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Wadiah Savings Fund Strategy and Bank Products at Bank Syariah Indonesia

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ABSTRACT

This study aims to find out about the development of Islamic banks in Indonesia. This research is qualitative descriptive. This study included literature to examine the written sources such as scientific journals, books referesni, literature, encyclopedias, scientific articles, scientific papers and other sources that are relevant and related to the object being studied. As for the object of study of this research is in the form of texts or writings that describe and explain about the development of Islamic banks in Indonesia. Results from this study is Indonesian banking now enlivened by the presence of Islamic banks, which offers financial products and investment in a different way than conventional banks, as Indonesia is the largest Muslim country in the world. The development of Islamic banking in Indonesia has become a benchmark for the success of the Islamic economic existence. Bank Muamalat as the first Islamic bank and a pioneer for other Islamic banks in Indonesia.

Keywords: Islamic banks, Strategic Product Islamic banks, Main Program of banking

1. INTRODUCTION

Every bank has various products to offer, especially Islamic banks that offer according to the needs of the community. Islamic bank products that can be enjoyed and utilized by the community include: Islamic savings, Islamic deposits, Islamic pawning, Islamic current accounts and Islamic financing. Based on the fatwa issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) No: 02/DSN-MUI/IV/2000 concerning savings, it is explained that savings that are justified are savings based on the principles of wadiah and mudharabah. The wadiah agreement is a pure entrustment from the customer (muwaddi') who has goods or assets to the depositor (mustawda') who is given a mandate or trust, both individuals and business entities (Ascarya, 2008). Meanwhile, a mudharabah contract is a cooperation contract between two parties to run a business, the first party is the owner of the capital (shahibul maal) and the second party is the capital manager (mudharib), where the business profits will be divided according to the agreement agreed upon by both parties.(Editorial, 2022).

Islamic bank is the largest Islamic bank in Indonesia which is the result of the merger of three Islamic banks from the Association of State-Owned Banks (Himbara), namely: PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS). The purpose of the merger of the three Islamic Banks is to encourage larger Islamic banks so that they can enter the global market and become a catalyst for the growth of the Islamic economy in Indonesia.(Alhusain, 2021). In its operational activities, Islamic banks have a role as intermediary institutions that experience excess funds with other units that experience lack of funds (Novianto, 2021).

Sharia banks currently offer a variety of products to the public as a place to collect and distribute funds to units in need. In its operations, Islamic banks do not only have the principle of seeking profit, but also pay attention to the social aspects within it (Dian Lailatullailia et al., 2021). Sharia Commercial Bank Business Activities are collecting funds in the form of deposits in the form of current accounts, savings, or other equivalent forms based on wadiah contracts or other non-conflicting contrary to sharia principles (Jalahudin, 2015).

The variety of savings products offered by Bank Syariah Indonesia include: BSI Tabungan Bisnis, BSI Tabungan Easy wadiah, BSI Tabungan Easy Mudharabah, BSI Tabungan Haji Indonesia, BSI Tabungan Haji Muda Indonesia, BSI Tabungan Valas, BSI Tabungan Simpel, BSI Tabungan smart, BSI Tabungan Junior, BSI Tabungan Mahasiswa, BSI Tabungan Payroll, BSI Tabungan Pendidikan, BSI Tabungan Pensiun and BSI Tabungan Prima. Banks are required to apply sharia principles and prudential principles in carrying out their business activities, which includes collecting funds from the public in the form of savings and investments, one of which is savings (Wijaya, 2021).

Savings products from Indonesian Islamic banks are easy wadiah savings. Easy wadiah savings are savings in the form of rupiah without any fees, then withdrawals and deposits can be made at any time according to the wishes of the customer. Easy wadiah savings are savings that are run based on the wadiah contract, which is a pure deposit that must be maintained and returned at any time according to the owner's will (Karim, 2007).

In general, there are two types of contracts applied in the wadiah contract, namely the yad amanah contract and the yad dhamanah contract. The yad amanah contract is a contract in which the receiving party is not allowed to use or utilize the deposited money, but must really protect the money. Meanwhile, a yad dhamanah contract is a contract in which the party receiving the deposit may utilize it as long as the deposit has not been returned to the depositor.

The products offered by Bank Syariah Indonesia which are in great demand and even become superior products are easy wadiah savings products with yad dhamanah contracts. 21 There are advantages to easy wadiah savings products with a wadiah yad dhamanah contract including free administration fees without any deductions every month, free cash withdrawal fees at all bank ATMs, free transaction fees at all EDC Banks in Indonesia and easy transactions with mobile banking and net banking. (BSI, 2022).

Meanwhile, easy wadiah savings are applied with the yad dhamanah principle. With the rapid development of banking, BSI continues to conduct literacy to introduce Islamic financial services. One of them is by introducing wadiah savings. This can encourage solid growth in BSI's savings performance. So that wadiah savings products managed to occupy the 5th position in the country's banking industry. And can have a positive effect on increasing the efficiency of profit sharing expenses. Therefore, the growth of bank funds is expected to continue to increase.

Based on data on the total revenue of easy wadiah savings products and easy mudharabah savings in 2019-2022 at PT. Bank Syariah Indonesia.

Table 1
Data on Total Income of Easy Wadiah Savings Products
PT Bank Syariah Indonesia 2019-2022

No.	Year	Wadiah Savings
1	2019	Rp. 25.450.340,-
2	2020	Rp. 29.580.970,-
3	2021	Rp. 34.836.276,-
4	2022	Rp. 39.161.614,-

Source: Financial Statement Data of PT Bank Syariah Indonesia in 2019-2022

The data above shows that the total revenue from easy wadiah savings products continues to increase every year. It also shows that the number of customers who use easy wadiah savings products with yad dhamanah contracts is in the high category.

To be able to raise funds from the community, especially to raise funds for savings products offered by the bank, the bank must have a model so that the funds obtained from the community can be channeled back to the community through financing. In this case, the bank must prepare and implement a good model regarding the use of the funds it collects in accordance with the allocation plan based on the policies that have been determined. Because the allocation of funds has several objectives, namely so that a bank can achieve a sufficient level of profitability and a low level of risk and also in order to maintain public trust by actually maintaining a safe liquidity position.

The data listed above explains that behind the increasing revenue that continues to increase, it is also influenced by the increasing number of customers. Therefore, there must be a separate strategy implemented by the bank. So that a bank can maintain and develop bank growth.

Seeing the description that has been described above, the researcher is interested in examining the model of raising funds on easy wadiah savings products with a yad dhamanah contract at Bank Syariah Indonesia. With several reasons, including: First, Bank Syariah Indonesia is a bank financial institution that operates according to sharia principles and has a large potential market share so that it is able to develop the bank's economic growth. Second, easy wadiah savings products are superior savings products at Bank Syariah Indonesia for all groups.

Third, researchers want to know the strategies carried out by banks in collecting savings funds, especially in easy wadiah savings with a yad dhamanah contract. With a research focus on the mechanism of applying the wadiah yad dhamanah contract to easy wadiah savings products at BSI and a fundraising model that refers to the marketing strategy that has been implemented by the bank, because the marketing strategy is a means of marketing a product that the bank later wants to offer to the public. So how will the bank be able to apply or implement strategies regarding easy wadiah savings products with yad dhamanah contracts.

Problem Formulation

From the phenomena that have occurred so far in Islamic banking products, it is very dilemmatic. For this reason, the problems that arise in product development in Islamic banks are as follows:

1. How is the model of raising funds on easy wadiah savings at Bank Syariah Indonesia in addressing product development that can serve the community?
2. What are the preparations for Islamic banking in facing future challenges, especially in managing the product development model of Islamic banks?

2. LITERATURE REVIEW

a. Theory of Wadiah Deposits

In Islamic fiqh, the principle of deposit is known as al-wadi'ah. Al-wadi'ah can be interpreted as a pure deposit from one party to another, both individuals and legal entities, which must be maintained and returned whenever the depositor wishes. In the Islamic fiqh tradition, the principle of entrustment or savings is known as the principle of al-wadi'ah Mustika, 2021). Al-wadi'ah can be interpreted as a pure entrustment from one party to another, both individuals and legal entities, which must be guarded and returned whenever the depositor wishes (Widayatsari, 2013). In Indonesian wadi'ah means "entrustment". The wadi'ah agreement is a contract that is helpful between fellow human beings. While the definition of savings in the fatwa is a deposit of funds whose withdrawals can only be made according to certain agreed conditions, but cannot be withdrawn by check, bilyet giro, and / or other tools that are equivalent to that (DSN MI, 2000). The point is that savings are a form of deposits in banks that can be withdrawn at any time, but not using checks or bilyet giro or the equivalent.

1. The pillars of the wadi'ah contract

   Wadiah The pillars of the wadi'ah contract according to the Hanafi scholars are ijab and qabul, which is the depositor saying to another person. Meanwhile, according to the majority of scholars, the pillars of the wadi'ah contract are four, namely the two people who make the contract, namely the one who entrusts and the one who is entrusted; something or object that is entrusted; andighat (ijab qabul).
2. Conditions of Wadiah Contract

   The wadiah contract has two conditions, namely:

   a. Ijab from the depositor and qabul from the custodian, either by word or deed. We have explained more than once that ijab and qabul are pillars. The mere permission of the owner to keep his property is not enough. Therefore, there must be an agreement between the owner's will and the guardian's will to guard the property.

   b. Both parties must be fit to make contracts relating to property. If a person of legal age and intelligence receives a deposit from a child or an insane person, he must guarantee the goods even if it is not due to his fault or negligence.

In addition, the terms or conditions regarding savings based on Wadi'ah are also found in the fatwa, which reads as follows:

a. In the nature of savings.
b. Deposits can be taken at any time (on call) or based on agreement.
c. No reward is required, except in the form of a voluntary gift ('athaya) from the bank.

b. Easy Wadiah Savings Theory

Easy Wadiah Savings are savings in the form of saving a customer's money with the principle of Wadiah Yad Dhamanah where the money saved can be withdrawn and deposited at any time. Wadiah Savings is a rupiah savings account that uses Islamic sharia in its management. This savings is based on the principle of Wadiah Yad Dhamanah, where users of this savings will not get profit sharing from the bank as a service provider. But at certain times the bank will give gifts to customers in accordance with applicable regulations.Wadi'ah is a deposit from one party to another, either an individual or a legal entity, which must be safeguarded and returned whenever the depositor wishes. The purpose of the agreement is to maintain the safety of the goods from loss, destruction, theft and so on. What is meant by "goods" here is something valuable such as money, documents, securities and other items that are valuable in Islamic terms (Puspitasari, 2019).

3. MATERIALS & METHODS

The type of research used in this research is descriptive qualitative research, namely a method that describes, describes, compares data and conditions and explains a situation so that a conclusion can be drawn.

There are two sources of data used in this research, namely primary data, namely data sourced from informants who know clearly and in detail about the problem being studied. In this study, researchers took data directly by interviewing Islamic banking parties. Furthermore, secondary data is the type of data obtained by researchers from existing sources such as documents, scientific journals, books, and literature related to research problems.

4. RESULT AND DISCUSSION

a. Products and Requirements for Opening a BSI Easy Wadiah Savings Account at Bank Syariah Indonesia Capem Office Pancabudi Development University Medan

Easy Wadiah Savings is an individual savings product using a wadiah yad dhamanah contract, where customers entrust their funds (save their funds) to the bank and the bank manages the funds saved by the customer. The Easy Wadiah Savings product has the advantage of no monthly administration fees and is suitable for customers who do not want their balance to be deducted every month. Apart from that, Easy Wadiah Savings has other advantages such as free cash withdrawal fees. The only currency used in this savings product is Rupiah. The facilities that customers get when they have savings include savings books, ATMs and mobile banking.

The conditions that must be met to open the BSI Easy Wadiah Savings Account are as follows:

1) For Indonesian citizens: have a Resident Identity Card (KTP), have a NPWP (if any), have a Student/Student card (for students), have an internet quota to register prospective customers, have credit to activate mobile banking of at least IDR 1000 ,-. For prospective customers who do not yet have an ID card, account registration can be done in the name of the parent/guardian and a birth certificate and family card are required.
2) For foreign citizens: have a passport, have a Temporary Resident Permit Card (KIMS/KITAS), have an internet quota to register prospective customers, have credit to activate mobile banking of at least IDR 1000,-.
3) Register via the BSI Mobile Banking application for free or you can also register via https:/webform.bankbsi.co.id for free and get a reservation number that is valid for 14 days.
4) Visit the nearest BSI Bank office to complete registration by submitting the ticket code if there are problems when registering using the BSI Mobile Banking application or submitting the reservation number when registering using the BSI web form and making an initial deposit.

b. Marketing Strategy for Easy Wadiah Savings Products at Bank Syariah Indonesia, Pancabudi Development University Medan Headquarters Office.

Strategy is a careful plan regarding an activity to achieve a specific target. Strategy is also a key to success in facing changes in the business environment (Harmoko, 2018). Meanwhile, the definition of marketing according to Kotler and AB Susanto (2000) is a social and managerial process where individuals and groups obtain their needs and desires by creating, offering and selling something of value to each other. This definition is based

on core concepts: needs, desires, and demands; product; value, cost and satisfaction; exchanges, transactions, and relationships; market, marketing, and marketers (Karim, 2017). The marketing process usually involves activities that make consumers buy a product, sign a contract and sell each other the benefits of what is offered (Syahrizal & Setiawan, 2019).

Currently, competition in the world of sharia banking is very tight, this will have an impact on the income of sharia banks themselves. For this reason, a sharia bank is required to expand its market share so that it can compete with other banks. In order for sharia banking to be able to compete with other banks, it requires an effective and appropriate marketing strategy, for this reason marketing is very important in running a business, so that the goals you want to achieve can be realized. With good and unified cooperation in every component of the company, marketing will run well too. Bank Syariah Indonesia in carrying out marketing activities requires a marketing mix. Bank Syariah Indonesia has several strategies to support these marketing activities, namely:

1) Product

Easy Wadiah Savings is one of the funding products offered by BSI Bank. Easy Wadiah Savings uses a wadiah yad dhamanah contract, wadiah yad dhamanah is a pure deposit where customers entrust their funds and the bank can manage or utilize these funds for the purpose of carrying out banking activities. Easy Wadiah Savings has advantages that can make this savings attractive to potential customers and clients so that it can compete with other banks, including :

a) There are no monthly administration fees.
b) Free cash withdrawal fees if customers use Mandiri ATMs.
c) Free transaction fees at all Bank Mandiri EDCs, all Bank EDCs in Indonesia and PRIMA network EDCs.
d) The convenience that customers get when making transactions using mobile banking and net banking.
e) ATM cards can be used at all BSI ATMs, Bank Mandiri, ATM Bersama, ATM Prima, ATM Link, and ATMs with the VISA logo

2) Price

In determining prices, BSI Bank requires consideration so that the prices determined are not too burdensome for customers. Considerations in determining the price are determined based on the economy of the community, where the target of Easy Wadiah Savings is students and also people from the lower middle class. Therefore, the price is determined by BSI Bank, Pancabudi Development University Medan Headquarters Office. Meanwhile, the rates and fees for Easy Wadiah savings at BSI are as follows:

a) Initial Deposit: IDR 100,000 (individual) & IDR 1,000,000 (non-individual).
b) Next minimum deposit: IDR 50,000 (Via Teller) and IDR 1 (Via E-Channel)
c) Minimum balance: IDR 50,000.
d) Account closing fee: IDR 20,000.
e) Administration Fee: Free.
f) Lost/Damaged Card Replacement Fee: IDR 25,000.

3) Place

Choosing a strategic location makes it easier for customers to reach that place. BSI Bank The Pancabudi Development University Medan Headquarters Office is located in the Medan Pancabudi Development University Campus which is located at Jalan Gatot Subroto KM 4.5 Medan. The choice of this place is very appropriate because the place is easy for customers to reach, plus the place being in a campus area will make it easier for students to carry out

transactions at the bank. This is an additional point for BSI Bank, Pancabudi Development University Medan Headquarters Office to market its products. With an environment that is easy for vehicles to pass through, Bank BSI is easy to get to know and also a comfortable environment will make customers feel comfortable when they come to the bank.

4) Promotion

To be able to tell about the Easy Wadiah savings product, BSI Bank, Pancabudi Development University Medan Headquarters Office is carrying out what is called a promotion. The promotion is carried out with the aim of making potential customers aware of the benefits and advantages of Easy Wadiah Savings. If there are no promotions, don't expect customers to know the bank. Promotions carried out by BSI Bank, Pancabudi Development University, Medan, Capem Office are:

a) Advertising

BSI Bank, Pancabudi Development University, Medan, Capem Office uses advertising media to promote its products because advertising media has a wider reach. With a wider reach, it will be easier for customers to find out about the products available at BSI Bank, Pancabudi Development University, Medan, Capem Office. BSI Bank, Pancabudi Development University, Medan, Capem Office utilizes several media such as posters, banners, brochures which are distributed to the public and potential customers, puts up banners in strategic places, and also uses social media such as Facebook, Instagram and WhatsApp. By utilizing this advertising media, banks do not have to go directly to the regions. Advertising media has been very helpful in informing about the benefits and advantages of the products offered.

b) Sales Promotion

Sales promotion consists of any activity to stimulate sales quickly or purchases in a short time. It can also be said that BSI Bank, Pancabudi Development University Medan Headquarters Office carries out sales promotions to attract customers to immediately buy the products or services offered. BSI Bank, Pancabudi Development University Medan Headquarters Office carries out sales promotion activities, namely by distributing souvenirs such as wallets, thumblers, pillows, umbrellas, calendars, etc. This activity is very effective because it can attract and also increase customer loyalty towards BSI Bank, Pancabudi Development University Medan Headquarters Office.

c) Individual Sales

Personal selling is a form of promotion where those carrying out the promotion are bank employees. At BSI Bank, Pancabudi Development University Medan Headquarters Office, this promotional activity was carried out by the branch outlet supervisor and also customer service. This activity aims to offer existing customers by offering other different products.

d. Sponsorship Marketing

Sponsorship marketing is an activity to promote the bank through certain activities. BSI Bank, Pancabudi Development University Medan Capem Office carries out sponsorship marketing activities through activities such as competitions, studies held at mosques, student activities, etc.

5) People

The person referred to here is an employee of BSI Bank, Pancabudi Development University Medan Headquarters Office. Employees are required to provide the best

service possible to customers and potential customers. Employees are an important element in this case because sharia banking is a business that operates in the service sector. Therefore, it is important for banks to employ and train people who are able to provide the best service to customers. In practice, those who are directly involved with customers are tellers, customer service, branch outlet supervisors, and security. These employees must provide good service to customers. Because when a customer feels happy and comfortable with the service provided, it is likely that the customer will tell other people about the service provided. This is something that is profitable for banks. Because banks don't need to spend money on promotions and people usually trust something more by word of mouth.

6) **Process.**

Process is all activities in bank operations that involve procedures, time, mechanisms and routines for service products distributed to customers. The process provided by BSI Bank, Pancabudi Development University, Medan, Capem Office is to provide the best service for prospective and current customers. The services in question are 45 services provided by customer service including activities starting from opening an Easy Wadiah Savings account to serving complaints. By providing the best service, it is hoped that we will get a good response from prospective customers and customers, such as inviting friends or relatives to open an account at BSI Bank, Pancabudi Development University Medan Headquarters Office.

7) **Physical Evidence**

Physical evidence is a manifestation of the physical environment where services occur and there is direct interaction with customers. Physical evidence can be in the form of facilities in the bank room, facilities such as neatly arranged seats for customers, fragrant aromas in every corner, whether the bank environment is clean or not, and also about the tidiness of the employee's desks in the Bank BSI Capem Office. Pancabudi Development University, Medan. With good physical evidence, customers or prospective customers will be comfortable when they come to the bank

c. Bank Syariah Indonesia's Easy Wadiah Savings Strategy on the Business Side

Savings use either a wadiah contract or a mudharabah contract, each of which has characteristics, terms and conditions. The following are the general terms and conditions for savings based on the wadiah principle

Table 2. Terms and conditions of wadiah savings

No.	Description of Fatwa	Easy Wadiah Savings	Sesuai Syariah	
			Ya	Tidak
1	In the nature of savings	Easy wadiah savings are non-investment deposits	√	
2	Deposits can be taken at any time (on call) or based on agreement	Easy wadiah savings is one type of savings that can be taken at any time.	√	
3	No reward is required required, except in ('athaya) which is voluntary on the part of the bank.	In the terms of savings Bank Syariah Indonesia, there is no reward required, except in the form of a voluntary gift from the bank. required, except in the form of a voluntary gift from the bank.	√	

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Based on the data table above, it can be described that the terms and conditions of easy wadiah savings are first, based on the description of the fatwa that savings in Islamic bank institutions must be entrusted, this is in accordance with Sharia economics. Because easy wadiah savings are deposits not deposit investments or other types of investments. Second, related to deposits can be taken at any time (on call) or based on agreement, it is in accordance with Islamic economics. Because easy wadiah savings is one type of savings that can be taken at any time (on call) does not have to wait for the maturity period. Third, with regard to no required reward, except in the form of a voluntary gift ('athaya) from the bank, it is also in accordance with Islamic economics. Because in the provisions of easy wadiah savings, Bank Syariah Indonesia does not provide rewards that are promised at the beginning or at the time of opening a savings account, even if there is a gift from Bank Syariah Indonesia, it is only a voluntary gift based on the policy of the bank.

The provisions in article 3 of Bank Indonesia Regulation Number 7/46/PBI/2005 stipulate the minimum requirements in the activity of raising funds in the form of savings based on the wadiah contract, namely:

Table 4. Provisions in article 3 of Bank Indonesia regulation

No.	Description 7/46/PBI/2005	Easy Wadiah Savings	Sesuai Syariah	
			Yes	No
1	The bank acts as the recipient of the deposited funds and the customer acts as the owner of the deposited funds. owner of the deposited funds.	The customer acts as a depositor who gives the right to bank to utilize the funds while the Islamic bank Indonesia who acts as the party entrusted with the funds	√	-
2	Deposited funds are fully paid up to the Islamic bank and are expressed in the amount of nominal.	Each customer deposit is fully deposited with Bank Syariah Indonesia and expressed in nominal amount.	√	
3	Deposited funds can be collected at any time.	Any funds deposited or deposited or stored can be taken at any time based on agreement.	√	
4	It is not permissible promising to give rewards or bonuses to customers.	Not promising rewards or bonuses	√	-
5	Islamic banks guarantee return of funds deposited by customers.	Bank Syariah Indonesia guarantees customer deposit funds are kept safe because it is free from risk deduction if the bank's business bank's business suffers a loss.	√	-

Based on the table data above, it can be described that, First, according to the description 7/46 / PBI / 2005, the Bank acts as the recipient of deposit funds and the customer acts as the owner of deposit funds, in accordance with PBI regulations. Because

the customer acts as a depositor who gives Bank Syariah Indonesia the right to utilize the deposited funds, while Bank Syariah Indonesia Purwakarta branch acts as the party receiving the deposit or the party entrusted with the customer's funds, Second, related to rule 7/46 / PBI / 2005 that deposit funds are fully deposited to Islamic banks and stated in nominal amounts, in accordance with Sharia. Because every customer deposit fund is fully deposited with the Indonesian Islamic Bank and stated in nominal amount, Third, with regard to rule 7/46 / PBI / 2005 regarding deposit funds can be taken at any time, it is in accordance with PBI rules as well. Because customers who save their funds on easy wadiah savings can be taken at any time.

Fourth, according to the description of 7/46/PBI/2005 it is not allowed to promise the provision of rewards or bonuses to customers, it is in accordance with Sharia. Because the Indonesian Sharia bank does not promise any rewards or bonuses on easy wadiah savings to the customer. Fifth, according to the description of 7/46 / PBI / 2005, Islamic banks guarantee the return of customer deposit funds and are in accordance with sharia because Bank Syariah Indonesia guarantees that customer deposit funds are **kept safe because they** are free from the risk of deductions when the bank's business suffers.

DISCUSSION

Islamic bank product development is very necessary to be given input to strengthen the Islamic banking business. At present and in the future, it is very necessary to enter or discuss further development of Islamic banking products. The development of Islamic bank products is not only carried out by discussions with academics but also discussions with power holders, stake holders, Islamic banking practitioners and Islamic economic experts.

5. **CONCLUSION**

There are several conclusions, including:

1. The Easy Wadiah savings owned by BSI Bank, Pancabudi Development University, Medan, are savings that use the wadiah yad dhamanah contract. The wadiah yad dhamanah contract is a deposit contract where customers entrust their funds and BSI Bank, Pancabudi Development University, Medan, Capem Office can take advantage of it. Easy Wadiah Savings only uses Rupiah currency. Easy Wadiah Savings has many advantages, such as no administration fees that must be paid every month.
2. The marketing strategy carried out by BSI Bank, Pancabudi Development University, Medan, Capem Office uses a marketing mix. The marketing mix used by BSI Bank, Pancabudi Development University, Medan, Capem Office itself
3. There is a 7P marketing mix because it is a service product, the 7P marketing mix is: product, price, place,

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