

RECONFIGURATION OF SHARIA BANKING MARKETING IN THE DIGITAL ERA: SUSTAINABILITY- BASED CAPITALIZATION PRACTICES AT BANK SYARIAH INDONESIA

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Abstract

This study aims to analyze the reconfiguration of Sharia banking marketing in the digital era through capitalization practices implemented by Bank Syariah Indonesia (BSI). The main focus of the study is on how the digitization of sharia banking products and services functions not only as an instrument of marketing innovation but also as a strategy for creating and accumulating value within the framework of sharia banking business. This research uses a qualitative approach with a secondary data analysis method sourced from the Annual Reports of Bank Syariah Indonesia for the years 2021-2024. The results show that the digitization of sharia banking marketing at BSI has reconfigured the pattern of interaction between the bank and customers through increased operational efficiency, market expansion, and strengthened institutional competitiveness in the national sharia banking industry. These digital capitalization practices are reflected in the optimization of digital service platforms, integration of data-based marketing systems, and transformation of Sharia product distribution models. However, this process also presents new challenges, particularly related to consistency in compliance with Sharia principles, financial risk governance, and protection of customer trust amidst the logic of efficiency and market expansion. This study affirms that the digitization of sharia banking marketing is not merely a technological innovation but part of a capitalization strategy that requires a balance between business rationality and normative sharia values.

INTRODUCTION

The accelerative development of the digital era has brought profound structural implications across various industrial sectors, including the sharia banking industry. This transformation not only affects technological dimensions but also reconfigures operational patterns, service models, and marketing strategies of sharia banks. Alongside efficiency and innovation, digital transformation increasingly raises questions regarding the sustainability of banking institutions, particularly in terms of long-term value creation, ethical governance, and social responsibility. In this context, sharia banks face significant adaptive challenges in responding to rapidly evolving digital dynamics while maintaining their institutional sustainability and adherence to sharia principles (Tanjung & Rokan, 2022).

The growing dependence of society on digital technology has shifted customer expectations toward banking services that are faster, more efficient, flexible, and experience oriented. This shift encourages sharia banks to reassess conventional marketing strategies and service approaches that have been traditionally based on physical networks and personal interactions. At the same time, digital innovation is increasingly positioned not merely as a tool for competitiveness, but as a strategic instrument for ensuring sustainable growth, operational resilience, and inclusive financial services. Consequently, the integration of digital marketing into sharia banking must be understood within a broader sustainability framework that balances economic performance with social and ethical responsibilities (Siska, 2022).

In the context of sharia banking, digitalization cannot be interpreted solely as a process of technology adoption, but rather as a strategic mechanism that reshapes how banks create, distribute, and capitalize economic value in accordance with sharia principles. Digital-based marketing practices—such as platform utilization, customer data analytics, and application-based service integration—fundamentally transform value creation processes (Hakimi et al., 2024; Kurniasari, 2021). While these practices enable efficiency and market expansion, they also introduce sustainability-related challenges, including data ethics, transparency, fairness, and the risk of social exclusion. Therefore, sharia banking marketing in the digital era requires a careful alignment between business efficiency, market logic, and the normative foundations of Islamic economics (Putri & Ningtyas, 2023; Putri & Warsitasari, 2022).

As competition within the banking sector intensifies, sharia banks can no longer be understood merely as providers of sharia-compliant financial services, but as active economic actors operating within a highly competitive and digitally driven market environment (Bank Syariah Indonesia, 2023; Putri & Ningtyas, 2023; Ratnawati et al., 2024). Digital transformation has reconfigured how sharia banks build customer relationships, manage value, and capitalize financial products and services (Mohd. Yusof & Bahlous, 2013; Muhammad & Nugraheni, 2022). This condition adds complexity to sustainability efforts, as every innovation must remain grounded in sharia principles that emphasize justice, balance, and long-term socio-economic welfare. Consequently, sharia banks are required to adopt marketing strategies that not only attract new customers but also sustain trust, loyalty, and ethical legitimacy over time (Luthfiatussa'dyah et al., 2022).

In the context of the digital economy, sharia banking marketing undergoes a fundamental shift from a conventional-relational approach towards a marketing model based on platforms, data, and digital technology. This transformation aims not only to improve service quality but also

becomes a capitalization strategy through operational efficiency, market expansion, and optimization of the economic value from the customer base (Bank Syariah Indonesia, 2024). Therefore, sharia banks are required to adopt digital transformation strategies that are not only capable of attracting new customers but also retaining customer loyalty through the creation of integrated and value-oriented service experiences. Bank Syariah Indonesia (BSI), as one of the sharia banking entities whose development has been relatively smooth in Indonesia, becomes important in the practice of this digital-based marketing reconfiguration. BSI actively develops digital sharia marketing management innovations through the utilization of technology platforms and data-based customer segmentation mapping. This strategy indicates the existence of digital capitalization practices, namely systematic efforts to convert technological innovations and sharia values into competitive advantages and accumulation of economic value in the national sharia banking market.

Specifically, this study focuses on how digital-based capitalization practices in sharia banking marketing are implemented by Bank Syariah Indonesia. Through digital approaches and segmentation mapping strategies of society based on digital algorithms, BSI seeks to optimize the marketing of sharia products to be more relevant to customer needs. This study not only examines the effectiveness of digitalization in improving operational performance and institutional competitiveness but also studies its implications for the consistency of applying sharia principles within the context of market logic and digital efficiency (Widharto et al., 2020). By leveraging digital technology, BSI expands service reach and improves the quality of interaction with customers, as well as accelerates transaction processes and provides more personalized service experiences. This innovation has also supported BSI in achieving larger business goals and solidifying its position as a leading sharia bank in Indonesia.

In a broader context, this study aims to examine the impact of digital transformation on BSI's performance and analyze the effectiveness of marketing strategies through the digital technology used (Luthfiatussa'dyah et al., 2022; Susanti & Lubis, 2021). This research is also expected to provide insights for other sharia banks regarding the importance of digital transformation as an effort to meet customer expectations and compete amidst increasingly competitive banking industry competition. This research also holds significant importance in the context of the development of the sharia banking industry in Indonesia, which is currently trying to adapt to advances in digital technology.

Furthermore, this study provides an in-depth analysis of how digital transformation can be optimized in sharia banks to increase customer satisfaction and engagement. This study also emphasizes the development of more measurable strategies, especially for sharia banks in regions that clearly have different challenges compared to branches in city centers or other areas. This is expected to be a valuable contribution to the literature on digital marketing and innovation in the sharia banking sector in Indonesia, as well as providing relevant references for the development of sharia-based digital marketing innovations at the regional and national levels. Ultimately, this study is expected to provide opportunities for sharia banks to expand accessibility, improve service quality, and respond to customer needs more effectively.

The novelty of this research lies in its focus that combines the perspective of digitalization with sharia-based marketing management. Although research on banking digitalization has been widely conducted, research that specifically examines the application of digital-based marketing in the context of sharia banking at the branch level, particularly in Indonesia, is still limited. By

focusing the study on Bank Syariah Indonesia, this research highlights digital marketing strategies adapted to sharia values and identifies the most effective practices in attracting and retaining customers in a sharia banking environment based on religious values.

The adaptation of the sharia banking industry to the development of digital technology in Indonesia cannot be understood merely as a process of service modernization, but rather as part of a capitalization strategy in the digital economic landscape (Hidayatullah et al., 2023). In this context, digitalization functions as a mechanism for reconfiguring sharia banking marketing, namely changing the way banks design, distribute, and communicate products and services based on sharia principles to customers. The literature shows that the success of digital strategies in sharia banking is influenced by a number of key factors, including the economic benefits generated, market opportunities that open up, as well as the accompanying costs and risks (Luthfiatussa'dyah et al., 2022). Each of these aspects has its own implications in determining the effectiveness of digitalization, especially in efforts to meet the evolving needs and expectations of customers.

In addition to the practical benefits offered, opportunities to expand the reach of digital-based sharia banking services also become an important concern (Bank Syariah Indonesia, 2021; Hidayatullah et al., 2023). From a marketing perspective, digitalization opens up significant opportunities for sharia banks to expand market reach and increase sharia financial inclusion. Through digital platforms, sharia banks can reach customer segments that were previously difficult to access through physical networks, while building more intensive and sustainable relationships with customers. This opportunity shows that marketing digitalization functions not only as an instrument of operational efficiency but also as a strategy for value creation and expansion of the capital base in the sharia banking ecosystem (Haridan et al., 2020).

However, capitalization practices through digital marketing also demand high institutional readiness, especially regarding investment costs and technology infrastructure management (Kusumaningrum et al., 2023). The development of digital systems, human resource training, and system adjustments with sharia principles require significant resource allocation. Within a theoretical framework, the management of these costs becomes part of the capitalization strategy itself, where sharia banks must be able to balance long-term investment and financial sustainability so that digital marketing reconfiguration can run effectively.

In addition to costs, risk is a crucial dimension in digital-based sharia banking marketing practices. Risks of data security, system disruptions, and potential non-compliance with regulations and sharia principles can affect the level of customer trust (Putri & Warsitasari, 2022). In the context of sharia marketing, trust is not only a psychological factor but also a normative value inherent in institutional legitimacy. Therefore, risk mitigation strategies and strong digital governance are prerequisites for the success of digital marketing capitalization in sharia banking (Dalimunthe et al., 2024).

As explained by Luthfiatussa'dyah et al., (Luthfiatussa'dyah et al., 2022), the digitalization of banking products has played an important role in improving the quality of sharia banking services. However, within the framework of marketing reconfiguration, this improvement in service quality must be understood as part of a differentiation strategy and strengthening of market position. On the other hand, Siska (2022) highlights that to be able to compete in an era of increasingly advanced technology, sharia banking institutions need to become "digitally savvy." This means that sharia banks must not only adopt technology but also understand and manage it effectively in every aspect of their services, while remaining committed to the sharia values that form the basis of their

operations.

Understanding and managing technology in sharia banking is essential because these institutions not only compete with conventional banks but also with non-bank digital financial services that offer fast access and high convenience for customers. To compete in such a climate, sharia banking must integrate technology into their operations, such as through mobile banking applications, internet banking services, and various other digital services that facilitate transactions for customers. This approach is expected not only to increase efficiency and customer satisfaction but also to provide a competitive advantage for sharia banks in an increasingly dynamic market (Widharto et al., 2020).

Furthermore, digital-based marketing innovations have direct implications for customer loyalty as a concrete form of relationship capitalization. Through the use of data and digital technology, sharia banks can build services that are more personal, responsive, and relevant to customer needs. Customer loyalty in this framework not only reflects service satisfaction but also the bank's success in converting sharia values and digital innovations into long-term relationships that have economic and institutional value. Thus, the reconfiguration of sharia banking marketing in the digital era must be understood as a strategic process that integrates technology, sharia values, and the logic of capitalization into one interrelated operational framework.

METHODS

This study uses a qualitative approach with a document analysis-based research design, which aims to examine the process of reconfiguring sharia banking marketing in the digital era and the capitalization practices implemented by Bank Syariah Indonesia (Assyakurrohim et al., 2023). The qualitative approach was chosen because it allows researchers to understand in depth the strategies, narratives, and institutional logic underlying the implementation of digital-based sharia marketing innovations, not merely measuring output or performance quantitatively (Dwiastuti, 2017).

The primary data source in this study is secondary data obtained from the Annual Report Books of Bank Syariah Indonesia published since 2021. These Annual Reports are analyzed as official representations of business practices, marketing strategies, and the direction of digital transformation adopted by BSI (Assyakurrohim et al., 2023; Sugiyono, 2019). In addition, documentation studies were also conducted on various supporting sources, such as digital publications, policy reports, and other documents relevant to BSI's marketing and digitalization programs (Krippendorff, 2019). The use of documentary data is intended to enrich the context of analysis and strengthen the validity of research findings.

Data analysis was carried out through stages of data organization, thematic categorization, and critical interpretation of narratives and digital marketing policies listed in the reports. This process is directed at identifying the forms of marketing reconfiguration and the mechanisms of capitalization that emerge in the practice of digital-based sharia banking marketing at BSI (Hariatama, 2021). With this approach, this study is expected to provide a comprehensive overview of how digitalization is utilized as both a marketing strategy and an instrument of value creation in sharia banking (Imelda, 2021).

To ensure analytical rigor, this study employed a systematic qualitative data analysis procedure based on thematic analysis. The analysis began with an initial reading of the Annual

Reports and supporting documents to identify relevant sections related to digital marketing strategies, capitalization practices, and sustainability narratives. Subsequently, the data were coded through an open coding process, allowing key concepts, patterns, and recurring themes to emerge inductively. These codes were then grouped into broader thematic categories, such as digital marketing reconfiguration, value capitalization mechanisms, sustainability orientation, and sharia compliance logic.

In the next stage, an interpretative analysis was conducted to examine the relationships between themes and to understand how digital marketing strategies are framed and legitimized within BSI's institutional discourse. This interpretative process focused on identifying underlying assumptions, strategic narratives, and sustainability-oriented rationales embedded in digital transformation policies. To enhance the credibility of the findings, data triangulation was applied by comparing information across multiple documents and reporting periods. Through this structured analytical process, the study was able to capture both the strategic intent and practical implementation of digital-based marketing capitalization in sharia banking.

RESULTS AND DISCUSSION

This section presents the main findings derived from document analysis, particularly the Annual Reports of Bank Syariah Indonesia, supported by a review of relevant literature and bibliographic sources. Consistent with the research objectives stated in the Introduction, the analysis aims to examine how digital-based sharia banking marketing practices at Bank Syariah Indonesia are reconfigured in response to digital transformation. Specifically, this section explores digital marketing innovation as a strategic instrument of capitalization that influences institutional performance, customer engagement, and service delivery in the context of sharia banking.

The findings reveal that the adoption of digital technology has fundamentally reshaped the marketing configuration of Bank Syariah Indonesia. Digitalization is not merely positioned as a tool for improving operational efficiency, but also functions as a strategic mechanism to expand market reach, optimize resource utilization, and enhance competitive advantage. Through the integration of digital platforms, data-driven marketing strategies, and customer-oriented service models, BSI demonstrates a systematic effort to align marketing practices with the changing behavior and expectations of digital-era customers.

In relation to previous studies, these findings are largely consistent with existing research that emphasizes the role of digital marketing in improving performance and value creation in the banking sector (Imelda, 2021; Kusumaningrum et al., 2023). However, this study contributes additional insight by highlighting the capitalization dimension of digital marketing within a sharia banking framework. Unlike earlier studies that tend to focus on technological adoption or service efficiency, this research emphasizes digital marketing as an institutional strategy that transforms technological innovation and sharia values into sustainable economic and symbolic value.

From a theoretical perspective, the reconfiguration of digital-based marketing at Bank Syariah Indonesia reflects the interaction between digital transformation, value capitalization, and sharia marketing principles. Digital marketing practices function not only as functional tools but also as normative instruments that reinforce ethical branding, customer trust, and long-term relational value. Practically, these findings imply that the sustainability of sharia banking marketing in the digital era depends on the bank's ability to integrate technological innovation with sharia-

based values and customer-centered strategies.

Nevertheless, the findings also indicate several challenges and limitations in the implementation of digital-based sharia marketing. Issues related to sharia compliance, digital risk management, data security, and the readiness of human resources and technological infrastructure remain critical concerns. In addition, the reliance on document-based analysis limits direct insight into customer perceptions and behavioral responses. These limitations highlight the need for future research employing mixed methods or primary data collection, while simultaneously providing a contextual basis for the following sub-sections, which further elaborate on specific forms of digital-based marketing innovation implemented by Bank Syariah Indonesia.

a. Digital-Based Sharia Product Marketing Innovation Strategy at BSI

The research findings indicate that BSI has adopted various digital-based marketing innovation strategies as part of the process of reconfiguring sharia banking marketing in the digital era. These innovations are directed not only at improving service quality but also function as instruments of capitalization in expanding marketing reach, strengthening relationships with customers, and increasing institutional competitiveness. The main objective of BSI's digital marketing strategy is to build awareness and interest in the offered sharia banking products and services, while integrating sharia values into modern marketing practices (Bank Syariah Indonesia, 2021, 2022, 2023, 2024).

The research findings show that Bank Syariah Indonesia has implemented various digital-based sharia marketing management innovations to improve its performance and meet the evolving needs of customers (Hasibuan et al., 2020). The main objective of Bank Syariah Indonesia's marketing innovation is to create awareness and interest in products and services in accordance with sharia banking principles (Kusumaningrum et al., 2023). These innovations include:

1. Development of Digital Service Platforms

Based on the results of document analysis, particularly the Bank Syariah Indonesia Annual Report of 2021, the digitization of products and services became the main foundation in marketing reconfiguration at BSI (Bank Syariah Indonesia, 2021). The development of digital service platforms, such as mobile banking and internet banking applications, allows customers to access various banking services more efficiently and flexibly. Through these platforms, customers can conduct real-time financial transactions such as opening accounts, making payments, and monitoring balances without having to visit physical branch offices (Bank Syariah Indonesia, 2022). This digitization not only increases customer convenience and experience but also contributes to operational efficiency and market expansion, especially for customer segments in areas with limited access to conventional banking services (Bank Syariah Indonesia, 2024).

2. Marketing Communication and Sharia Banking Literacy Campaigns through Digital Media

In addition to strengthening infrastructure on the service aspect, BSI also reconfigures its marketing communication strategy through the utilization of digital social media and digital marketing channels (Bank Syariah Indonesia, 2023; Imelda, 2021). Through digital campaigns that include paid advertisements and educational content, BSI

seeks to increase public literacy about sharia banking while introducing its products to a wider audience (Susanti & Lubis, 2021). This strategy allows the bank to build more intensive interaction with customers, especially millennials and Generation Z who have high levels of engagement with digital platforms. In the context of marketing capitalization, this digital communication functions as a means of brand image creation and strengthening customer loyalty towards sharia banking (Bank Syariah Indonesia, 2021, 2022; Iswanto, 2018).

3. Utilization of Data Analysis for Service Personalization

Another equally important innovation is the use of data analytics for service personalization and customization of digital offerings (Kusumaningrum et al., 2023; Luthfiatussa'dyah et al., 2022). Personalization in the context of digital marketing means presenting products or services tailored to the needs and preferences of each customer. By utilizing transaction and customer behavior data, Bank Syariah Indonesia can provide more relevant and suitable product offerings according to personal needs. In BSI's 2021 Annual Report, the use of data analytics is employed by referring to transaction history data, and the bank can provide recommendations for sharia investment products or financing that match the customer's financial profile. This approach is acknowledged to have become one of the innovative strategies that has improved performance, created personalized customer experiences, and also strengthened customer loyalty towards the bank (Bank Syariah Indonesia, 2021).

4. Target Consumer Mapping

The target consumer mapping strategy, especially at BSI, is divided into two main steps: target business and target audience (Bank Syariah Indonesia, 2021). Each step has a different focus and approach but complements each other to ensure that the bank can effectively identify and reach the right consumers. In terms of target business, the step taken is to determine the sector or business category to be targeted by the bank as the main consumer target. In this case, the target business focuses on companies or individuals that have needs and interests in sharia financial principles, such as Civil Servants (ASN), BUMN Employees, MSMEs, educational institutions, social organizations, hospitals, and large companies that support sharia transactions. Through this segmentation, the bank can identify the sectors most relevant to the offered sharia banking products, such as sharia working capital financing, sharia payment services, or sharia investment products. This business target mapping is done by analyzing growth potential, financing needs, and transaction value from each business segment (Bank Syariah Indonesia, 2021, 2022).

Meanwhile, target audience is determining individual consumer groups that match the profile of sharia product users. Target audience generally includes individuals or communities that have an interest or need for sharia financial products, such as Muslim professionals, small business owners, young families wanting to invest according to sharia principles, or communities with high awareness of sharia finance, especially millennials and Gen Z as the primary audience targets. This audience mapping is based on demographics, psychographics, and consumer behavior that can be obtained from transaction data analysis, social media interactions, and customer survey results (Bank Syariah Indonesia, 2021,

2022).

Referring to the innovations above, the research findings show that digital-based marketing innovations implemented by Bank Syariah Indonesia have had a positive impact on the bank's performance, both in terms of increasing transaction volume, expanding the customer base, and improving customer satisfaction. However, challenges such as digital-based education for older customers and investment in technology infrastructure remain matters that need attention in further development (Susanti & Lubis, 2021).

The findings of this study are consistent with previous research emphasizing the strategic role of digital marketing in enhancing competitiveness and customer engagement in Islamic banking institutions (Hasibuan et al., 2020; Kusumaningrum et al., 2023). Similar to the findings of (Luthfiatussa'dyah et al., 2022), this study confirms that the use of digital platforms and data-driven personalization contributes significantly to improved customer experience and loyalty. However, this research extends prior studies by demonstrating that digital marketing innovation at Bank Syariah Indonesia does not merely function as a promotional tool, but also operates as a systematic capitalization mechanism that integrates sharia values into value creation processes. Unlike earlier studies that focus mainly on technological adoption, this research highlights how digital marketing reconfiguration is embedded within institutional narratives and sustainability-oriented strategies of sharia banking.

b. The Influence of Digitalization on the Performance of Bank Syariah Indonesia

The research results show that digitalization has a significant and measurable impact on improving bank performance, both from financial, operational, and customer satisfaction aspects. The implementation of digitalization in marketing management has proven to accelerate operational processes and increase service accessibility to customers (Hidayatullah et al., 2023; Rahim et al., 2025; Utami et al., 2022). The digitalization of sharia banking products and services has also improved the bank's performance in accelerating service delivery time by up to 40% compared to conventional methods (Bank Syariah Indonesia, 2021). In addition, the enhanced customer experience through digitalization contributes to increased customer satisfaction, which is measurable through an increase in customer satisfaction scores reaching 85% during the research period (Luthfiatussa'dyah et al., 2022; Widharto et al., 2020).

Meanwhile, from a financial perspective, digitalization has increased bank revenue through efficiency and broader access to customer segments that were previously difficult to reach. Practical digital services, such as mobile banking and internet banking, encourage an increase in transaction frequency. This is also inseparable from the support of internet network infrastructure that has reached all regions in Indonesia. With more customers switching to digital services, the bank can reduce dependence on physical services at branch offices, which ultimately reduces operational costs and improves financial efficiency (Bank Syariah Indonesia, 2024).

In terms of the effectiveness of digitalization strategies, these findings indicate that digital-based marketing strategies provide time efficiency, budget savings, and significant market expansion. The results of report document analysis reveal that digital strategies such as the use of social media, digital campaigns through mobile banking applications, and the use of data analytics allow the bank to reach a wider audience in a shorter time. The bank recorded marketing budget savings of up to 30% through digital campaigns compared to traditional marketing methods. This efficiency is also reflected in the expansion ratio, where the bank could expand its customer base by

25% in areas previously difficult to reach by physical branches (Bank Syariah Indonesia, 2024).

In terms of operational cost efficiency, digitalization is claimed to have helped the bank simplify service processes. The time required to process transactions becomes shorter, and customers can complete transactions quickly without having to visit a branch office. This efficiency accelerates the bank's response to customer needs and increases effectiveness in resource management. In addition, digitalization enhances the bank's ability to analyze customer data more deeply, so they can design services that are more suitable to the profile and needs of individual customers.

Improvement in customer satisfaction also becomes one of the important outcomes of digitalization implementation (Kusumaningrum et al., 2023). Customers feel more satisfied due to the ease and flexibility in accessing bank products and services anytime and anywhere. Through more responsive and personal digital services, Bank Syariah Indonesia is able to increase customer loyalty, reflected in the increase in customer satisfaction scores after the implementation of digital services. Thus, the sharia marketing digitalization strategy implemented by Bank Syariah Indonesia has proven effective in significantly supporting the bank's performance, both in terms of time efficiency, budget savings, and marketing expansion. Digitalization not only contributes to increasing the bank's competitiveness but also strengthens the bank's position through broader access and more responsive service to customer needs in the digital era.

The impact of digitalization on BSI's performance identified in this study supports earlier empirical findings which indicate that digital transformation improves operational efficiency, financial performance, and customer satisfaction in the banking sector (Hidayatullah et al., 2023; Utami et al., 2022). In line with (Rahim et al., 2025), the findings confirm that digital services reduce operational costs while expanding market reach. However, this study contributes new insights by situating performance improvement within the framework of digital capitalization and sustainability in sharia banking. Rather than viewing performance gains solely as efficiency outcomes, this research demonstrates that digitalization at BSI functions as a long-term strategic instrument to strengthen institutional resilience, ethical legitimacy, and sustainable competitiveness in the Islamic banking industry.

CONCLUSION

Digital-based sharia banking marketing innovation at Bank Syariah Indonesia demonstrates a clear process of marketing reconfiguration in the digital era, where digitalization functions not only as a tool for operational efficiency but also as a strategic mechanism of value capitalization. The findings show that through digital platforms, data-driven customer segmentation, and responsive service development, BSI can enhance marketing effectiveness, expand market reach, and strengthen institutional competitiveness within the national sharia banking industry.

Furthermore, this study confirms that digital marketing in sharia banking plays an important role in converting technological innovation and sharia values into sustainable economic value and customer loyalty. However, the effectiveness of digital-based marketing capitalization depends on the bank's ability to maintain sharia compliance, manage digital risks, and ensure data security and customer trust. Therefore, strengthening advanced data analytics, secure digital infrastructure, and strategic collaboration with sharia-based fintech institutions is essential to support the sustainability of sharia banking marketing practices in the digital era.

Therefore, to improve the effectiveness of digital-based marketing reconfiguration, Bank Syariah Indonesia needs to continue strengthening investment in the development of advanced data analytics, artificial intelligence-based service personalization, and the reinforcement of secure and reliable digital infrastructure. In addition, the bank needs to explore opportunities for new strategic partnerships with fintech companies specializing in sharia finance to develop innovative digital solutions according to the unique needs of its customer base. With these efforts, it is hoped that the sustainability of sharia banking marketing practices in the digital era can be strengthened while maintaining a balance between business rationality and normative sharia values.

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AUTHOR CONTRIBUTION STATEMENT

The author was solely responsible for the entire research process, including: conceptualization of the study, literature review, data collection and analysis, manuscript writing, and finalization.

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