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Use of Social Media in BSI Marketing *Smart Agent* BSI KC Palangkaraya Diponegoro Palangkaraya City Region

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Abstract: BSI Smart Agent is a solution to enhance the accessibility of banking services, particularly for communities living in remote areas or far from bank branches and ATMs. The potential of BSI Smart Agent in Palangkaraya is significant, given its vast area of 2,853.00 km² and the need for inclusive financial services. This study aims to examine the utilization of social media in marketing BSI Smart Agent and to identify the challenges in optimizing this marketing strategy. A qualitative method with a field research approach was used, and data were collected through observation and in-depth interviews. Sampling was conducted using purposive sampling, involving BSI KC Palangkaraya Diponegoro employees, including the Branch Operation and Service Manager and RSE Digital. The results showed that BSI KC Palangkaraya uses WhatsApp Status on employees' accounts and official social media platforms like Instagram and Facebook to market BSI Smart Agent. However, social media marketing challenges include fraud and customer misunderstandings. Therefore, BSI KC Palangkaraya prioritizes face-to-face interactions to ensure clear communication and build customer trust.

Keyword: BSI Smart Agent, Marketing, Social Media.

INTRODUCTION

The development of information technology, especially social media, has significantly influenced Sharia banking. Platforms like Facebook, Instagram, TikTok, And WhatsApp are used to promote financial products and services to the public. Bank Syariah Indonesia (BSI), one of the largest Sharia banks in Indonesia, shows its commitment to modern progress by launching the BSI program Smart Agent. This smart behavior program can help increase Sharia financial inclusion and literacy in Indonesia.

BSI Smart Agent facilitates access to Sharia banking services, especially in areas far from branch offices or ATMs. Customers can enjoy services such as account opening, fund transfers,

and cash withdrawals without needing to visit a branch office or ATM. This program also opens up opportunities for people to become agents and earn additional income.

BSI Agent, also known as BSI Smart Agent, is an agency service from Bank Syariah Indonesia (BSI) that allows people to do banking transactions without visiting a branch office. This program was introduced after the formation of BSI on February 1 2021, the result of the merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. In August 2021, around 4,700 BSI Smart agents were operating, especially in the Aceh region, replacing the role of previous BRILink agents. Until mid-2024, the number of BSI agents had reached 103 thousand, with transaction volume reaching Rp. 31 trillion. In a news article (PT Bank Syariah Indonesia Tbk, 2024), it is explained that almost 60% of BSI agents are spread across Aceh Province, and the rest on Java Island.

Even though Indonesia is a country with the largest Muslim population in the world (Saputri, 2020), the level of public understanding of Islamic finance is still relatively low. Based on data (Otoritas Jasa Keuangan (OJK), 2024) from the 2024 National Survey of Financial Literacy and Inclusion (SNLIK), the level of Sharia financial inclusion and literacy in Indonesia is still lower than conventional finance. This fact shows the importance of efforts to increase public knowledge about Sharia banking products, such as the BSI program Smart Agent.

Table 1. Results of the 2024 National Survey of Financial Literacy and Inclusion (SNLIK)

Information		Results Survey
Literacy	Sharia	39,11%
	Conventional	65,08%
Inclusion	Sharia	12,88%
	Conventional	73,55%

Source: OJK and BPS broadcast, August 2024

The gap in the literacy level and inclusion of Sharia finance compared to conventional finance can be caused by several factors, including lack of socialization and education regarding Sharia financial products and services and limited availability of branch office and ATM services, especially in remote areas. Through the implementation of the Laku Pandai program, which is realized in BSI services Smart Agent for the people of Palangka Raya City, BSI KC Palangkaraya Diponegoro has the potential to make a significant contribution to increasing sharia financial literacy and inclusion in Indonesia.

The city of Palangka Raya, one of the cities with the largest area in Indonesia, has strategic potential for developing the BSI program Smart Agent. According to data (Badan Pusat Statistik Kota Palangka Raya, 2023), the area of this city reaches 2,853.00 square kilometers, or four times larger than the area of Jakarta. This broad geographic coverage creates excellent opportunities for expansion of the BSI program Smart Agent. This program not only opens access for people to participate in agency programs to increase income but also provides a solution for people living in remote areas to access Sharia banking services without having to go to branch offices or ATMs in the city center.

Based on preliminary data from internal sources (Dokumen Arsip BSI Palangkaraya Diponegoro, 2024), there were 58 recorded agents for BSI Smart. Meanwhile, the results of field observations show that the number of active agents in Palangka Raya City is less than this figure. This indicates that the BSI program Smart Agent is not yet fully known by the public, so a more effective marketing strategy is needed to increase public awareness and participation. In connection with this, this research aims to (1) examine the use of social media as a marketing tool for BSI Smart Agent and (2) identify obstacles that hinder the optimization of BSI marketing Smart Agent via social media.

Previous research conducted by (Aziz & Rizaldi, 2024) shows that promotional and social factors significantly influence MSMEs' decisions to join as BSI agents Smart at BSI

KCP Bogor Ciawi. Apart from that, (Juliansyah, 2024) revealed that the marketing strategy implemented by BSI KCP Palembang KM 6 in the BSI program Smart focuses more on providing sharia banking services directly to the community, especially for those who have not been reached through face-to-face promotions and educational approaches. Research (Dinda Seffirinandiana Solehah, 2025) shows that the marketing strategy of BSI KCP Purwokerto Karangobar is effective in remote areas, even though it faces the obstacles of low financial literacy and minimal promotion. BSI overcomes this by strengthening promotions through social media and direct approaches to candidates' agent BSI Smart.

This research has significance in filling a gap in the literature by highlighting the use of social media in BSI marketing Smart Agent at BSI KC Palangkaraya Diponegoro. The uniqueness of this research lies in the novelty it offers, differentiating it from previous research, which focused more on marketing approaches in other regions such as BSI KCP Bogor Ciawi, BSI KCP Palembang KM. 6, and BSI Purwokerto Karangobar. Previous research has not explicitly examined the use of social media in BSI marketing Smart Agent of Palangkaraya.

This research refers to the grand theory of Digital Marketing, which was put forward by Kotler & Keller (2012), who explained that digital marketing provides opportunities for businesses to expand consumer reach globally, primarily through social media. Businesses often use social media to reflect public opinion through direct consumer interaction. Social media can generally be categorized into three main types: online communities and forums, blogs, and social networks. In this case, this research contributes to developing digital marketing literature, especially in using social media for BSI promotion of Smart Agent in Palangka Raya. This research not only enriches insight into social media-based marketing but also fills the gaps in previous studies that have not discussed the use of social media in BSI marketing. Lubricants Agent at BSI KC Palangkaraya Diponegoro, Palangka Raya city area.

Survey Library

Digital Marketing

According to Kotler and Keller (2009) in (Misra et al., 2024), marketing is a significant activity for companies to survive, whether they sell goods or services. According to (Kotler & Keller, 2012), marketing includes creating, promoting, providing, and selling products or services that benefit consumers and society. (Kotler & Keller, 2012) mentions four digital marketing strategies that can be used to attract more customers globally, namely online marketing, social media, Word of Mouth (eWOM), and mobile marketing.

Kotler & Keller (2016) identified challenges in digital marketing, including inaccuracies in interactions and messages. (Bostanshirin, 2014) added that customers are still wary of digital information. Some potential obstacles in digital marketing communications include:

- a. Lack of integration, where social media, email, and advertising are often used separately, resulting in inconsistent messaging.
- b. There is no direct communication because digital marketing reduces the opportunity to talk face-to-face.
- c. Privacy and security concerns, as online customer data is vulnerable to misuse.
- d. Low trust, because customers are doubtful about digital marketing information.

Researchers (Nur Alisa, 2025) argue that digital marketing allows companies to establish direct interactions with customers through online platforms. In order to obtain maximum results, companies need to develop marketing strategies that align with studying consumer behavior and characteristics, for example, by presenting content appropriate to the target market segment. This step is an important key so that digital marketing reaches its target and is successful in reaching consumer groups that are aligned with the products offered.

Media Social

Van Dijk (Nasrullah, 2015) states that social media focuses on users and facilitates collaboration. Kotler and Keller (2016) describe social media as a means for customers to exchange text, photos, audio, and video with other people and businesses. Kotler and Keller identified three main categories of social media platforms, namely online forums and communities, blogs, and social networks.

According to Kotler and Keller (2016), social networks are now an effective tool for marketing between businesses and consumers. For example, Twitter, Facebook, And Messenger each of which has features and benefits to suit different marketing goals.

Researcher (Nur Alisa, 2025) believes that social media is a means that allows direct interaction between individuals or companies and the wider community. This platform effectively supports digital marketing, forms communities, and increases personal engagement. However, it is essential to maintain the ethics and credibility of the information shared.

BSI Smart Agent

BSI Smart Agent is a BSI Laku Pandai Service (Officeless Financial Services in the Context of Financial Inclusion) to provide banking services and/or other financial services carried out not through an office network but through collaboration with other parties supported by information technology facilities. (Bank Syariah Indonesia, 2021)

Wakalah bill Ujrah is a contract where the BSI Smart Agent acts as the Bank's representative when transacting with Bank customers. BSI Smart Agent is entitled to receive payment from the Bank in accordance with the nominal amount agreed upon at the time of the contract.

METHOD

This research used a field approach with qualitative methods (Burhan Bungin, 2017), which was carried out from 16 December 2024 to 16 January 2025. Primary data was collected through interviews and direct observation, while secondary data was obtained from archival documents of BSI KC Palangka Raya Diponegoro, Bank Syariah Indonesia social media, news articles, previous research, and books relevant to the research topic.

Data collection techniques used include observation, interviews, and documentation. This research includes visual documents such as images or screenshots from Bank Syariah Indonesia's social media. Sample selection was carried out using a purposive sampling technique, namely selecting individuals or groups considered to have information relevant to the research objectives. The object of this research is the marketing of the BSI program Smart Agent at BSI KC Palangka Raya Diponegoro, while the research subjects consisted of BOSM and RSE Digital at BSI KC Palangkaraya Diponegoro.

Data analysis was carried out using the method proposed by Miles and Huberman (Sugiyono, 2017), which was conducted through four stages: data collection, data reduction, data presentation, and conclusion. This stage aims to obtain a deep and comprehensive understanding of the research topic.

RESULTS AND DISCUSSION

Results

BSI Social Media Marketing *Smart Agent* by BSI KC Palangkaraya Diponegoro

The research results show that BSI KC Palangkaraya Diponegoro utilizes the features story Of WhatsApp to promote BSI products Smart Agent, as well as convey information regarding the benefits and transaction services offered to customers and the general public.

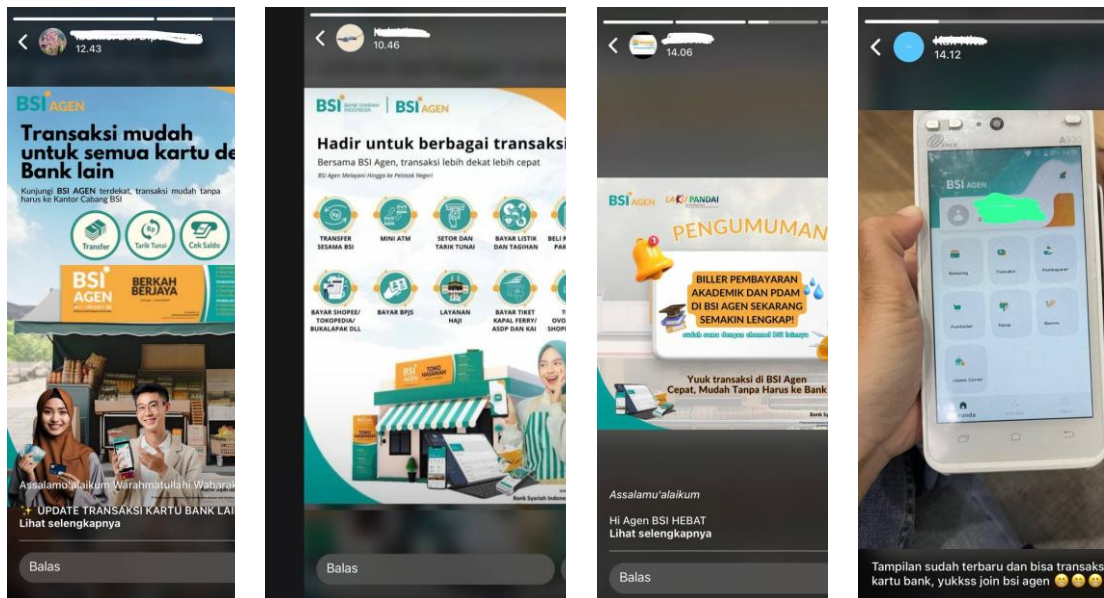


Figure 1. BSI Social Media Marketing Smart Agent

Source: Story WhatsApp BSI KC Palangkaraya Diponegoro employees, 2024

Apart from WhatsApp, BSI product marketing Smart Agent This is also done through several official social media which can only be managed directly by Bank Syariah Indonesia's head office, such as Instagram and Facebook.

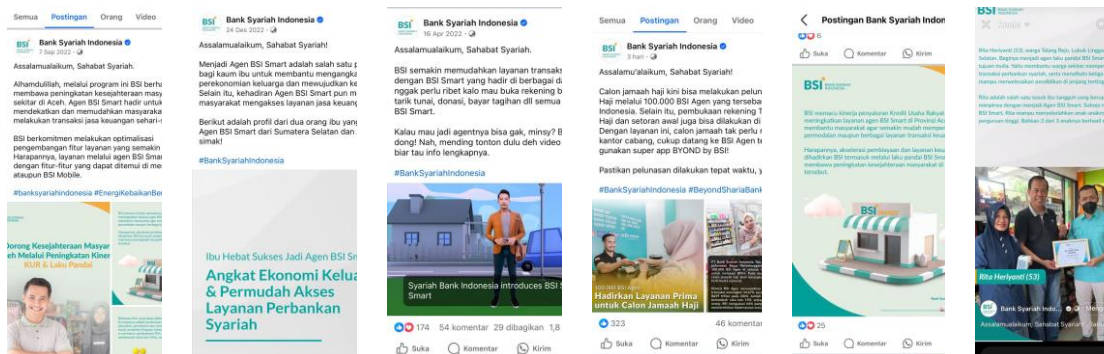


Figure 2. BSI Social Media Marketing Smart Agent

Source: Facebook Indonesian Sharia Bank, 2022 & 2024

BSI regularly shares interesting and informative visual content on *Instagram* And *Facebook*, including images, videos and infographics, designed to increase public awareness of BSI products Smart Agent.

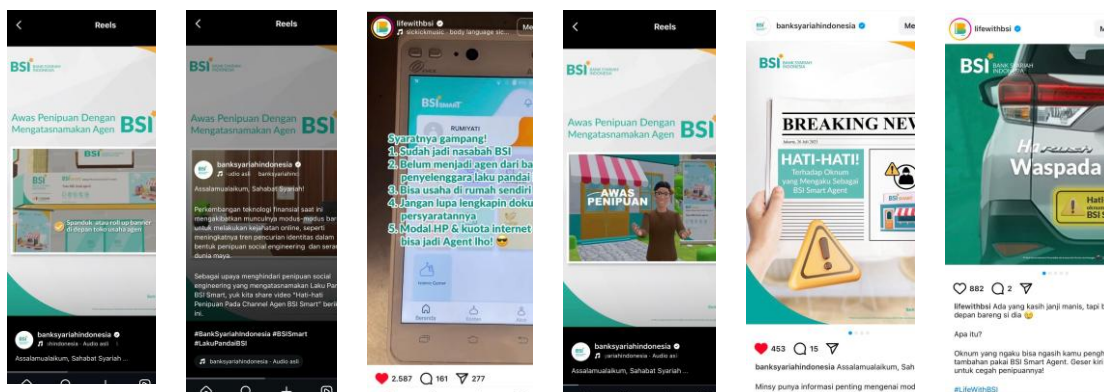


Figure 3. BSI Social Media Marketing Smart Agent

Source: *Instagram* Indonesian Sharia Bank, 2022 & 2023

Based on interviews with RSE Digital BSI KC Palangkaraya Diponegoro employees, these two platforms function as a means to connect with a broader and more diverse community. Through social media, BSI can introduce BSI products and services to the community.

Apart from using social media, BSI KC Palangkaraya Diponegoro also implements direct marketing through outreach activities and direct visits to customers. This approach allows BSI to provide a comprehensive overview of BSI products, such as Smart Agent, and build a more personal relationship with prospective agents. Direct marketing also facilitates dealing with customer questions or problems directly based on interviews with RSE Digital BSI KC Palangkaraya Diponegoro employees; these two platforms function as a means to connect with a broader and more diverse community. Through social media, BSI can introduce BSI products and services to the community.



Figure 4. BSI Direct Marketing *Smart Agent*

Source: Story *WhatsApp* BSI KC Palangkaraya Diponegoro employees, 2024

BSI KC Palangkaraya Diponegoro is committed to improving marketing by combining digital and face-to-face strategies to introduce BSI Smart Agent to the Palangka Raya community effectively. Social media such as WhatsApp allows BSI KC Palangkaraya Diponegoro to reach customers online and present attractive products. On the other hand, outreach activities and direct visits strengthen personal relationships and increase trust between BSI and customers by emphasizing the service element in direct marketing.

BSI Social Media Marketing Obstacles *Smart Agent* by BSI KC Palangkaraya Diponegoro

Based on the results of interviews with (Branch Operation and Service Manager, 2025) BSI KC Palangkaraya Diponegoro, obstacles were found in marketing the BSI program Smart Agent via social media, namely concerns about potential fraud. BSI KC Palangkaraya Diponegoro chose not to have its own branch social media account due to concerns about potential misuse of information. If branch social media is not managed well, there is a risk that irresponsible parties can use these accounts to spread unauthorized information or even commit fraud. This can not only be detrimental to customers but also has the potential to damage the bank's reputation as a whole.

As an alternative, BSI KC Palangkaraya Diponegoro relies more on marketing through employee personal accounts, such as updating status WhatsApp. With this approach, information can be directly shared with prospective agents or customers in a more limited and

trusted scope. Interaction via a personal account also allows for more personal communication so that customers feel more comfortable asking or seeking clarification regarding the BSI program Smart Agent. While this method is safer than having your branch's social media accounts, other challenges arise. Using personal accounts in marketing can limit the reach of promotions because they are only spread among employees' contacts. In addition, the information shared is informal and does not have uniform communication standards, so there is a risk of causing differences in perception among customers. Therefore, BSI KC Palangkaraya Diponegoro continues to rely on the official social media of Bank Syariah Indonesia as the primary source of information, which has a broader reach and is more controlled in terms of the validity of the information.

Based on the results of interviews with employees (RSE Digital, 2024) of BSI KC Palangkaraya Diponegoro, another obstacle found was customers' misunderstanding of information. Using WhatsApp as a marketing tool makes it easier to disseminate information, but it also creates challenges, especially in terms of customer understanding of BSI products Smart Agent. Some customers mistakenly think that BSI Smart Agent is a financing product, even though this program is part of Laku Pandai, which focuses on agency services, such as cash deposit, cash withdrawal, and fund transfer services for people who do not have access to banking in their area.

This misunderstanding can occur because the information conveyed through WhatsApp is often limited to short text or images, which may not be precise enough for some customers. Apart from that, differences in the level of public understanding of banking services can also be a factor that confuses. If information is not explained in detail, customers associate BSI Smart Agent with other services they are more familiar with, such as loans or credit. To overcome this, BSI KC Palangkaraya Diponegoro is strengthening its direct marketing strategy by conducting outreach and visits to potential businesses, such as kiosks and places selling credit, which are considered great opportunities to become agents. Through this approach, BSI can provide direct explanations to prospective agents, answer their questions, and clarify information that may still be confusing.

Discussion

BSI Social Media Marketing *Smart Agent* by BSI KC Palangkaraya Diponegoro

BSI KC Palangkaraya Diponegoro chose WhatsApp for marketing because it allows more personal and direct communication between employees and customers. Meanwhile, Bank Syariah Indonesia manages official social media accounts such as Facebook And Instagram to reach more customers. These two platforms are used to disseminate information about BSI products and services to Smart Agent in an orderly manner and are easily accessible to all customers. This approach is by the Social Media Theory of Kotler and Keller (2016), which states that each social media platform has advantages that can be adapted to marketing strategies, such as WhatsApp, which is more suitable for building personal relationships, and Instagram as well as Facebook which is more effective in disseminating information widely and regularly.

However, this research refers to the grand theory of Digital Marketing, which was put forward by Kotler & Keller (2012), who explained that digital marketing, primarily through social media, provides opportunities for businesses to expand consumer reach globally and facilitate direct interaction with consumers to understand public opinion. However, the implementation of social media by BSI KC Palangkaraya Diponegoro through WhatsApp isn't completely in line with the theory. This is caused by WhatsApp's limitations in reaching the general public in Palangka Raya City because the information shared via status can only be accessed by contacts who share telephone numbers. Thus, if the dissemination of information only relies on status WhatsApp, its reach is still limited and not yet optimal in reaching all levels of society in the region.

BSI Social Media Marketing Obstacles *Smart Agent* by BSI KC Palangkaraya Diponegoro

BSI KC Palangkaraya Diponegoro stated that there was potential for fraud or misuse of information, which could raise customer concerns regarding Sharia banking initiatives, especially the BSI program *Smart Agent*. This concern primarily arises from doubts about the reliability of information obtained through social media and other digital channels. This aligns with Digital Marketing Theory Gardening (2014), which states that consumers tend to be suspicious of digital information because they are not yet fully accustomed to digital marketing communication patterns. Gardening (2014) also identified privacy and security issues as the main challenges, where storing customer data online can be misused by irresponsible parties. Lack of trust in digital marketing can hinder customers' acceptance of marketing messages.

To overcome this problem and ensure information is conveyed effectively, BSI KC Palangkaraya Diponegoro centralizes all official communications through Bank Syariah Indonesia's official social media accounts, such as Instagram and Facebook. This step aligns with the perspective of Gardening (2014) in digital marketing theory, which identifies security and privacy risks in digital channels. By using a trusted and regulated official platform, BSI can minimize the risk of misuse of information and ensure customers receive accurate and safe information.

BSI KC Palangkaraya Diponegoro faces obstacles in utilizing social media as a marketing channel, namely the risk of misunderstanding information among customers. Kotler & Keller's (2016) Digital Marketing Theory highlights obstacles such as inaccurate messages and customer interactions. Customers can misinterpret information when messages are not conveyed clearly, especially regarding the BSI program *Smart Agent*. Gardening (2014) also emphasized that one of the main challenges of digital marketing is the lack of direct communication between customers and businesses. This limits customers' opportunities to experience the product or service firsthand, increasing the risk of misunderstandings. Without direct interaction, customers cannot ask questions or obtain clarification, which can reduce the effectiveness of marketing messages.

BSI KC Palangkaraya Diponegoro focuses on direct marketing strategies in Palangka Raya City to overcome this. This approach allows for personal communication with potential clients or agents, reducing product misunderstandings, especially the BSI program *Smart Agent*. BSI increases customer understanding and trust by providing in-depth explanations and answering direct questions. Direct marketing also facilitates clients' communication of their needs, strengthening relationships and trust in the program. BSI's primary goal is to maximize marketing effectiveness while maintaining information accuracy and avoiding misunderstandings in digital marketing.

CONCLUSION

Limitations of this research include data sources limited to interviews of BSI KC Palangkaraya Diponegoro employees without involving customers or agents, so the results may not reflect these two parties' direct perceptions and experiences. In addition, the research was only conducted in one branch office, so the findings cannot be generalized to all BSI branches in Palangka Raya. The short duration of the study also did not allow for measuring the increase in the number of agents as a result of marketing. The qualitative method used also does not provide measurable statistical data regarding the effectiveness of marketing via social media.

The practical implications of this research suggest the need for further research involving both customer and agent perspectives to gain a broader perspective. Future research should cover more BSI branch offices in Palangka Raya and use combined qualitative-quantitative methods, such as surveys or statistical analysis, to measure marketing effectiveness more

accurately. A longer research duration is also needed to assess the long-term impact of digital marketing strategies on agent improvement and customer satisfaction.

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