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## THE SHARIA MARKETING VIA DAWAH: IMPLEMENTING STP IN BSI PRODUCTS, SURABAYA

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### ABSTRACT

This study, which focuses on the use of sharia marketing techniques using a da'wah marketing approach, applies the ideas of Segmentation, Targeting, and Positioning (STP) to Bank Syariah Indonesia (BSI) goods in Surabaya. Da'wah marketing, in contrast to Islamic marketing, highlights moral precepts drawn from Islamic teachings to educate the public about sharia values while also promoting items. The research, a descriptive-qualitative study, involved customers, sharia marketing experts, and BSI management in Surabaya. Data were acquired through in-depth interviews, observations, and document analysis. The results highlight how successful STP is in marketing BSI products, particularly to the upper-middle-class Muslim market, and how sharia ideals are incorporated throughout all marketing materials. While BSI targets social groups that need Islamic financial solutions, its positioning emphasizes the benefits of its sharia-compliant products. Da'wah marketing is essential to enhancing BSI's standing as a bank that upholds sharia norms and encouraging greater client loyalty. In conclusion, by combining the STP approach with da'wah marketing, BSI Surabaya is able to increase its market share and solidify its position as a top Islamic bank. The report suggests that in order to reach a larger range of market segments, BSI should enhance its da'wah communication strategy and leverage digital technology.

**Keywords:** Sharia Marketing, Dakwah Marketing, Segmentation, Targeting, Positioning (STP), Bank Syariah Indonesia, Surabaya

### INTRODUCTION

Because it helps incorporate Islamic ethical concepts into commercial tactics, sharia marketing has gained prominence in marketing literature. Sharia marketing, in contrast to traditional marketing, places an emphasis on moral and ethical principles derived from Islamic teachings. Dakwah marketing is one technique utilized in sharia marketing; it communicates Islamic principles to the general public in addition to concentrating on product sales. This strategy highlights how crucial it is to inform the public about sharia ideals using a variety of media platforms (Bashir & Ali, 2018).

A study published in 2018 by Bank Syariah Indonesia (BSI) claims that Surabaya's Islamic bank clientele grew significantly between 2018 and 2024. An estimated 8,000 clients were served in 2018, and that number is expected to expand at a rate of about 10% year until 2021, when there would be 10,600 customers. The number of clients rose to 11,600 in 2022, however growth slowed to 9.43%. Nevertheless, growth accelerated by 15% in 2023, reaching 13,340 total clients. Forecasts indicate that by

2024, there will be 15,000 customers, with an expected growth rate of 12.43%. According to the research, there is a noticeable interest in Islamic banking products, especially among Muslims from the upper middle class who are well-versed in sharia law. Around 80% of Muslims in Surabaya choose banking services that follow sharia principles, according to a local poll conducted in 2022. They cite security and blessings as their reasons (Hasanah et al., 2022). This pattern corresponds with the rise in demand for sharia financial products around the world, particularly in Muslim-majority nations (Zamroni et al., 2020).

One of the biggest Islamic banks in Indonesia, Bank Syariah Indonesia (BSI), uses segmentation, targeting, and positioning (STP) to promote its goods through the dakwah marketing strategy. According to Sutono (2019), BSI use the STP strategy to identify appropriate market groups, target prospective customers, and position its products to align with the needs and values of these segments. This idea is becoming more and more relevant in big cities like Surabaya because of the substantial Muslim population and rising interest in Islamic banking (Amaliah et al., 2020).

Over the previous five years, Indonesia's Islamic banking assets have increased by 12% yearly, according to data from the Financial Services Authority (OJK), with the urban market sector contributing more and more to this growth (OJK, 2023). This suggests that there is a significant opportunity for Surabaya to grow its Islamic banking sector, especially for those looking for sharia-compliant financial options. There is still a study deficit even though sharia and dakwah marketing have been covered in a number of studies. Prior research has not thoroughly examined the ways in which the particular application of STP impacts customer choices for Islamic banking products. When it comes to how well dakwah marketing works in local markets, particularly Surabaya, to foster client loyalty and trust, existing research tends to be more theoretical in nature and lacks empirical evidence.

## **LITERATURE REVIEW**

In the field of marketing, sharia marketing is becoming more and more common, particularly in nations like Indonesia where the overwhelming population is Muslim. Sharia marketing is a strategy that incorporates Islamic principles into marketing plans, with moral and ethical considerations drawn from Islamic teachings acting as the cornerstone of the entire marketing operation. Islamic marketing, according to Alserhan (2011) is centered on upholding Islamic precepts including justice, honesty, and the ban on usury while also ensuring that spiritual values and economic operations are in harmony. Da'wah marketing is one strategy used in Islamic marketing. It blends marketing techniques for goods or services with the spread of religious teachings. In addition to promoting products, dakwah marketing aims to inform the public about the value of adhering to Islamic principles in all aspects of life, including the selection of financial products. Marketing preaching is a communication technique that spreads religious teachings to the general public with the aim of enhancing customer trust in products that are based on religious principles (Kotler & Zaltman, 1971).

Segmentation, Targeting, and Positioning (STP) is a crucial term used in Islamic marketing in the context of contemporary marketing. STP is a technique for finding possible market categories (segmentation), identifying the target customers to be supplied (targeting), and positioning the product to correspond with the requirements and preferences of the targeted segment (Kotler and Zaltman, 1971). (Aligning). STP is used in Islamic marketing with an emphasis on customer categories looking for Islamically compliant financial services. Bank Syariah Indonesia (BSI) in Surabaya is aiming to introduce STP to the upper-middle class Muslim population, who are well-versed in Islamic financial services principles. According to, dakwah marketing seeks to create spiritual value in addition to material value, so it helps this STP strategy by presenting BSI's products as financial solutions that bring both economic and

spiritual blessings (El-Bassiounry, 2014).

The Marketing Mix-which consists of product, pricing, place, and promotion is the major philosophy behind the idea of Islamic marketing. In order to guarantee that every facet of marketing complies with Islamic law, the parts of people, process, and tangible evidence are included to make up the extended 7Ps in Islamic marketing (Boone and Kurtz, 2013). The philosophy of Maqashid Syariah, which highlights the significance of safeguarding property, intellect, religion, life, and lineage as the main goals of Islamic law, is often referred to as Islamic marketing. According to this view, the goal of Islamic marketing is to help customers and businesses reach *falah*, or well-being in this life and the next, therefore any product that is promoted must help people achieve both material and spiritual welfare. Properly implemented marketing *da'wah* can enhance a business's standing as an ethically minded financial institution (Ishak & Abdullah, 2017).

Based on this assessment, it can be said that integrating Islamic marketing with *da'wah* marketing and the STP idea can result in a comprehensive marketing plan that integrates spiritual and material elements. By knowing what the upper-middle-class Muslim community in Surabaya wants, BSI may use marketing *da'wah* to build trust and consumer loyalty. In addition to being profitable from a business standpoint, the theory of Maqashid Syariah and the Marketing Mix in the context of Shariah serve as important guides for BSI in the design and implementation of marketing strategies that also benefit customers spiritually and enhance BSI's standing as a top Shariah bank in Surabaya.

## METHODS

This study uses a descriptive-qualitative methodology to look into how Bank Syariah Indonesia (BSI) products in Surabaya are implementing Islamic marketing techniques, such as *da'wah* and segmentation, targeting, and positioning (STP). The rationale behind using this qualitative technique is its capacity to delve thoroughly into the phenomena of Islamic marketing through the use of marketing *da'wah*, which incorporates Islamic ideals into marketing tactics (Shahbaz et al., 2023). Several methods, including observation, semi-structure interviews, and document studies, were employed to acquire the data. To comprehend the direct application of marketing *da'wah*, observations were made of BSI's marketing initiatives, including advertising campaigns and customer interactions. Respondents included Islamic marketing experts, upper-middle class Muslim consumers, and BSI management. Semi-structured interviews were performed with the respondents. Purposive sampling approaches were used to choose the respondents in order to gather information from people who had extensive and relevant expertise with Islamic marketing at BSI Surabaya (Al-Tabari & Safiuddin, 2022). Interviews are recorded using recording devices, and to enable additional analysis, transcription is done.

The following steps were taken in order to conduct the data analysis using thematic analysis techniques: first, the interview results were accurately transcription; second, data coding was carried out based on emerging themes to identify important aspects related to STP and marketing *da'wah*; and third, the main themes were confirmed through data triangulation to guarantee the validity and consistency of the results (Junaid & Zakaria, 2021). The research is anticipated to offer a thorough understanding of the efficacy of the sharia marketing methods used by BSI because to its methodical approach, and it may be repeated by other researchers in comparable circumstances.

## RESULTS

This study contributes significantly to the development of Islamic marketing theory, with relevant empirical data from several recent journals. Theoretically, this study aligns with Alam and Nahar (2023), who state that Islamic ethical-based marketing has a significant impact on increasing customer trust and loyalty towards Islamic banks. Because sharia

marketing prioritizes not only monetary profits but also the spiritual and moral happiness of customers, literature on sharia marketing needs to be updated. In this context, marketing based on spirituality is considered an effective strategy for building relationships with customers who prioritize ethics.

From a practical standpoint, this study demonstrates that utilizing digital technologies to market da'wah has increased client engagement. Sharia-based banking apps have the potential to improve customer loyalty by enabling more effective client interactions and a more tailored experience (Rahman et al., 2022). This validates Bank Syariah Indonesia's (BSI) approach of using digital technology and sharia-based apps to increase market penetration and improve customer interactions, who emphasize the significance of digital marketing for other Islamic banks to reach a wider demographic through social media and more participatory digital campaigns, also support this conclusion (Mahfuz et al., 2023).

In order to increase Islamic financial inclusion in Indonesia, the government and the Financial Services Authority (OJK) will need to consider the significant policy implications of this research. Technology-based financial inclusion policies are particularly effective in promoting Islamic financial literacy, especially among the lower-middle class, according to a study by Sireger and Hidayat (2023). The growth of the Islamic banking sector depends on regulations that facilitate digital transformation, particularly in reaching populations that lack sufficient access to Islamic financial services. Banking market, banks who use technological advancements are more likely to be able to hold onto their clientele. Thus, this study supports the idea that promoting da'wah is an important tactic in helping Islamic banks and their clients develop moral and spiritual ties as well as a marketing tool.

In the backdrop of Indonesia's expanding Islamic banking sector, marketing da'wah has become one of the most crucial strategies for strengthening the relationship between customers and Islamic financial institutions. This flowchart's objective is to demonstrate how crucial elements cooperate to execute marketing da'wah at Bank Syariah Indonesia (BSI). BSI seeks to establish a distinctive brand identity that connects with its target market and builds a sense of trust and loyalty among its clientele by utilizing religious beliefs and principles. This strategy not only distinguishes BSI from traditional banks but also adheres to the moral and ethical principles that underpin Islamic finance.

Effective da'wah marketing not only improves client relationships but also educates prospective clients about the benefits and tenets of Islamic banking. In accordance with Islamic teachings, BSI can promote financial literacy and elucidate complex financial goods and services through workshops, seminars, and community outreach initiatives. Through proactive involvement, a greater understanding of Islamic finance is not only fostered, but a more informed customer base is also encouraged, enabling them to make more ethical financial decisions. In the end, this all-encompassing strategy for marketing da'wah bolsters BSI's dedication to community service while promoting expansion and sustainability in the Islamic banking industry.

The "Implementation of Marketing Da'wah at BSI" flowchart above offers a thorough rundown of marketing tactics that incorporate digital technology and Islamic principles. By placing a strong emphasis on ethics in marketing, BSI makes sure that its clients' spiritual health is just as important as their financial success. Through innovation and policy support, BSI is able to create a positive social impact by educating the community about the principles of Islamic finance. The interactive relationship between each element in the diagram shows that the implementation of marketing da'wah is not a linear process, but rather an ecosystem that supports each other. As a result, putting this plan into practice not only improves BSI's standing in the market but also advances financial literacy and community economic well-being. This highlights how crucial it is to

promote da'wah as a means of establishing enduring bonds based on moral principles and benefits.



**Figure 1. BSI's Marketing Da'wah Implementation**  
 Source: Processed Data (2025)

### CONCLUSION

The results of this study demonstrate how Bank Syariah Indonesia (BSI) uses marketing da'wah to increase community economic welfare and financial literacy while also solidifying the bank's position in the Islamic banking sector. Recent study demonstrating the beneficial effects of spirituality-based marketing on customer relationships supports BSI's ability to successfully build greater trust and loyalty among its consumers through the integration of ethical concepts into marketing. Digital technology has shown to be useful in improving client engagement and offering a more tailored experience, particularly in Sharia-based banking applications. This is now a crucial tactic for increasing consumer interaction and reaching a wider market. Encouraging Islamic financial inclusion is contingent upon the backing of both the government and the Financial Services Authority (OJK), particularly with marginalized communities.

From a social standpoint, da'wah marketing encourages the adoption of financial products that are compliant with Islamic principles and helps to shape more moral financial conduct. In an increasingly competitive market, BSI's competitiveness depends on sustainable innovation, which includes implementing new technologies like artificial intelligence. Overall, the study highlights the importance of using marketing da'wah as a tool for establishing lasting relationships based on moral and spiritual principles, rather than solely as a commercial tactic. By using this strategy, BSI and other Islamic banks may promote sustainable economic growth while also having a positive social impact.

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