

MARKETING STRATEGY FOR EASY SAVINGS REWARDS BSI PRODUCTS IN THE INDUSTRIAL ERA 4.0 (Case Study of Indonesian Sharia Bank KCP Tegal)

A.T. Handoko¹, A.F. Udin²

^{1,2} Fakultas Ekoomi dan Bisnis Islam, Institut Agama Islam Bakti Negara (IBN) Tegal, Indonesia
Email: ¹ alipotohandoko@gmail.com, ² afaqih81@gmail.com

Abstract

The purpose of this research is to determine the marketing strategy that will be used by BSI Wadiah Easy to Market Savings Products in the Industrial Age 4.0. This research method is a field study with a qualitative approach. Technology Data collection is done through observation, interviews and documentation. information about it the data obtained is reduced, information is displayed and conclusions are drawn from it. The results of a study at Bank Syariah Indonesia KCP Tegal show that the marketing strategy used is the 4P Marketing mix (product, price, place, promotion) in marketing BSI Easy Wadiah Industry 4.0 Age Savings products which can attract customers to open BSI Easy Wadiah savings accounts. at the Indonesian sharia bank Tegal KCP so there is growth every month. Banks In marketing products, there are controlling and inhibiting factors. There are still many customers who have not kept up with developments in the industrial 4.0 era. Therefore, it is impossible to maximize the convenience of the facilities provided by banks. Implications of this study can be used as a reference for marketing BSI Easy Wadiah Savings products in Industry 4.0. The marketing strategy used in marketing savings products It is easy for Wadiah BSI to use the BSI application in Industry 4.0 Mobile to make it easier for customers to open accounts online and perform other banking transactions.

Keywords. Strategy, Marketing, BSI Easy Wadiah, Industrial 4.0

1. Introduction

With the rapid development and progress of the current economy, the existence of banks is one of the factors supporting national economic activities when they act as financial intermediaries, many people do it. Think of banks as financial institutions with which you can ride a bicycle safely. Business. various economic activities (Ismail, 2011).

In principle, according to Law no. 10 of 1998 Banking is divided into two parts, namely traditional banks based on interest principles and sharia principles or others which are then often referred to as sharia banks (Umam & Utomo, 2017).

Islamic Bank is a financial institution whose main business is the provision of financial services and other services in payment transactions and money circulation whose business is in accordance with sharia principles. There are regulations for sharia banks in Indonesia in the Sharia Banking Law no. 21 of 2008. Sharia banking is everything related to sharia banking and sharia business entities including institutions, companies as well as methods and processes during their affairs (Muhammad, 2018).

Sharia banks continue to strive to innovate products and services, the most important pillars of the company's success in continuing its growth in international competition, especially in relation to marketing. The right marketing strategy and the right goals are the keys to success in product marketing. banking is a type of service industry, so the marketing concept tends to follow the service product concept. Banks are institutions that have three main functions: Accept deposits, lend money and provide money transfer services (Karim, 2016).

Marketing is a social process that benefits individuals and groups what they need and want by developing and sharing products and services of Value with other people and groups (Kotler, 2006). Marketing strategy is the most important key for every bank in marketing and maintaining its products. The loyalty and trust of their customers so that funds are not diverted. Because of the very important role of marketing, marketing has become a

necessity for every marketing department or bank to truly understand the right marketing strategy to win customer trust.

Marketing strategies implemented by Islamic banks must be in accordance with the objectives and they can be developed in accordance with developments in the market environment. In this regard, sharia bank marketing strategies are resources for marketing banking products or services with the aim of increasing sales.

Sharia banks in Tegal district are welcomed by customers because they are an acceptable solution for holding assets for the sake of Allah SWT, but because the bank is still new compared to traditional banks, it has to compete seriously to win the sympathy of the current public. Opening an Account at a public bank.

Initially, the sharia bank in Tegal was Bank Syariah Mandiri which was founded in 2010, then received OJK approval and was marked with a copy of the OJK Board decision with number 4/KDK.03/2021 1.2. An agreement was reached to change the name to Bank Syariah Indonesia. what is the merger of three state-owned banks, namely: PT Bank BRI Syariah Tbk (BRIS), PT Bank Syariah Mandiri (BSM) and PT Bank BNI Syariah (BNIS). Establishing Bank Syariah Indonesia is part of the government's work and dedication in advancing the Islamic economy in Indonesia (Wardhani, 2021.)

With this merger, sharia banking in Indonesia will become more innovative, useful and effective. This could be an opportunity for the Indonesian sharia bank KCP Tegal to innovate and present financial service products based on Islamic law. Bank Syariah Indonesia KCP Tegal tries to use every opportunity as a strategy to introduce and market banking products to the public as customers (Wardhani, 2021).

Bank Syariah Indonesia offers various products to meet the needs of customers for financial products, financial products and other banking service products. One of these financial products is the BSI Easy Wadiah Savings, making it easier for customers to save money at a bank without paying monthly discounts (Adiba, 2021). BSI Easy Wadiah Savings is a rupiah savings account with the Wadiah Yad Dhamana principle where withdrawals and deposits can be made at any time. Opening hours at bank branches or at ATMs.

Bank Syariah Indonesia KCP Tegal will develop in accordance with the essence of community. Moreover, currently the world has entered the Industrial Era 4.0. The fourth era after 1784 in England began to discover the steam engine. Production tools, at the end of the 19th century the creation of production tools powered by electricity, in 1970, people began to discover computers as a means of manufacturing automation and in modern times. Industries are moving towards their integration. On the Internet. (Pratiyo & Sutopo, 2018)

The 4.0 revolution itself aims to change lifestyles and in essence human work processes can develop information technology to integrate the world of life into a digital world that can work. Indonesian scientific disciplines as a developing country cannot do that. Avoiding changes in the industrial era 4.0. President Joko Widodo entered the Opening Ceremony of the 2018 Indonesia Industry Summit in Jakarta, emphasizing that the government's goal is to become one of the ten largest economies in the world. He placed Indonesia 4.0 as one of the nation's national agendas to achieve this goal (KTT Industri Indonesia, 2018).

The internet is a necessity for most people today. President of the Indonesian Internet Service Providers Association (APJII). Jamalul Izza said APJII released the 2019-2020 term (Q2) showing an increase of 8.9 percent or 8.9 percent in the number of Indonesian internet users. This is equivalent to 25.5 million media this year (Izza, 2019). these terms Impact on people's lives. You are used to the speed of information flow so that everything becomes practical, fast and easy.

Seeing this, it is a good opportunity for banks to provide and improve services to their customers by applying for online account opening services via the application. Comfort and convenience are expected from BSI Mobile customers in making transactions. It emerged as Bank Syariah Indonesia after the merger. This service is in great demand by KCP Bank Syariah Indonesia customers in Tegal district. Because as a rule, when opening an account, your potential customers have to go to the bank and fill in customer service information.

However, the availability of this service makes it very easy for potential customers who want to open an account without fear of long opening hours (Aibda, 2021).

From this data, it can be seen that the number of BSI Easy Sparen Wadiah customers is experiencing significant growth every month. This means that in terms of marketing strategy, the BSI EasyWadiah Savings product is quite good.

This research design uses marketing strategies in marketing BSI Easy Wadiah Savings products in Industry 4.0. Purpose The purpose of this research is to determine the marketing strategy used in marketing BSI EasyWadiah Savings products in the industrial era.

The future of banking in this digital era is very bright, especially if banks pay attention to technology and continue to innovate to always offer customer comfort and convenience. Everyone has savings in the bank and also uses digital banking services in all their economic activities. The bright future of banking goes hand in hand with the future of increasingly advanced technology, and this is the interest of this research compared to previous studies, namely how to offer BSI Easy Wadiah savings products in the Industrial 4.0 era to make it easier and praxis, especially in the Tegal Regency area.

2. Method

This research was conducted at Bank Syariah Indonesia KCP Tegal Adiwerna which is located at Jl. Raya Adiwerna, No. 6, Tegal Regency, Central Java 52194. Researchers conducted research from March to May 2020 at Bank Syariah Indonesia KCP Tegal.

This research uses a type of field research where researchers immediately come to the research location to obtain the necessary information using a qualitative approach. The qualitative approach is a research method based on the philosophy of positivism used to research the natural state of objects where the researcher is the key instrument, searching for sample data produced using sampling techniques and appropriate data collection is the triangle method (Sugiyono, 2015).

An interview is a meeting between two people to exchange information and ideas through questions and answers, so that meaning can be constructed on a particular topic. want to know more deeply from the respondents (Sugiyono, 2015). Researchers held a question and answer session with several people. Employees of Bank Syariah Indonesia KCP Tegal Information about marketing strategies used in marketing BSI Easy Wadiah Savings Products in the Industrial Era 4.0 Bank Syariah Indonesia KCP Tegal.

Documentation is a data collection technique by examining personal information records. Documents have long been used as data sources in research, because many things are documents as data sources for testing, interpreting, and even predicting (Moleong, 2007). In qualitative research, documentation complements the use of observation and interview techniques. The results of data collection from interviews and observations are more accurate and reliable with documentation support (Moleong, 2007).

The validity of data in research is an effort to increase the degree of trust in the data. Qualitative research is not only about checking the accuracy of information used to refute research but is also used as a closely related element to qualitative research (Moleong, 2007). In qualitative research, applied validity is the triangulation of data with something other than the data in question for control purposes or for data comparison (Moleong, 2007). This research uses the source triangulation method, namely. Comparison and controlling the level of trust in information from other different sources.

According to Miles and Hubberman, Sugiyono's data analysis technique began to dig up information from various sources, namely researchers. Collecting information obtained through interviews, observations, then we wrote it in field notes with personal documents, official documents, pictures, photos, etc. etc, (Sugiyono, 2015). Data reduction is carried out by summarizing, selecting things, setting priorities, focusing on what is important, also looking for themes and patterns, discarding unnecessary ones. And presentation of data as well as a brief description of the results of interviews with resource persons. After presenting

the information in the research findings and then drawing conclusions that are supported by applicable evidence in the field.

3. Results and Discussion

Marketing Strategy for BSI Easy Wadiah Savings Products in the Industrial Era 4.0 Bank Syariah Indonesia KCP Tegal

Marketing strategy is important for the continuity of the company's business goals. The marketing strategy must also be able to provide a clear and directed picture of the company's operations to maximize all opportunities in several target markets. By To provide customer satisfaction with what is needed and desired Bank Syariah Indonesia Customer Plan KCP Tegal Strategy that can compete with other products to produce value Adding customers to the products they need.

Based on an interview with Mr. Agus, this marketing strategy is used in marketing the BSI Wadiah Easy Savings product at Islamic banks in the industrial era 4.0 with a marketing mix strategy or 4P (product, price, place, campaign). The following is an analysis of the marketing strategy for BSI Bank Syariah Indonesia Savings Products KCP Banjarnegara Easy Wadiah which according to Kotler refers to the 4P elements (product, price, place, promotion). and Keller (Kotler & Keller, 2009).

Product

The human principle in Islam emphasizes the importance of man's relationship with God in every aspect of life (Dyah Syahira Tara Dewi, Aisya Rahma Izzati , Kamilatul Aqilah, Hendyawan 2023). According to Philip Kotler, a product is anything offered in a market that receives attention, demand, use or consumption that can satisfy a want or need (Ball, et al, 2001).

In an interview with Avita Bunga (2020), KCP Bank Syariah Indonesia Tegal offers a variety of products to the public. Among those that are superior and widely used by the public is the BSI EasyWadiah Savings product. Easy Wadiah Savings is an Indonesian Sharia bank savings product for individual and non-individual clients who want ease of daily financial transactions. The convention used is wadi'ah yad Dhamana.

Pay the first deposit only Rp. 100,000 and for subsequent deposits the minimum price is 10,000. This savings was chosen by the public because customers have free monthly management, free monthly payments by debit card. Low online cash fees, transfer fees, BSI and independent ATM online balance inquiry fees. Also comes with different E channel modes in mobile bank mold where you can handle banking issues Mobile (Avita Bunga, 2020).

To maintain and increase product sales in the Industry 4.0 era, Bank Syariah Indonesia KCP Tegal continues to make improvements and increase product transformation, so that ease of use and ease of use are expected to bring more satisfaction and attraction. The strategy is for members to make it very easy for customers to open an account online. Opening BSI Easy Wadiah Savings from the BSI Mobile App. Customers don't need to come to the bank and queue to open a simple BSI Wadiah Savings Account. Opening an online account makes it easy. Customers who want to open a BSI Easy Wadiah Savings account at any time and everywhere so many customers choose this product.

In terms of product strategy, Bank Syariah Indonesia KCP Tegal has been smart in creating savings products for deposits without administration fees every month to facilitate customers who want to save money. Monthly discounts and convenient BSI Cellular Services. Customers can do banking without having to go to the bank. So this product is in great demand in Indonesia at Bank Syariah Indonesia KCP Tegal

Price

Price is very important when considering price determines the behavior of banking products and services (Kotler & Keller, 2009). Price means the amount of money that buyers must pay to receive the products we sell. Understand the prices of Sharia banking products and services in the form of margins, profit sharing, commissions or service fees (ujrah) for financing, fund collection and services provided.

Pricing is one of the most important elements in marketing that can influence the number of sales. In banking, the goal of determining the price of the products offered is very dependent on the success of getting more customers.

The pricing strategy is determined by the bank in accordance with the quality of Indonesian Sharia products and customer needs, so that the prices used are in accordance with existing conditions. The BSI Wadiah Easy Savings product does not have a profit sharing bonus as used in the wadiah yad dhamanah contract, which is a pure savings contract. This product is very affordable, especially for housewives and students because with just a first deposit of IDR 100,000 you can open a savings account and for subsequent deposits a minimum of IDR. 10,000. (Agus , 2020),

Place

Place is the place used in the process of delivering goods and services from producers to consumers. Location variables include strategic location, easy access to locations, neat and orderly product layout, large area and pleasant atmosphere as well as secure vehicle parking. Location is the place where bank products are bought and sold and is the bank's control center. Choosing the right place to offer has a significant impact on sales, especially for companies that are practicing services, especially banking services (Kotler & Keller, 2009)

The impact of Bank Syariah Indonesia KCP Tegal on the community is, revitalizing the economy of the local population through providing Islamic banking knowledge, transitioning from traditional to sharia. In Banjarnegara Regency, the majority of the population is very Muslim to support the rapid development of sharia banking in Tegal Regency

Ade Sadai interview results (2021) can be analyzed in this case. Location selection strategy, Bank Syariah Indonesia KCP Adiwerna Tegal on Jl. Raya Adiwerna, No. 6, Tegal Regency, Central Java 52194. This place is very strategic because it is in the Adiwerna city of Tegal. Spacious parking, near the market, facilities and infrastructure provided by the KCP Indonesia Tegal sharia bank, meaning lots of parking, comfortable building, office prayer room, clean toilets and service. ATM.

Promotion

Kotler & Armstrong (2008) states that advertising is an act of communicating the benefits of a product and convincing customers to buy it. According to Mr. Miftah, the promotional strategy implemented by Bank Syariah Indonesia KCP Tegal presents the product not only to the public but also to the bank. Apart from that, build an intensive communication model first to develop chemistry between the bank and the community. Building good relationships arouses client sympathy so that the bank can read what needs or problems the customer has?

Promotional strategies must be used Advertising methods, which are the most important tool for entrepreneurs influencing consumers. Advertising can be done in newspapers, radio, magazines, television or as posters placed on the side of the road or in strategic locations. Consumers or potential buyers reading or seeing these notifications are influenced and then interested in buying the product being promoted (Kotler & Armstrong, 2008). Loud Aria (2021) found that the sales promotion was Bank Syariah Indonesia KCP Tegal using this method. Advertisements related to BSI Easy Wadiah Savings products in the industry 4.0 era, namely social media such as Facebook, Instagram, etc. WhatsApp, on the internet at web.www.bsi.co.id are all available for all, SMS blasts, poster letters. or brochures at strategic location media facilities.

Advertising is very important because advertising can inform about the goods or services provided by Bank Syariah Indonesia KCP Tegal, the products can be known, needed and requested by consumers. Promotion directly to Bank Syariah Indonesia KCP Tegal or indirectly through print and electronic media adapted to developments in the current digital era. Advertising must be optimized, especially social media which offers convenience in obtaining customer and potential customer information.

Analysis of Encouraging and Inhibiting Factors for the Implementation of the Marketing Strategy for Wadiah BSI Easy Savings Products in the Industrial Era 4.0 at Bank Syariah Indonesia KCP Tegal

Manusia dalam setiap rentang usianya memiliki tugas perkembangan masing-masing (Manik, Oktaviarni, and Hartati 2019). The development of human civilization is increasingly developing day by day according to the needs of each era and the level of human knowledge. So those who can't keep up, personally, institutions are certainly left behind (Tazkiyaturrahmah & Sriani, 2020). Apart from that, service institutions such as Bank Syariah Indonesia KCP Tegal, an institution that relies on customer satisfaction to receive financial services. Therefore, Bank Syariah Indonesia KCP Tegal is preparing for an era of continuously evaluating and carefully capturing the opportunities that exist in society. The digital industrial era shaped by the Internet of relations in society has a huge impact on customers. With the development of network technology, the flow of information has become very large, fast, easy and versatile.

- a. Driving Factors for Implementing Marketing Strategies to Make Wadiah Savings Easy for BSI Products in the Industrial Era 4.0 at Bank Syariah Indonesia KCP Tegal. These driving factors include:
 1. Bank Syariah Indonesia KCP Tegal is the largest sharia bank in Tegal Regency.
 2. The BSI Easy Wadiah Savings product is the most popular product with high demand from customers. This savings can attract customers because the account opening fee is only Rp. 100,000, free monthly management fees and ATM fees, free cash payments at all Mandiri and BSI ATMs and free book exchange Savings.
 3. Choosing an effective marketing strategy for marketing the BSI Easy Wadiah Savings product makes this product the most popular and supports the bank's rapid development.
 4. Bank Syariah Indonesia KCP Tegal offers convenience for those interested in opening a BSI Selamat Wadiah savings account with the option to open online in the mobile banking application. So customers can open an account from anywhere. You don't need to queue and just come to the office. Bring an ATM and savings book.
 5. Steeped in Islamic culture, this makes it easier to stay in touch and collaborate with bank customers and potential customers.
- b. Inhibiting Factors for Implementing Marketing Strategies to Make Wadiah Savings Easy for BSI Products in the Industrial Era 4.0 at Bank Syariah Indonesia KCP Banjarnegara. These obstacles include, among others:
 1. Interested parties still lack Islamic banks, so banks must be patient to continue the Sharia financial system.
 2. Those who are interested still often compare traditional and Sharia, sharia products are complicated compared to traditional products.
 3. Due to framework conditions, not all customers can participate in the digital 4.0 era. Client education and age. This becomes an obstacle for banks implementing policies. Such as using mobile banking services to facilitate transactions without having to go to the bank. Customers don't need to queue.

Based on the restrictions faced by Bank Syariah Indonesia KCP Tegal, the solution is:

- 1) KCP Bank Syariah Indonesia Tegal's efforts or solutions to overcome these obstacles are educating the public about sharia principles through free seminars, promotions and the Islamic financial community. This is how potential customers understand the differences between traditional and sharia banks.
- 2) There is a mobile banking feature, namely the BSI Mobile App, with perfect properties. One of them is the Draw Cardless Cash function, which makes it easy to withdraw money without a card and can be withdrawn at BSI and Indomaret ATMs.

4. Conclusions and suggestions

Based on research by KCP Indonesia Tegal Sharia Bank, the author comes to the following conclusions:

Marketing Strategy of KCP Bank Syariah Indonesia Tegal in marketing BSI Easy Wadiah Savings products in the Industrial Era 4.0 from a marketing mix strategy perspective. 4P Strategy (product, price, place, promotion). Wadiah's special strategy in marketing BSI Easy Savings products so far. The aim of Industry 4.0 is to utilize the use of the BSI Mobile application to make it easier to open online customer accounts and carry out other banking transactions.

There are also factors that encourage and hinder In the era of marketing the BSI Easy Wadiah Industry 4.0 Savings product, namely the existence of BSI Mobile Services which facilitates it. However, when customers carry out banking transactions, customers who do not understand technology cannot use banking services.

The suggestion that can be conveyed is that, reading the thoughts of Qur'anic interpreters such as Ibn Kathir using Heidegger's hermeneutic analysis gives birth to a deep understanding of the style and model of interpretation, so that this theory can be developed in other Qur'anic exegesis scholars.

The suggestions based on the results of the discussion are as follows:

Reaching a wider community to offer products at BSI so that people are more familiar with BSI and its existing products.

Introduce Easy Wadi'ah Savings products and their advantages as widely as possible by increasing promotions through social media such as Instagram, WhatsApp and Facebook or can be done directly.

Make more use of social media so that BSI and its products, especially Easy Wadi'ah Savings, can be better known to the wider community.

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