantage of Islamic banks.

BSI KCP Cemara Asri actively encourages using the BSI Mobile application as the leading platform for providing financial services. Features like opening online accounts, QRIS payments, and digital microfinance are the primary focus. This strategy is in line with the research results Wulandari (2023) on the importance of digitalization in increasing the competitiveness of Islamic banks. BSI focuses on product marketing and Islamic finance education in communities, schools, and MSMEs. This supports the findings Kirana & Fasa (2024) that education-based marketing strategies can increase literacy and build long-term customer loyalty. Direct socialization activities to the community through recitations, MSME bazaars, and Islamic finance seminars are a form of *community engagement*. This strategy emphasizes a value-based *marketing approach*, by the view Aryanti & Fasa (2024), which states that spiritual values can be a unique differentiator for Islamic banks in the face of fintech competition.

The strategy carried out by BSI KCP Cemara Asri shows that the combination of digital technology and value-based approaches can be an effective formula for maintaining the relevance of Islamic banks. These findings reinforce the theory in various journals that the competitiveness of Islamic banks in the fintech era lies not only in technological innovation but also in the ability to build emotional and spiritual relationships with customers. Thus, the marketing practices carried out by BSI KCP Cemara Asri are relevant in business and have a strong academic and theoretical foundation in modern Sharia marketing literature.

## Conclusion

Based on the results of research that has been conducted on the product marketing strategy of Bank Syariah Indonesia (BSI) KCP Cemara Asri in facing competition from digital fintech, it can be concluded that BSI KCP Cemara Asri implements a digital-based marketing strategy that prioritizes a customer-centric approach, by utilizing social media, BSI mobile banking applications, and Islamic financial literacy education programs to increase public understanding of products sharia. A personalized approach through customer service and direct counseling to the community or institution also supports this strategy. In the face of pressure from fintech services, BSI KCP Cemara Asri innovates by strengthening features in the BSI Mobile application, such as online account opening, QRIS transactions, integration with digital wallets, and online financing features based on sharia principles.

This enhances competitiveness and meets market expectations for fast, easy, and secure services. The main challenges faced include the shift in consumer behavior towards digital platforms, limitations in the speed of technological innovation compared to fintech, and the still low levels of Islamic financial literacy in society. However, opportunities remain wide open with the increasing public awareness of Sharia-compliant financial products and the existence of regulations that support the development of the Sharia economy in Indonesia. BSI KCP Cemara Asri emphasizes value-based differentiation derived from Sharia principles, transaction security, and human-centered service. Spiritual values and transparency are unique strengths that conventional digital fintech has not fully possessed, thereby creating a competitive advantage for Islamic banks. BSI has begun to open collaboration opportunities with fintech startups per Sharia principles and establish synergies with digital ecosystems such as marketplaces and digital payment services to expand its reach and increase competitiveness.

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