

Marketing Strategy for Smart iB Savings Products

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Received: 2024-June-12

Rev. Req: 2024-October-20

Accepted: 2024-October-22

ABSTRACT: *The purpose of this study is to determine the effective marketing strategy used by Bank Syariah Indonesia KCP Medan Marelان Raya in marketing the Smart iB Savings product and to determine how the marketing strategy can help increase the marketing success of the Smart iB Savings product. This study uses a qualitative method with a field research approach. The results of the study indicate that Bank Syariah Indonesia KCP Medan Marelان Raya has succeeded in implementing an effective marketing strategy in marketing the Smart IB Savings product. Through a comprehensive product, place, price, and promotion strategy, the bank has been able to attract potential customers and expand their market share.*

Tujuan penelitian ini adalah untuk mengetahui strategi pemasaran yang efektif digunakan oleh Bank Syariah Indonesia KCP Medan Marelان Raya dalam memasarkan produk Tabungan Smart iB dan untuk mengetahui bagaimana strategi pemasaran tersebut dapat membantu meningkatkan kesuksesan pemasaran produk Tabungan Smart iB. Penelitian ini mengungkap metode kualitatif dengan pendekatan studi lapangan (field research). Hasil penelitian menunjukkan bahwa Bank Syariah Indonesia KCP Medan Marelان Raya telah berhasil menerapkan strategi pemasaran yang efektif dalam memasarkan produk Tabungan Smart IB. Melalui strategi produk, tempat, harga, dan promosi yang komprehensif, bank telah mampu menarik minat nasabah potensial dan memperluas pangsa pasar mereka.

Keywords: *Marketing Strategy, Product Marketing, Smart iB.*

I. INTRODUCTION

In the current digital era, the role of communication skills in marketing is becoming increasingly important to attract potential customers' interest in investing in Smart iB Savings products. Shifting from a conventional marketing approach to digital marketing requires a deep understanding of how to communicate with potential customers via online platforms such as social media and websites. Apart from that, the ability to convey information about the benefits and advantages of Smart IB Savings clearly and persuasively is also an important skill. Understanding the needs and preferences of the target market is the main basis for developing an effective communication strategy to achieve success in marketing Smart iB Savings products (Arifai et al., 2024; Hernando et al., 2022).

Further analysis of the role of communication skills will help companies continue to develop marketing strategies that are relevant and competitive in the Smart iB Savings market. In marketing strategies, every business will experience difficulties in marketing its products. This includes Bank Sumut's difficulties in marketing the Smart IB savings product, which is owned by all banks in Indonesia. All types of businesses, including those operating in the financial and non-financial realm, including bank and non-bank institutions, as well as those based on sharia or conventional principles, may experience operational challenges, especially in promoting products such as Smart IB Savings from Bank Syariah Indonesia KCP Medan Marelan Raya. The existence of these obstacles or obstacles can be an opportunity for companies to overcome these challenges in order to achieve the desired goals, so it is something worth facing (Nuraini & Manunggal, 2023; Sabrinasyah & Sugianto, 2023).

Previous studies have comprehensively investigated various aspects of digital marketing and communication strategies related to Islamic banking products, especially Smart iB Savings products. These studies provide an in-depth understanding of how digital marketing strategies can increase awareness, potential customer interest, communication skills, and purchasing decisions for sharia banking products (Antu et al., 2020; Windari, 2024).

Research conducted by Afrillia et al. (2022) explored the effectiveness of digital marketing strategies in increasing potential customers' awareness and interest in sharia banking products. The research results highlight that in the rapidly developing digital era, Islamic banks need to adopt innovative marketing approaches to reach and influence their target markets (Agustin et al., 2022). By utilizing various digital platforms such as social media, websites and banking applications, banks can convey marketing messages effectively to potential customers. A targeted and relevant digital marketing strategy can create wider awareness about Islamic banking products amidst intense competition in the financial industry.

Research conducted by Hernando et al. (2022) highlights the role of communication skills in strengthening the marketing strategy for Smart iB Savings products. Research findings show that good communication skills are key in building strong relationships between Islamic banks and potential customers. Effective communication includes not only the use of appropriate and persuasive language, but also the ability to listen well and respond to customer needs and concerns. Banks need to train and strengthen the communication skills of their marketing teams so they can convey product values clearly and convincingly to the target market.

Recent research by Dewi et al. (2023) explored the influence of marketing strategies on purchasing decisions for Smart iB Savings products. The research results show that a well-designed marketing strategy can influence consumer attitudes and behavior in making purchasing decisions. Factors such as branding, promotions and customer experience play an important role in shaping consumer perceptions of Islamic banking products. Therefore, banks need to continuously develop and adapt their marketing strategies to meet dynamically changing consumer needs and expectations.

Based on the above facts, researchers are interested in researching marketing strategies for smart ib savings products. The purpose of this research is to find out the effective

marketing strategies used by the North Sumatra Bank Syariah Indonesia KCP Medan Marelan Raya in marketing Smart iB Savings products and to find out how This marketing strategy can help increase the marketing success of Smart iB Savings products.

By researching the effective marketing strategies used by Bank Syariah Indonesia KCP Medan Marelan Raya in marketing Smart iB Savings products, researchers hope to contribute to the development of more effective and relevant marketing strategies in the Smart iB Savings market. Apart from that, this research is also expected to help Bank Syariah Indonesia KCP Medan Marelan Raya in increasing the marketing success of Smart iB Savings products.

II. METHOD

In this study, this study uses a qualitative method with a field research approach to gain a deep understanding of the marketing strategy of the Smart iB Savings product at Bank Syariah Indonesia KCP Medan Marelan Raya. This method was chosen because it allows researchers to gain in-depth and contextual insights into marketing practices carried out in the actual context. Researchers will conduct participant and non-participant observations in obtaining data. Participant observation is carried out by actively engaging in marketing activities, such as attending marketing team meetings, accompanying officers in delivering product offers to customers, and observing interactions between bank officers and customers. Non-participant observation is carried out by paying attention to external marketing activities, such as analyzing promotional materials and advertisements used by the bank, and monitoring interactions between bank officers and customers from a more objective perspective. Data validation using source triangulation is an approach that requires researchers to collect and compare information from various different sources to ensure the consistency and validity of research results. In this case, source triangulation involves taking data from participant and non-participant observations. By confirming information through various sources, researchers can obtain a more comprehensive picture and reduce the risk of bias or error. Meanwhile, the analysis uses the Miles model with stages of data condensation, data display, and drawing conclusions (Ikhwan, 2021).

III. RESULT AND DISCUSSION

Marketing Strategy for Smart IB Savings Products Bank Syariah Indonesia KCP Medan Marelan Raya

Bank Syariah Indonesia KCP Medan Marelan Raya has designed a comprehensive marketing strategy to market their Smart IB Savings product. Through product, place, price and promotion strategies, they aim to attract the interest of potential customers and expand their market share (Asra et al., 2024; Defi et al., 2022).

Product Strategy

Bank Syariah Indonesia KCP Medan Marelan Raya Smart IB Savings offers various attractive features and benefits for customers. One of them is competitive profit sharing, which is attractive to those looking for profitable investments in accordance with sharia principles.

Apart from that, the policy of free monthly administration fees makes this product more attractive and affordable for customers. Ease of access via ATMs and internet banking also makes it easier for customers to manage their savings (Hasanah & Atika, 2023; Utami & Indra, 2022).

Apart from that, the bank has developed Smart IB Savings products with various variants, such as Smart IB Kids Savings and Smart IB Hajj Savings. This allows them to meet the different financial needs of their customers. The bank is also active in providing education and financial literacy to customers about the Smart IB Savings product and its benefits. This is done through various media, including seminars, workshops and financial literacy campaigns.

Place Strategy

Bank Syariah Indonesia KCP Medan Marelana Raya chooses branch office locations that are strategic and easy to reach for customers. This helps in increasing accessibility and convenience for customers in carrying out banking transactions. Apart from that, they also open marketing services in crowded places, such as shopping centers and traditional markets. By doing this, they can reach more potential customers who may not be familiar with their products. Collaborating with related institutions, such as mosques and schools, is also an effective strategy in expanding the marketing reach of Smart IB Savings products. This kind of collaboration helps banks to reach a wider target market and strengthen their presence in local communities.

Pricing Strategy

Bank Syariah Indonesia KCP Medan Marelana Raya offers competitive profit sharing interest rates compared to other banks. This is one of the main attractive factors for customers who are looking for profitable investments in accordance with sharia principles. Apart from that, they also offer various attractive promos and programs to attract new customers. Programs like this can take the form of direct prizes, discounts or bonuses for customers who meet certain requirements. Providing convenience in the account opening and transaction process is also part of their pricing strategy. A fast and efficient process will increase customer satisfaction and make it more likely that they will use the bank's products and services on an ongoing basis.

Promotion Strategy

Bank Syariah Indonesia KCP Medan Marelana Raya carries out promotional activities through various media, such as advertisements on television, radio and social media. This helps them to reach a wider audience and introduce Smart IB Savings products to the general public. They also hold events and activities that attract customer interest, such as financial seminars and workshops. These types of events not only provide an opportunity for customers to learn more about the bank's products and services, but also strengthen the relationship between the bank and customers. Providing testimonials from customers who are satisfied with Smart IB Savings products is also part of their promotional strategy. Testimonials like this can help build trust and improve the bank's image in the eyes of potential customers (Kinanti et al., 2023).

By combining product, place, price and promotion strategies well, Bank Syariah Indonesia KCP Medan Marelana Raya can strengthen its position in the market and increase their business growth significantly.

Factors Inhibiting Marketing of Smart IB Savings Products

Even though Bank Syariah Indonesia KCP Medan Marelana Raya has implemented various marketing strategies for Smart IB Savings products, several factors inhibit marketing still occur. In a more detailed analysis, several factors were found to inhibit the marketing of Smart IB Savings products, namely:

Competition is getting tougher

In the sharia banking industry which continues to develop, competition between sharia and conventional banks is becoming increasingly tight. Other banks, including Bank Syariah Indonesia KCP Medan Marelana Raya, are trying to create product innovations to increase fund collection from the public. In this situation, Smart IB Savings must have significant advantages to differentiate it from other savings products. However, if not, this product may become forgotten in the face of fierce competition.

Lack of public awareness about sharia products

One of the challenges faced by Bank Syariah Indonesia KCP Medan Marelana Raya is the lack of public awareness about sharia banking products, including Smart IB Savings. People who do not understand the concept and benefits of sharia products may view these products as unclear or irrelevant. To overcome this, banks must increase public awareness through more effective and educational marketing campaigns.

Negative perception of sharia products

There are some people who still have negative perceptions of sharia products, such as being complicated and expensive. This can be caused by a lack of accurate information about sharia products or by bad experiences with previous sharia products (Batubara, 2023).

To overcome this perception, banks must increase transparency and better communicate with the public, as well as provide examples of sharia products that are effective and easy to use. In the synthesis, the factors inhibiting the marketing of Bank Syariah Indonesia KCP Medan Marelana Raya Smart IB Savings products include competition increasingly strict, lack of public awareness about sharia products, and negative perceptions of sharia products. To overcome this, banks must increase product innovation, public awareness, and transparency as well as better communication with the public (Rokan, 2022).

Bank Efforts to Maintain Competitive Advantage of Smart IB Savings Products

Bank Syariah Indonesia KCP Medan Marelana Raya is committed to maintaining the competitive advantage of Smart IB Savings products through various ongoing efforts. This includes concrete steps to improve service quality, strengthen financial education and literacy, and develop innovative products and services.

Bank Syariah Indonesia KCP Medan Marelana Raya recognizes that service quality is one of the main factors in maintaining competitive advantage. For this reason, they continue to strive to improve the quality of service to customers. This includes friendly, responsive and

professional service from bank employees in every interaction with customers. In addition, the bank also focuses on improving processes and operational efficiency to ensure that every transaction is carried out quickly and without any obstacles. In this way, customers will feel appreciated and supported in all their banking needs (Asy'ary et al., 2024; Hapsari et al., 2022).

Bank Syariah Indonesia KCP Medan Marelana Raya realizes the importance of education and financial literacy in increasing public understanding of sharia products, including Smart IB Savings. For this reason, they continue to make financial education and literacy efforts for the community. This is done through various programs and activities, such as seminars, workshops and financial literacy campaigns in various communities. The Bank also collaborates with educational and religious institutions to provide educational materials that are relevant and easily understood by the general public.

Bank Syariah Indonesia KCP Medan Marelana Raya not only maintains existing products and services, but also continues to develop new innovations to meet increasingly diverse customer needs. They conduct market research regularly to identify new trends and needs in the market. The result of this research is the development of new products and services that suit customer needs and preferences. For example, banks can present new features in Smart IB Savings, such as integration with digital technology or rewards programs that are more attractive to customers (Kartika & Jannah, 2022; Ningsih et al., 2023).

By continuing to develop innovative products and services, Bank Syariah Indonesia KCP Medan Marelana Raya can strengthen its position in the market and maintain the competitive advantage of their Smart IB Savings product. In their overall strategy, Bank Syariah Indonesia KCP Medan Marelana Raya always considers customer satisfaction and needs as the main priority. In this way, they can continue to be a major player in the sharia banking market and maintain the superior position of the Smart IB Savings product amidst increasingly fierce competition (Asy'ary et al., 2024; Yunus et al., 2023).

Marketing Strategy for Smart IB Savings Products

This research describes the marketing strategy for Smart IB Savings products by Bank Syariah Indonesia KCP Medan Marelana Raya, as well as the marketing inhibiting factors faced by the bank. Based on the data and analysis presented, there are several significant findings that can be discussed in the research discussion. A comprehensive marketing strategy includes various aspects, such as product, place, price, and promotion. Bank Syariah Indonesia KCP Medan Marelana Raya offers Smart IB Savings products with various features and benefits, including competitive profit sharing and a policy of free monthly administration fees, as well as easy access via ATM and internet banking. They have also developed product variants to meet the different financial needs of customers.

Apart from that, the bank has also chosen strategic branch office locations and conducted marketing in crowded places to increase customer accessibility and comfort in making transactions. Collaboration with related institutions, such as mosques and schools, is also part of the place's strategy to expand marketing reach. In terms of prices, Bank Syariah Indonesia KCP Medan Marelana Raya offers competitive profit-sharing interest rates and various attractive promotions to attract new customers. Ease of account opening and transaction processes is also part of the pricing strategy to increase customer satisfaction.

On the promotional side, the bank has carried out promotional activities through various media, including advertisements on television, radio and social media, as well as holding events and activities that attract customer interest. Testimonials from satisfied customers are also used as part of a promotional strategy to build trust and improve the bank's image in the eyes of potential customers. Even though various strategies have been implemented, several factors inhibiting marketing still occur, such as increasingly fierce competition, lack of public awareness about sharia products, and negative perceptions of these products. However, Bank Syariah Indonesia KCP Medan Marelan Raya remains committed to maintaining the competitive advantage of Smart IB Savings products through improving service quality, financial education and literacy efforts, as well as developing new product and service innovations.

Thus, the discussion of this research provides an in-depth understanding of the marketing strategy for Smart IB Savings products by Bank Syariah Indonesia KCP Medan Marelan Raya, as well as the challenges and efforts faced by the bank in marketing sharia products in an increasingly competitive market.

IV. CONCLUSION

From the results of the research that has been carried out, it can be concluded that Bank Syariah Indonesia KCP Medan Marelan Raya has succeeded in implementing an effective marketing strategy in marketing Smart IB Savings products. Through comprehensive product, place, price and promotion strategies, banks have been able to attract the interest of potential customers and expand their market share. In its product strategy, the bank offers attractive features and benefits for customers, such as competitive profit sharing, free monthly administration fees, and easy access via ATM and internet banking. Product diversification also allows banks to meet the diverse financial needs of customers. A location strategy involving strategic branch location selection and presence in busy places has also helped in improving accessibility for customers. In terms of prices, the bank offers competitive interest rates and various attractive promotions, while promotional strategies through various media and events that attract customer interest have also been successful in introducing products to the public. However, banks are still faced with several factors inhibiting marketing such as increasingly fierce competition, lack of public awareness about sharia products, and negative perceptions of these products. However, by continuing to improve product innovation, conducting more effective marketing campaigns, and strengthening education and financial literacy, Bank Syariah Indonesia KCP Medan Marelan Raya has the potential to increase marketing of Smart IB Savings products and achieve the expected success in a competitive market.

V. ACKNOWLEDGEMENTS

The author would like to thank Mr. M. Ridwan as the Internship Supervisor who has provided direction and guidance so that this research can be completed well.

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