

ANALYSIS OF SHARIA BANKING STRATEGIES IN FACING ECONOMIC CONSTRUCTION 5.0 REVIEWED THROUGH SWOT ANALYSIS (CASE STUDY BSI KCP ADAM MALIK)

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Abstract

SWOT analysis is the most commonly used analysis method in the industrial world to formulate strategies. In this research, SWOT analysis is used to understand the strengths, weaknesses, opportunities and threats faced by Islamic banks in the context of economic construction 5.0. This research aims to find out how to apply SWOT analysis in strategy. Marketing can help Islamic banks to strategies can help Islamic banks to compete in a competitive banking market. Sharia banks can implement several strategies, such as market penetration, developing competitive and innovative sharia banking products, improving service quality, increasing promotion and socialization of sharia banking products, strengthening cooperation with other organizational institutions, expanding the sharia bank office network, increasing market coverage through analysis. strategy, and improving the quality of human resources. This method uses a qualitative descriptive approach. Descriptive qualitative research is research that uses words or images obtained from interviews in the form of notes, personal documents, recordings or other documents. compete in the competitive banking market. The research results show that sharia banks have strengths such as market penetration, development of competitive and innovative sharia banking products, improving service quality, increasing promotion and socialization of sharia banking products, strengthening cooperation with other organizational institutions, expanding the sharia bank office network, increasing market coverage through strategic alliances, and improving the quality of

INTRODUCTION

The Indonesian banking industry has made new history with the presence of PT Bank Syariah Indonesia Tbk (BSI), which was officially established on February 1 2021 or 19 Jumadil Akhir 1442 H. President Joko Widodo personally inaugurated the largest sharia bank in Indonesia at the state palace. BSI is a bank which was founded through the merger of PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri and PT Bank BNI Syariah. The Financial Services Authority (OJK) officially gave approval for the merger of three sharia banking businesses on January 27 2021 via letter number SR-3/PB.1/2021. Moreover, President Joko Widodo initiated the presence of BSI on February 1 2021. The composition of BSI shareholders is PT Bank Mandiri (Persero) Tbk 50.83%, PT Bank Negara Indonesia (Persero) Tbk 24.85%, and PT Bank Rakyat Indonesia (Persero) Tbk 17.25%. The rest are shareholders, each owning less than 5%. This merger combines the advantages of three Islamic banks, offering more comprehensive services, wider reach and better capital capacity. BSI is encouraged to increase its competitiveness at the global level, supported by synergy with the business world and government initiatives through the Ministry of BUMN.(PT Bank Syariah Indonesia)

Banking Strategy

The word Strategy comes from the Greek "strategas" which means "generalization" or something that generals do when planning to win a war (Supratikon: 2003). Every day, organizational leaders try to find compatibility between the company's internal affairs. Strengths and weaknesses (opportunities and threats) of foreign companies in the market. Understanding Bank Strategy is a process of evaluating a company's strengths and weaknesses compared to the opportunities and threats that exist in the environment it faces and deciding on market and product strategies that adapt the company's capabilities to environmental opportunities.

Banks are currently adopting digitalization strategies to increase the accessibility of banking services and operational efficiency. Factors driving digitalization include digital opportunities, digital behavior and digital transactions. In addition, OJK's strong supervisory and policy strategies support the belief that banking will become more resilient in the future. In the midst of the COVID-19 pandemic, the banking sector has taken steps- steps such as maintaining distance in the office, checking employee body temperatures, and requiring customers to wash their hands before entering the office. Bank Indonesia also has an important role in maintaining financial stability through monetary policy and overall banking supervision. BI's strategy includes creating interest rate instruments, banking regulations and strict supervision to create healthy performance for financial institutions, especially banks.

Economic Construction 5.0

Economic Construction 5.0 or what is often called Society 5.0 in the Japanese government means that Society 5.0 is a human-centered society that carries out all its activities using a system that combines the internet and the physical world. In economic construction 5.0, the main component of which is humans who are able to build new values through technological development, social disparities and economic problems in the future can be minimized. In Indonesia itself, becoming a developing country seems difficult, but that doesn't mean it can't be done, because currently Japan has proven to be the most technologically advanced country.

One of the fastest growing service sectors in Indonesia is banking, which functions as a source of national income and allows the flow of public funds to the productive sector. (Wardani, 2022). The Financial Services Authority (OJK) brought about banking digitalization by issuing OJK Regulation no. 12/POJK.03/2018 concerning the Implementation of Digital Banking Services in Commercial Banks, this OJK Order states that digital banking services are electronic banking services that have been developed using optimized use of customer data for faster, easier customer service and to serve customer needs. experience) according to speed and what customers can do completely independently, taking into account security aspects. According to OJK regulations, banks must be able to. to optimize the use of technology for consumer needs (Mutiasari, 2020:32). There is economic construction 5.0 also has a positive impact on the banking sector. One of them is that it can increase customer satisfaction. Banking uses a faster and more efficient process, making it easier for customers to do business.

This is reflected at PT. Bank Syariah Indonesia KCP Medan Adam Malik experienced an increase in the number of customers compared to last year and then the development of economy 5.0.

Table 1 Number of Customers of PT. Bank Syariah Indonesia KCP Medan Adam Malik

Year	Number of customers	Information
2019	980	After Economic Construction 5.0
2020	1,555	After Economic Construction 5.0
2021	1,487	After Economic Construction 5.0
2022	1,525	After Economic Construction 5.0
2023	2,010	After Economic Construction 5.0

Source: PT. BSI KCP Adam Malik

According to the Branch Operations Manager at PT. BSI KCP Medan Adam Malik stated that the existence of the Economy 5.0 construction has had a significant influence on economic development, including the banking sector. If technology develops in every banking activity, it can simplify and speed up the transaction

process, so that customers feel satisfied with these technological developments. This condition is also beneficial for banks, because with the existence of Fintech, the number of customers who want to do business with Indonesian Sharia banks is increasing.

Several banks have felt the benefits of the existence of Economic Construction 5.0 in various banking activities, but there are still many banks that have not felt the benefits of this condition, in the sense that many banks are still using technology that existed during the Industrial Revolution 4.0. at PT. Bank Syariah Indonesia KCP Medan Adam Malik itself almost takes full advantage of today's technology in all its banking operations, but there are also those who still utilize technology that existed during the Industrial Revolution 4.0.

Cooperation Technology with sharia banking can make it easier for customers to complete financial transactions such as payments, buying and selling shares, loans and other transactions through technology. Thanks to fintech, even remote communities can access technology-based banking services easily and efficiently without needing to travel long distances (Miswan Ansori, 2019). In the interpretation of the Al-Quran letter (Al-Baqarah verse 185) it is said that all actions aimed at facilitating human affairs are worship of Allah SWT

بِكُمْ الْيُسْرَ وَلَا يُرِيدُ أَنْ يَكُفِّرَكُمْ عَنْ صَلَاتِكُمْ فِيهِ الْقُرْآنُ هُ
أَعَلَّكُمْ تَشْكُرُونَ pet
spot

Meaning: The month of Ramadan is (the month) in which the Qur'an was revealed, as guidance for humans and explanations regarding that guidance and the distinction (between right and wrong). Therefore, whoever among you during that month, shall fast it. And whoever is sick or on a journey (he does not fast), then (must make up for it), as many days as he missed, on other days. Allah desires ease for you, and does not desire hardship for you. You must complete the number and glorify Allah for the guidance He has given you, so that you will be grateful.

According to Hoedi Prasetyo and Wahyudi Sutopo (2018) published in Industrial Engineering, the rapid development of Internet technology has influenced almost everything in people's lives and activities. These developments create opportunities for legal, economic, social, cultural and political development. This condition is being utilized by the global financial sector to encourage economic life 5.0. Researchers at various Indonesian Sharia Banks found evidence of increased customer activity before and after Economic Construction

Sharia banks strive to improve the quality of their services to be on par with traditional banks. Sharia banks must have technology to improve service quality, including ATMs and mobile banking facilities such as the internet. Sharia banks must prioritize innovation in product and service development so they can match traditional banks.

SWOT analysis

SWOT analysis is a technique used to identify strengths, weaknesses, opportunities, and threats for a particular business or even project. Although most widely used by organizations from small businesses and non-profits to large corporations, SWOT analysis can also be used for personal and professional purposes. Although simple, SWOT analysis is a powerful tool to help you identify competitive opportunities for improvement. This way you can work to improve your team and business while staying ahead of market trends.

Simply put, SWOT is an abbreviation of strengths, weaknesses, opportunities and threats. Each of these factors is important to examine in order to properly plan for organizational growth. That's where analysis comes in.

Problems from this research that banks may face in facing economic changes towards economy 5.0, such as adapting banking strategies to the construction of economy 5.0 which is driven by digital technology and innovation, the main challenges in implementing effective banking strategies, utilizing internal strengths to compete effectively, and identify and address external threats that may arise. In a more specific research context, the problems that arise can be related to sharia banking strategies in facing economic construction 5.0, the obstacles faced, as well as the solutions or efforts made to face these obstacles.

In this research, researchers used SWOT data analysis which consists of four analytical tools, namely, strengths, weaknesses, opportunities and threats with the aim of knowing the position of the business venture that will be chosen. So the results of the SWOT analysis can be used as evaluation material both internally and externally for the company, and at the same time solutions can be found. Things that are the company's strengths and weaknesses will be identified in the IFAS (Internal Factor Analysis Summary) matrix, while things that are opportunities and threats will be reflected in the EFAS (External Factor Analysis Summary) matrix. (Muhammad Lathief Ilhamy Nasution, 2021)

Analysis of sharia banking strategies in facing economic construction 5.0 through SWOT analysis is discussed to provide a deeper understanding of the strategies that can be implemented by sharia banking in facing increasingly complex economic challenges. Through SWOT analysis, problems, weaknesses, opportunities and threats can be identified systematically to formulate appropriate strategies. This research can also provide practical benefits for the public in understanding sharia banking and for banks themselves to face economic construction 5.0 more prepared and effectively

The objectives and benefits of analyzing sharia banking strategies in facing economic construction 5.0 are reviewed through SWOT analysis, including:

1. Understand sharia banking strategies in facing economic construction 5.0
2. Knowing the obstacles to sharia banking in facing economic construction 5.0

3. Provides an understanding of the strengths, weaknesses, opportunities and threats experienced by sharia banking in facing economic construction 5.0.
4. Helping sharia banking in choosing strategies that suit increasingly complex economic life.
5. Support academics in producing input materials and suggestions for similar research
6. Providing broader information for sharia banking, by paying attention to strengths, overcoming weaknesses, taking advantage of opportunities and facing threats.
7. Stimulate sharia banking to develop and expand their role in various fields according to their expertise.
8. Make it easier for sharia banking to be oriented towards increasingly complex market needs
9. Providing broader information to the public regarding sharia banking, especially regarding strategies in facing economic construction 5.0.
10. Assist sharia banking in developing human resources in accordance with technological developments

This is important because the construction of economy 5.0 prepares the banking industry to integrate technology, innovation and cognitive science in its operations, and ensures that sharia banking can face increasingly complex challenges

Based on this, researchers are interested in conducting research with the title "Analysis of Sharia Banking Strategy in Facing Economic Construction 5.0 Viewed Through SWOT Analysis (Case Study of PT. Bank Syariah Indonesia KCP Medan Adam Malik)".

In this research, the author includes several previous studies related to the title above, including:

1. Research entitled Development of the Banking Industry in the Digital Era by Annisa Indah Mutiasari The challenges of the digital world in the banking sector continue to increase and this development will not stop in the coming years. This is because banks do not compete with other banks, but in this digital economy era, banks must compete with other financial technology companies that provide security and comfort to their users. The public needs to be educated about digital banking services. As a technology-conscious society, technological developments cannot be avoided, but we must ensure that we also do not become victims of digital advances.
2. Research entitled SWOT Analysis in determining competitive strategy at PT. North Sumatra Sharia Bank. By Salimah Limbong One strategy that can be

used is to determine PT's competitive strategy. Bank Sumut Syariah has a growth strategy

stable which means internal competition Sharia banking PT. Bank Sumut Syariah must register a growth strategy but this is done in stages according to the priority scale.

3. Research entitled SWOT Analysis as an Improving Strategy by Mashuri SWOT analysis strategy increases the competitiveness of PT. Panga Business Unit Riau Kepri Pekanbaru Syariah uses a growth strategy that aims to achieve growth in asset sales, income and a combination of the three. This can be achieved by lowering prices, developing new products, improving the quality of products or services, or increasing access to wider markets.

RESEARCH METHODS

This research use descriptive qualitative approach. Descriptive qualitative research is research that uses words or images obtained from interviews in the form of notes, personal documents, recordings or other documents. (Sugiono, 28:70).

The purpose of using qualitative descriptive research is to provide a detailed description of the interview results for PT strategy analysis. Islamic Bank KCP Medan Adam Malik Indonesia facing Economic Construction 5.0 is reviewed in archival research in the form of SWOT analysis, interview results and other related documentation. descriptive written description that describes perfectly and truthfully, reducing or adding anything according to the actual situation. (Akmal Tarigan, 2015). The aim of this method is to collect, present and analyze both interview responses and data based on interview results, which can provide research documents which are then processed and analyzed to draw conclusions.

RESULTS AND DISCUSSION

PT. Bank Syariah Indonesia KCP Medan Adam Malik is one of the branches of Bank Syariah Indonesia in the North Sumatra region. To realize its vision and mission, Bank Syariah Indonesia understands that growth in the number of customers must be balanced with growth in services. One of the efforts to improve these services is to continue to improve the reliability of information technology in every banking service and product by implementing the latest information technology and carrying out balanced innovations to increase the competitiveness of the banking industry.

PT strategy. Bank Syariah Indonesia KCP Medan Adam Malik Facing Economic Construction 5.0 Reviewed Through SWOT Analysis

After combining strengths, weaknesses, opportunities and threats, they were

analyzed using SWOT analysis to look for alternative strategies for Bank Syariah Indonesia in Economic Construction 5.0. By paying attention to these factors, the strengths and weaknesses of Bank Syariah Indonesia (internal factors) as well as opportunities and threats (external factors) can be arranged into an internal factor analysis summary (IFAS) and an external factor analysis summary (EFAS).figure out a strategyto face Economic construction 5.0. IFAS as follows:

- 1) Identify factorsstrategic which are strengths and weaknesses as well as opportunities and threats.
- 2) GiveThe weight for each of these factors is on a scale of 1.0 (highest) to 0.0 (not important) based on their impact on PT strategy. Bank Syariah Indonesia KCP Medan Adam Malik has a financial structure of 5.0 (all these weights must not exceed a total score of 1.00).
- 3) Rate eachfactors on a scale of 4 (very good or highest) to 1 (poor or lowest) based on the impact of these factors on PT strategy. Bank Syariah Indonesia KCP Medan Adam Malik complies with Financial Structure 5.0. The positive variable, namely strength, gets a value of +1 to +4 (very good), the negative variable, namely weakness, has the opposite value.
- 4) To determine the score, multiplyweight withscore.
- 5) Addweighted score to get the total IFAS weighted score. The IFAS calculation results are in the following table.

Table 2 Internal Factor Analysis Summary(IFAS)

Internal factors	Weight	Rating	Mark Score	Information
<i>Strength(s)</i>				
1. Significant banking service data facilities.	0.14	3	0.42	Practical in transaction services anytime and anywhere.
2. Positive investment conditions and high work morale.	0.18	4	0.72	Optimal divestment and professional performance.
3. Normal Deposit Fees.	0.16	4	0.72	Investment assistance staff

4. Low cost marketing services.	0.18	4	0.72	Banking institutions simply collaborate with financial technology service providers.
5. Types of sharia banking products that are widely known to the public.	0.12	3	0.42	By partnering with financial technology service providers, this product is easier to use.
Sub-Total	0.78		3	
Weaknesses (w)				
1. insufficient digital access.	0.02	1	0.02	Business becomes slower.
2. The emergence of online attacks.	0.04	1	0.04	Makes it difficult for people to negotiate online.
3. There is little permission for financial technology service providers to collaborate with banks.	0.04	1	0.04	The emergence of new abuses of power
4. Ignorance public towards fintech technology.	0.06	2	0.12	unable to use banking services optimally.
5. Unstable technological system.	0.06	2	0.12	imbalance in access to banking services.
Sub-Total	0.22		0.34	
Total	1.00		3.34	

Meanwhile, EFAS is structured in the same way, only the difference is that strengths are replaced by opportunities and weaknesses are replaced by threats. The results are as follows:

Table 4 External Factor Analysis Summary (EFAS)

Internal factors	Weight	Ratings	Mark Score	Information
Opportunities (O)				

1. Sharia business basis that does not limit customers based on religion.	0.14	3	0.42	The increase in the number of customers is due to greater dependence on the economic system
2. Sharia business competition between sharia banks in the Adam Malik area is still relatively low.	0.16	4	0.64	have the opportunity to capture the market.
3. The Financial Services Authority (OJK) supervises the management and control of financial transactions by banks.	0.14	3	0.42	Reducing crime in the banking sector.
4. KnowledgeThe public's interest in savings and loans to meet financial needs through banking services has begun to exist.	0.16	4	0.64	It is considered a safer and more profitable business.
5. KCPS prefix.	0.14	3	0.42	Current barriers to financial technology progress.
Total score	0.74		2.54	
<i>Threats (T)</i>				
1. All banking totals.	0.08	2	0.16	Even though it involves competition, their health condition is good.
2. Limited insight into the function of financial technology.	0.06	2	0.12	Lackin banking operations.
3. The development of sharia business in Indonesia and the Adam Malik region is now becoming increasingly important for bank competitiveness.	0.04	1	0.04	Competition in the sharia sector is increasing.
4. Transparency of transactions across international borders and patterns of globalization.	0.02	1	0.02	Creating competition to create public interest in using banking services.
5. Competitionbetween banking information systems and technology management is getting stronger.	0.06	2	0.12	Customers can also make transfers to other banks.
Sub-Total	0.26		0.46	

Total score	1.00		3	
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From table 2, the strength factor has a score of 3 and the weakness factor has a score of 0.34. It can be concluded that PT. Bank Syariah Indonesia KCP Medan Adam Malik has strength factors that are greater than weakness factors. Then, in table 3 above the opportunity factors have a score of 2.54 while the threat factors have a score of 0.46. This means that in an effort to determine the strategy of PT. Bank Syariah Indonesia KCP Medan Adam Malik has greater opportunities than the threats that will arise.

- 1) Strength (Strengths/S) = 3
- 2) Weaknesses (Weaknesses/w) = 0.34
- 3) Opportunities (Opportunities/O) = 2.54
- 4) Threats (Threats/T) = 0.46

Table 5 Recap of IFAS AND EFAS Scores

Internal Score	External Score	Strategy Options
$S > W (+) 3 > 0.34 (+)$	$O > T (+) 2.54 > 0.46 (+)$	GROWTH
$S < W (-)$	$O < T (-)$	SURVIVAL
$S > W (+)$	$O < T (-)$	DIVERSIFICATION
$S > W (-)$	$O > T (+)$	STABILITY

The results of the recap lead to the choice of Growth Strategy. To determine a more specific Growth Strategy, the values obtained are entered into the strategy choice diagram. From the score results above, it states that Strength (S) is greater than Opportunity (O) so the matrix is as follows:

Table 6 SWOT Matrix Analysis

<p>IFAS</p> <p>EFAS</p>	<p>Strengths (S)</p> <ol style="list-style-type: none"> 1. Significant banking service data facilities. 2. Positive investment conditions and high work morale. 3. Normal Deposit Fees. 4. Low cost marketing services. 5. Types of sharia banking products that are widely known to the public. 	<p>Weaknesses (W)</p> <ol style="list-style-type: none"> 1. insufficient digital access. 2. The emergence of online attacks. 3. Minimum permits for service providers. financial technology to work with banks. 4. Ignorancesociety towards fintech technology. 5. Unstable technological system.
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Opportunities (O)	SO Strategy	WO Strategy
<ol style="list-style-type: none"> 1. Sharia business basis that does not limit customers based on religion. 2. Sharia business competition between sharia banks in the Adam Malik area is still relatively low. 3. The Financial Services Authority (OJK) supervises the management and control of financial transactions by banks. 4. KnowledgeThe public's interest in savings and loans to meet financial needs through banking services has begun to exist. 5. KCPS prefix. 	<ol style="list-style-type: none"> 1. Use bank service facilities properly. 2. Through collaboration with financial technology services to offer various banking products to the public. 	<ol style="list-style-type: none"> 1. Increase technology services. 2. Internal validation regarding employee culture, practices, product and service integrity.

Thereats (T)	ST Strategy	WT Strategy
<ol style="list-style-type: none"> 1. All banking totals. 2. Limited insight into the function of financial technology. 3. The development of sharia business in Indonesia and the Adam Malik region is now becoming increasingly important for bank competitiveness. 4. Transparency of transactions across international borders and patterns of globalization. 5. Competition between banking information systems and technology management is getting stronger. 	<ol style="list-style-type: none"> 1. Improving facilities for financial institutions. 2. Practicing community by involving financial and banking experts to discuss and conduct research about development of sharia banking with the support of human resources and technological advances. 	<ol style="list-style-type: none"> 1. Be vigilant in channeling financing to the public by safeguarding the implementation of sharia principles in every banking activity. 2. Provide access by improving the quality of the banking workforce.

The strategy used by PT can be seen in the results of the analysis. BSI KCP Medan Adam Malik complies with Economic Construction 5.0, namely:

1. Strengths Opportunities (SO) strategy, a strategy that prioritizes strengths and takes advantage of existing opportunities:
 - a) Make full use of bank service facilities.
 - b) Combining with the help of digital financial services to promote various bank products to the public.
1. Strengths Threats (ST) strategy, a strategy that uses capacity to overcome existing dangers:
 - a) Enlarge bank service facilities.
 - b) Contact to involve financial and banking experts to discuss and conduct research regarding the development of sharia banking which is supported by human resources and technological developments.
2. Weaknesses Opportunities (WO) strategy, namely minimizing internal

- weaknesses by taking advantage of strong opportunities
- a) Using gital service increment
 - b) Using internal thickening related to the integrity of work culture, infrastructure, products and services
3. Weaknesses Threats (WT) strategy, namely minimizing internal weaknesses so that internal weaknesses can survive in facing challenges.
- a) It is hoped that the application of sharia principles in all banking transactions will increase vigilance in allocating public funds.
 - b) Going digital by increasing the quality of banking human resources.

Figure 1 SWOT calculation matrix

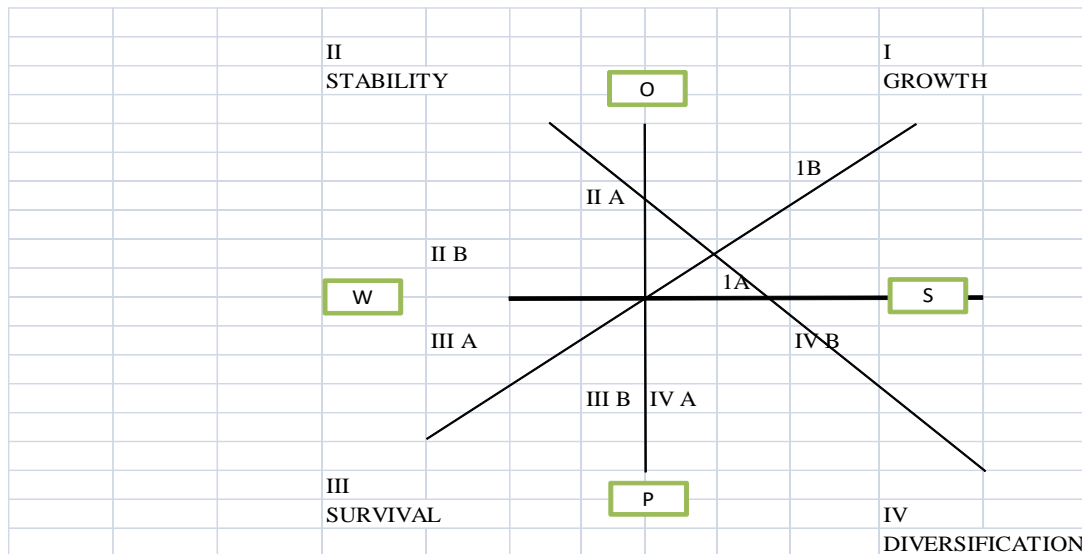


Table 7 Strategy Options

Strategic Technical	Score	Quadrant	Strategy Options
<i>Growth</i>	$S > O$	HE	<i>Rapid Growth</i>
	$S < O$	IB	<i>Stable Growth</i>
<i>Survival</i>	$W > T$	III A	<i>Turn Around</i>
	$W < T$	III B	<i>Guerilla</i>
<i>Diversification</i>	$S > T$	IV B	<i>conglomerate</i>
	$S < T$	IV A	<i>Concentric</i>

<i>Stability</i>	O>T	II A	<i>Aggressive Maintenance</i>
	O<W	II B	<i>Selective Maintenance</i>

From the figure and table it can be concluded that the SWOT calculation of PT. Bank Syariah Indonesia KCP Medan Adam Malik $S>O$, namely the Opportunity (O) is smaller than the existing Strength (S), where the policy direction of Bank Syariah Indonesia is in a Stable Growth Strategy condition.

The challenge for companies operating in a dynamic environment is to survive without a Growth Strategy, so this strategy is the most challenging strategy to find because:

- 1) Growing companies can hide errors and inefficiencies more easily than stable companies. A company's ever-expanding revenue stream can mean that unused resources can easily be used to resolve problems and disputes between departments and divisions. Growth can also be hampered by strategic weaknesses in case management, where large companies certainly have greater power than small companies, allowing for support from trade unions and local communities if a company goes bankrupt.
- 2) Companies that are growing have many opportunities to progress, advance and get interesting work. The growth itself is encouraging for the CEO. Companies that are growing or developing are seen as winners in the eyes of the market and potential investors. Executive salaries tend to increase as the size of the organization increases. Large companies are harder to get than small companies, so executives' jobs are more secure. The two main growth strategies are: focus on one industry and diversify into other industries.

It can be seen that internal and external factors have a positive influence, where the strength of PT. Bank Syariah Indonesia KCP Medan Adam Malik overcomes existing weaknesses and the opportunities that exist today are greater than the threats in the future. PT. Bank Syariah Indonesia KCP Medan Adam Malik can transform potential into better achievements and performance. Therefore, the right policy direction is to increase and expand the role of Bank Syariah Indonesia in various fields according to its expertise and also take advantage of various existing opportunities. According to Operation Staff at PT. BSI KCP Adam Malik said that Bank Syariah Indonesia faced several obstacles in facing Economic Construction 5.0, such as limited technology services, the emergence of cybercrime, low public knowledge of financial technology and uneven communication technology infrastructure.

Bank Syariah Indonesia's various solutions to face these obstacles are internal strengthening related to cultural integrity, infrastructure, products and employee

services. Bank Syariah Indonesia also reaches out and provides an understanding to the public about what a true sharia bank is by involving financial and banking experts to discuss and conduct research on the development of sharia banks supported by human resources and technological advances together with conventional banks. Banks actually have a big opportunity to seize a share of the Indonesian banking market and be more careful in channeling funds to the public by ensuring that sharia principles are applied in every banking operation.

CONCLUSION

Strategies that can be used Based on the SWOT analysis of Bank Syariah Indonesia KCP Medan Adam Malik one month before economic construction 5.0 is stable when economic construction 5.0 PT. Bank Syariah Indonesia KCP Medan Adam Malik can use the Stable Growth Strategy, but this is done in stages according to the priority scale.

Obstacle PT. Bank Syariah Indonesia KCP Medan Adam Malik Facing economic architecture 5.0 which includes limited digital services, the rise of cybercrime, lack of public knowledge about financial technology and uneven communication technology infrastructure.

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