Mu'amalatuna: Jurnal Ekonomi Syariah
Vol. 08 No. 02 (2025), Hal. 21-32
E-ISSN: 3047-3829, P-ISSN: 2621-0622
https://doi.org/10.36269/muamalatuna.v8i02.3854

SOAR ANALYSIS IN THE DEVELOPMENT OF MITRAGUNA BERKAH FINANCING AT BANK SYARIAH INDONESIA KCP TASIKMALAYA HZ MUSTOFA

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Kata Kunci:
SOAR; Mitraguna Berkah; Pengembangan; Bank Syariah Indonesia.

Abstrak

Penelitian ini bertujuan untuk menganalisis strategi pengembangan produk pembiayaan Mitraguna Berkah di Bank Syariah Indonesia (BSI) KCP Tasikmalaya HZ Mustofa dengan menggunakan pendekatan SOAR (*Strengths*, *Opportunities*, *Aspirations*, *Results*). Penelitian ini menggunakan metode kualitatif deskriptif melalui teknik wawancara dan observasi lapangan. Hasil analisis menunjukkan bahwa kekuatan produk terletak pada skema autodebet *payroll*, margin yang kompetitif, tanpa jaminan, serta dukungan digitalisasi dan SDM konsumer yang komunikatif. Peluang pengembangan terbuka lebar melalui potensi nasabah *payroll*, literasi keuangan syariah, dan wilayah pasar yang belum tergarap. Strategi yang dihasilkan meliputi peningkatan literasi keuangan syariah, promosi *bundling* sebagai bentuk hijrah finansial, penguatan pendekatan *customer-centric* berbasis nilai spiritual, serta ekspansi melalui kemitraan strategis.

Keywords:
SOAR, Mitraguna Berkah, Development, Bank Syariah Indonesia.

Abstract

This study aims to analyse the development strategy of Mitraguna Berkah financing products at Bank Syariah Indonesia (BSI) KCP Tasikmalaya HZ Mustofa using the SOAR (Strengths, Opportunities, Aspirations, Results) approach. This research uses descriptive qualitative methods through interview techniques and field observations. The results of the analysis show that the strength of the product lies in the payroll autodebet scheme, competitive margins, no collateral, as well as the support of digitalisation and communicative consumer human resources. Development opportunities are wide open through the potential of payroll customers, Islamic financial literacy, and untapped market areas. The resulting strategy includes increasing Islamic financial literacy, promoting bundling as a form of financial hijrah, strengthening the customer-centric approach based on spiritual values, and expanding through strategic partnerships.

INTRODUCTION

Islamic banking is an integral part of the national financial system that operates by prioritizing Islamic principles.[1] Its existence is not only an alternative to the conventional system, but also a realization of the community's need for a financial system that is free from elements of usury, *gharar*, and *maysir*.[2] The legal basis governing Islamic banking is regulated in Law No. 21 of 2008 concerning Islamic Banking.[3] In the regulation, it is explained that Islamic banking includes all matters relating to Islamic banks and Islamic business units, with activities adapted to Islamic principles as stated in Article 1 Paragraph (7). Meanwhile, Article 1 Paragraph (12), refers to the principles of Islamic law that are implemented based on fatwas or opinions from authorized institutions in the field of Islamic. Furthermore, Article 2 emphasizes that the operations of Islamic banks must be based on the principles of justice, benefit, and balance, and kept away from elements that are prohibited in Islam. The description of the business activities of Islamic banking is explained in Article 19 through Article 29, which includes the activities of collecting and channeling funds through Islamic contracts.[4]

Islamic banks are financial institutions whose main activities include the collection and distribution of funds based on Islamic principles, without recognising the interest system.[5] Islamic bank operations are based on contracts that are in accordance with Islamic law, such as *murabahah*, *ijarah*, *musyarakah*, dan *mudharabah*.[6] Since the formation of PT Bank Syariah Indonesia Tbk (BSI) on 1 February 2021, the result of the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah, BSI has become the only state-owned Islamic bank with the largest assets.[7] Based on information from BSI's official website, PT Bank Syariah Indonesia Tbk (BSI) recorded significant asset growth, namely 48% in the three-year period from 2020 to the end of December 2023. Entering the second quarter of 2024, the total assets recorded by BSI reached Rp360.85 trillion. With this achievement, BSI ranked sixth as the bank with the largest assets in Indonesia and made it a leader in the medium size bank category.

This strategic position cannot be separated from BSI's efforts in presenting a variety of innovative Islamic financial products that are relevant to the needs of the community.[8] One of the superior products developed by BSI is the BSI Mitraguna Berkah financing product, which is financing intended for ASN, permanent employees of government/private agencies, or employees of institutions/foundations that have established payroll cooperation with BSI. This product aims to facilitate consumptive needs such as home renovations, vehicle purchases, and emergency needs, with a payment system through payroll deduction. In addition, this product also uses a murabahah contract, with a margin set at 9.25%, lower than similar products such as Kredit Serbaguna Mandiri (10.50%) and Sejahtera iB Amanah Bank NTB Syariah (10.75%).

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[1] Ahmad Maulidizen, "Sistem Perbankan Syariah," *Ekonomi Pembangunan Islam* 79 (2024).
[2] Fatkhur Rohman Albanjari et al., *Pengantar Ekonomi Syariah* (Medan: Cendikia Mulia Mandiri, 2025).
[3] Rachmadi Usman, *Aspek Hukum Perbankan Syariah Di Indonesia* (Jakarta: Sinar Grafika, 2022).
[4] Nur Wahid, *Perbankan Syariah: Tinjauan Hukum Normatif Dan Hukum Positif* (Prenada Media, 2021).
[5] Agus Salihin, *Pengantar Lembaga Keuangan Syariah* (Bogor: Guepedia, 2021).
[6] Tuti Anggraini, *Buku Ajar Desain Akad Perbankan Syariah* (Medan: Merdeka Kreasi Group, 2022).
[7] Eliya Salsabila et al., "Analisis Perkembangan Kinerja Keuangan BSI Sebelum Dan Sesudah Merger," *Al-Istimrar: Jurnal Ekonomi Syariah* 2, no. 2 (2023): 163–74, https://doi.org/10.59342/istimrar.v2i2.461.
[8] Muhammad Hisam, "Tinjauan Kinerja Bank Syariah Indonesia (BSI): Perkuat Aset Dan Visi Misi Yang Efektif," *Currency: Jurnal Ekonomi Dan Perbankan Syariah* 2, no. 1 (2023): 202–21, https://doi.org/10.32806/ccy.v2i1.238.

In the Tasikmalaya area, the existence of Bank Syariah Indonesia HZ Mustofa Sub-Branch Office (KCP) has an important role in expanding access to Islamic financial services to urban and semi-urban communities, especially among civil servants, education workers, health workers, and permanent employees of religious institutions and social foundations. Based on internal interviews, it was noted that BSI KCP Tasikmalaya HZ Mustofa has established payroll cooperation with a number of local institutions such as the Ministry of Religious Affairs of Tasikmalaya City, the Education Office, and several private Islamic foundations, which is a great potential in marketing BSI Mitraguna Berkah financing products.

Based on data collected internally until June 2025, the number of active payroll customers at BSI KCP Tasikmalaya HZ Mustofa reached 2.513 people. Seeing this potential, it is necessary to carry out a strategy that is able to strengthen the positioning of Mitraguna Berkah products so that they are superior and in demand, both in terms of service quality and brand image. This shows that the existence of Mitraguna Berkah products has a great opportunity to be developed more optimally through a directed strategy and meet the real needs of the target community.

Table 1. *Payroll* Mitraguna Berkah Customer Data

Year	Number of Customers
2022	86
2023	188
2024	266
2025	316

Source: BSI KCP Tasikmalaya HZ Mustofa

In comparison, research conducted by Ariyani (2022) revealed that the SWOT analysis of the Mitraguna Berkah product shows that the main advantage lies in the low margin and wide opportunities, given BSI's position as the only state-owned Islamic bank.[9] However, the SWOT approach in the study still focuses more on the aspects of weaknesses and threats. Unlike this research which uses the SOAR (*Strengths*, *Opportunities*, *Aspirations*, *Results*). The SOAR analysis is considered more appropriate as it offers an approach to internal strengths, development opportunities, long-term aspirations of the institution, as well as tangible results to be achieved.

Therefore, researchers feel it is important to conduct research that aims to analyze the strengths, opportunities, aspirations, and results of BSI Mitraguna Berkah financing products at BSI KCP Tasikmalaya HZ Mustofa. It is hoped that this research can be a strategic input in the development of Islamic-based products that are able to answer the needs of the community while strengthening the existence of BSI in the region. Based on this background, the author formulates the research title **"SOAR Analysis in the Development of Mitraguna Berkah Financing at Bank Syariah Indonesia KCP Tasikmalaya HZ Mustofa."**

[9] Ariyani (2022)

LITERATURE REVIEW

SOAR Analysis

SOAR (Strengths, Opportunities, Aspirations, and Results) analysis is a strategic approach that views issues from a positive perspective, as opposed to the SWOT approach that focuses on strengths, weaknesses, opportunities, and threats. The SOAR analysis method was popularized by David Cooperrider, in his book Introduction to Appreciative Inquiry (1995). Using the Appreciative Inquiry (AI) approach, David Cooperrider transformed the SWOT analysis of weaknesses and threats into aspirations and results-oriented aspirations.[10]

Islamic Banking

The banking sector in Indonesia is regulated through Law Number 10 of 1998, which explains that banks are business entities that function to collect funds from the public in the form of deposits and channel them back in the form of credit or other financial instruments to improve the welfare of the community.[11] These provisions regulate banking activities under the conventional approach. Over time, banking practices can also be organized based on Islamic principles, as stipulated in Law Number 21 of 2008 concerning Islamic Banking, which is a form of government support for the Islamic financial system.[12]

One of the financial institutions that underwent conversion to a Islamic system is Bank BRIsyariah, which originated from PT Bank Djasa Arta which was established in 1969 in Bandung. After a number of ownership and name changes, in 2007 the bank was acquired by Bank Rakyat Indonesia (BRI) with a transaction value of Rp61 billion. Following the acquisition and operational license from Bank Indonesia, Bank Djasa Arta became PT Bank Syariah BRI in November 2008, and then merged with BRI's Islamic Business Unit (UUS) in January 2009. The bank's name was then updated to PT Bank BRIsyariah in December 2009, and officially listed on the Indonesia Stock Exchange in May 2018.[13]

In early 2021, BRIsyariah merged with Bank Syariah Mandiri and BNI Syariah, forming a new entity called PT Bank Syariah Indonesia Tbk (BSI). This merger made BSI the largest Islamic bank in Indonesia.[14] BSI is currently in the process of changing its status to a state-owned bank (BUMN) and has raised capital through a rights issue worth IDR 5 trillion by the end of 2022.[15] As part of strengthening digital services, BSI also released a digital banking application called Byond in November 2024.[16]

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[10] Sriyono Siswoyo and Meutia Sistarani, *Manajemen Teknik (Untuk Praktisi Dan Mahasiswa Teknik)* (Deepublish, 2020); Muhamad Fasya Nur Arbaien et al., "Halal Tourism Development Strategy in Tasikmalaya: Using SOAR Analysis Model," *AL-MUSAHAMAH: Journal of Islamic Economics, Finance, and Business* 1, no. 1 (2024), https://doi.org/10.37058/ams.v1i1.8909; Zulfikar, "Appreciative Inquiry Analysis Through SOAR Approach in the Lens of Shariah In Facing Industry 4.0 on Indonesia's Islamic Banking," *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah* 8, no. 1 (2021): 110–24, https://doi.org/10.19105/iqtishadia.v8i1.3752.

[11] Guffar Harahap et al., *Perbankan Syariah: Teori, Konsep & Implementasi* (Sada Kurnia Pustaka, 2023).

[12] Usman, *Aspek Hukum Perbankan Syariah Di Indonesia*.

[13] Sri Devi, "Analisis Kinerja Keuangan Sebelum Dan Setelah Initial Public Offering Pada Bank Umum Syariah Di Indonesia" (Fakultas Ekonomi dan Bisnis uin jakarta, 2020), https://repository.uinjkt.ac.id/dspace/handle/123456789/52189.

[14] Fertika Puspita Dewi and Aldi Mustopa, "Efisiensi Bank Rakyat Indonesia (BRIS), Bank Syariah Mandiri (BSM), Dan Bank Negara Indonesia Syariah (BNIS) Setelah Merger Menjadi Bank Syariah Indonesia Dengan Pendekatan Data Envelopment Analysis (DEA)," *ACITYA: Jurnal Vokasi Bisnis Digital, Akuntansi Lembaga Keuangan Syariah Dan Usaha Perjalanan Wisata* 2, no. 1 (2023): 34–41, https://doi.org/10.70871/acitya.v2i1.16.

[15] Fairuz Irbah Gina et al., *Dinamika Kinerja Keuangan Bank* (Deepublish, 2025).

[16] Muhamad Fasya Nur Arbaien et al., "Penerimaan Dan Penggunaan SuperApp BYOND BSI: Ekstensi Teori Technology Acceptance Model," *Jurnal Maps (Manajemen Perbankan Syariah)* 8, no. 2 (2025): 90–103, https://doi.org/DOI: https://doi.org/10.32627/maps.v8i2.1190.

Development

In the Kamus Besar Bahasa Indonesia (KBBI), development is defined as a process, way, or action to develop something.[17] As an illustration, the government always strives to carry out development in a gradual and structured manner in order to achieve the targets that have been set. According to Law Number 11 of 2019, development is defined as an effort to increase the benefits and usability of science and technology that has been tested for truth and safety, so that it is more optimal in supporting people's lives. Meanwhile, according to Sugiyono (2020), research and development is a research method that aims to produce certain products and test the effectiveness of these products.[18]

Financing

Etymologically, the term financing implies trust (I believe, I trust).[19] Thus, financing means a form of trust given by the owner of funds (*shahibul maal*) to another party to carry out the agreed mandate.[20] The mandate is in the form of utilization of funds that must be carried out appropriately, fairly, and based on a clear agreement and mutually beneficial to both parties. This is in line with the command of Allah Swt. in Surah An-Nisa verse 29, which calls on believers to utilize wealth properly.

﴿ يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَأْكُلُوْٓا اَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ اِلَّآ اَنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۗ وَلَا تَقْتُلُوْٓا اَنْفُسَكُمْ ۗ اِنَّ اللّٰهَ كَانَ بِكُمْ رَحِيْمًا ٢٩ ﴾ (النسآء/4: 29)

"O you who believe, do not eat of your neighbor's wealth by false means, except in the form of consensual trade between you. Do not kill yourselves. Verily, Allah is Most Merciful to you." (An-Nisa'/4:29)

Meanwhile, according to Law Number 10 of 1998 concerning Islamic Banking, Article 1 defines financing as the provision of funds or bills based on an agreement between a bank and a party in need. The recipient of funds is obliged to return it within a certain agreed period of time, accompanied by a return or profit sharing according to the initial agreement.[21] This concept is different from conventional credit, because the return is not in the form of interest (usury), but a margin or ratio that has been agreed in advance in sharia contracts.

Financing is the provision of funds by banks to parties in need. Based on its use, financing is divided into two, namely productive and consumptive.[22] Productive financing is intended for business activities such as production, trade, and investment, while consumptive financing is used to meet personal needs that are consumable in nature.[23] In

[17] Kamus Besar Bahasa Indonesia (KBBI)

[18] Sugiyono (2020)

[19] Mudzakir Ilyas, "Mekanisme Pembiayaan Mitraguna Berkah PNS Dengan Akad Murabahah Pada PT. Bank Syariah Mandiri Cabang Prabumulih," *Adl Islamic Economic: Jurnal Kajian Ekonomi Islam* 1, no. 2 (2020): 161–80, http://ejournal.steialfurqon.ac.id/index.php/adl/article/view/20.

[20] Nufi Mu'tamar Almahmudi, "Analisis Implementasi Pembiayaan Mudharabah Dalam Perkembangan Hukum Ekonomi Syariah Di Indonesia," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 2, no. 2 (2020): 208–30, https://doi.org/10.19105/alhuquq.v2i2.3166.

[21] Muhammad Wandisyah Hutagalung, *Analisis Pembiayaan Bank Syariah* (Merdeka Kreasi Group, 2022).

[22] Trimulato et al., "Optimalisasi Peran Pembiayaan Produktif Bank Syariah Bagi UMKM Di Indonesia," *Iqtishodia: Jurnal Ekonomi Syariah* 5, no. 1 (2020): 1–6, https://doi.org/10.35897/iqtishodia.v5i1.263.; Rosnaini Daga, "Analisis Strategi Pemasaran Dalam Peningkatan Pembiayaan Konsumtif Pada Pt Bank Rakyat Indonesia Syariah, Tbk Kantor Cabang Pembantu Gowa Sungguminasa" (Center for Open Science, 2020), https://doi.org/10.31219/osf.io/rvtkp.

[23] Trimulato, Nur Syamsu, and Mega Octaviany, "Sustainable Development Goals (SDGs) Melalui Pembiayaan Produktif UMKM Di Bank Syariah," *Islamic Review: Jurnal Riset Dan Kajian Keislaman* 10, no. 1 (2021): 19–38,

Islamic banks, financing consists of productive and unproductive assets.[24] Productive assets include profit-sharing financing (*mudharabah dan musyarakah*), sale and purchase (*murabahah, salam, dan istishna*), and lease (*ijarah* dan *ijarah muntahiya bittamlik*). Meanwhile, unproductive assets take the form of qardh loans, which are social financing without returns whose funds come from zakat, infaq, and sadaqah.[25]

Mitraguna Berkah BSI Products

Mitraguna Berkah BSI is an Islamic-based financing product intended for employees with a salary payment system (payroll) through Bank Syariah Indonesia (BSI). This product provides convenience in meeting various needs, such as home renovations, education costs, weddings, purchasing goods, religious trips, and other urgent needs. Mitraguna Berkah BSI offers a high financing ceiling of up to Rp 1.5 billion, which can be adjusted to the needs and financial capabilities of customers. This product also provides a flexible financing period of up to 15 years, making long-term financial planning easier. The installment system is fixed until repayment, so customers do not have to worry about changes in the amount of installments due to fluctuations in interest rates.

In addition, this product does not require collateral, only the status of an active employee who receives a salary through the Bank Syariah Indonesia (BSI) payroll system. The process of applying for financing is fast and easy, without complicated procedures. This financing is also based on Islamic principles, using *murabahah* (sale and purchase) or *ijarah* (leas) contracts, so it is free from usury and in accordance with Islamic values. The utilization of this financing fund is very broad. Customers can use it for various needs, including education costs, home renovations, wedding costs, worship trips (umrah or hajj), purchase of consumptive goods, emergency health costs, and other needs if they are not contrary to Islamic provisions.[26]

RESEARCH METHODS

In this study, qualitative data types were used. Qualitative data is information in the form of words or verbal explanations obtained from the results of research in the field.[27] Data collection methods are carried out through observation, namely by directly observing product activities and services, and interviews, namely conducting direct questions and answers to related parties, such as bank employees and product user customers. This

https://doi.org/10.35878/islamicreview.v10i1.269; Erland Sakti Anindito Putra, Fauzul Hanif Noor Athief, and Lukmanul Hakim, "Pengembangan Produk Pembiayaan Konsumtif Pada Baitul Maal Wat Tamwil," *Al-Iqtishod: Jurnal Ekonomi Syariah* 5, no. 2 (2023): 225–41.

[24] Juliani Wulandari et al., "Konsep Dasar Pembiayaan Dalam Perbankan Syariah," *Jurnal Ekonomi Bisnis Dan Manajemen* 2, no. 2 (2024): 165–71, https://doi.org/10.59024/jise.v2i2.687.

[25] M Irwan et al., "Penyuluhan Jenis-Jenis Pembiayaan Syariah Bagi Pedagang Kuliner Di Desa Senteluk Kecamatan Batulayar Kabupaten Lombok Barat," *Jurnal Abdimas Sangkabira* 2, no. 1 (2021): 95–106, https://doi.org/10.29303/abdimassangkabira.v2i1.88.

[26] Suhendi, "Perbandingan Modul Payroll Open ERP (ODOO) Dengan Modul Payroll Adempiere," *SITEKIN: Jurnal Sains, Teknologi Dan Industri* 13, no. 2 (2016): 136–45, https://doi.org/10.24014/sitekin.v13i2.1198; Fauzi Imaduddin Adhim et al., "Development of Employee Payroll System Using Rational Unified Process (RUP) on Odoo Platform," *Applied Technology and Computing Science Journal* 5, no. 1 (2022): 36–43, https://doi.org/10.33086/atcsj.v5i1.3696.

[27] Sugiyono, *Metode Penelitian Kualitatif: Untuk Penelitian Yang Bersifat Eksploratif, Enterpretif, Interaktif Dan Konstruktif* (Bandung: Alfabeta, 2021).

interview aims to gather information on product strengths, development opportunities, institutional aspirations, and expected outcomes.[28]

The data sources used in this research consist of primary data and secondary data. Primary data is data obtained directly from the research location through observation, interviews, and documentation. While secondary data is data obtained from various literature, books, journals, articles, and official documents related to Islamic financing and the SOAR approach. The data analysis method used in this research is descriptive analysis, by systematically describing field findings based on elements in the SOAR approach. The SOAR approach is a strategy that focuses on the internal potential of the institution and the direction of future development. This analysis is used to formulate a development strategy based on the strength of Mitraguna Berkah financing products at BSI KCP Tasikmalaya HZ Mustofa.

Table 2. SOAR Matrix

Internal/External	***Strength***	***Opportunity***
Aspiration	**SA Strategy** Formulate strategies that utilize internal strengths to achieve desired aspirations.	**OA Strategy** Develop a strategy that focuses on aspirations by optimizing available external opportunities.
Result	**SR Strategy** Develop strategies based on internal strengths to achieve clear and structured results.	**OR Strategy** Design strategies based on external opportunities to achieve measurable results.

RESULTS AND DISCUSSION

Based on the results of interviews with Ari Kiswanto as Branch Manager, Yudy Agustina as Consumer Banking Representative, and Riga Habib Gustiana as Sales Force at BSI KCP Tasikmalaya HZ Mustofa, the Mitraguna Berkah product development strategy can be formulated through SOAR matrix analysis as follows.

Table 3. SOAR Analysis

Internal/External	***Strength***	***Opportunity***
	1. The payroll scheme makes it easy to pay installments on an auto-debit basis. 2. The product is unsecured, using only an active employment decree (SK). 3. Competitive margin, high limit (up to Rp1.5 M). 4. Supported by	1. Great potential There are 2,513 payrolls as of June 2025 in Tasikmalaya. 2. Strategic partnerships such as hospitals, foundations, government agencies. 3. South Tasik region has not been optimized. 4. Financial literacy and

[28] Sarmini, Aminkun Imam Rafii, and Agung Dwi Bahtiar El Rizaq, *Metode Penelitian Kualitatif* (Yogyakarta: Jejak Pustaka, 2023).

	digitalization through Mitraguna Online and Super Apps Byond. 5. Reliable and communicative consumer team conveying Islamic values.	interest in Islamic products is increasing. 5. Opportunity to take over customers from conventional banks.
Aspiration 1. To increase Islamic financing literacy in the region. 2. To be the first choice for Islamic consumptive financing. 3. Expand strategic partnerships with institutions. 4. Encourage integration with other BSI products.	**SA Strategy** 1. Utilize digital platforms (Mitraguna Online & Byond BSI) to expand public education on Islamic financing. 2. Emphasize product features such as no collateral, as a competitive advantage over conventional banks. 3. Rely on highly competent consumer teams to open cooperation opportunities. 4. Encourage cross-selling of Mitraguna Berkah with other consumer products through digital services and direct offers.	**OA Strategy** 1. Conduct financial literacy actively in areas with high payroll potential such as Tasikmalaya and South Tasik. 2. Use strategic cooperation with agencies as the main channel for distribution of financing products. 3. Establish active MoUs with vertical agencies that have not yet become partners. 4. Marketing takeovers while bundling with other Islamic products as a complete and planned financial hijrah package.
Result 1. Increase in customers and financing volume. 2. Smooth payment and good collectibility through payroll. 3. Islamic financing ecosystem established.	**SR Strategy** 1. Use a Customer-Centric Strategy approach by highlighting product advantages to attract more customers. 2. Implement Operational Excellence principles by strengthening the auto-debit system and periodically evaluating collectibility to reduce NPF risk. 3. Build an ecosystem that is not only profit-oriented but also social and spiritual impact.	**OR Strategy** 1. Implement a Market Development model by expanding market reach to the South Tasik area or new agencies. 2. Partnerships with agencies for smooth payroll deductions as well as conventional customer acquisition strategies through takeover schemes. 3. Collaboration with institutions or agencies to build Islamic financing networks through Islamic financial literacy.

Referring to the results of the SOAR matrix analysis, a number of alternative strategies can be formulated that can be implemented by BSI KCP Tasikmalaya HZ Mustofa in developing Mitraguna Berkah products, namely as follows:

1. BSI KCP Tasikmalaya HZ Mustofa needs to intensify Islamic financial literacy in potential areas such as South Tasik to increase public understanding of Islamic financing products. Research by Mubarok (2024), low customer literacy on financing products is a real challenge in the field, so an educational approach is needed.[29] To support this, the utilization of digital platforms such as Mitraguna Online and Super Apps Byond can be a means of expanding the reach of education. Wahab & Ihsan (2025) emphasized that the synergy between technology and Islamic values is a strategic opportunity for Indonesia to lead in Islamic finance innovation globally.[30]
2. The financial hijrah strategy can be carried out by promoting takeover products as a solution to Mitraguna Berkah products bundled with other Islamic banking products. According to Choirunnisa (2024), building public trust in Islamic banks depends on commitment to Islamic principles and product innovation that suits the needs of the community.[31]
3. Optimizing existing consumer human resources at BSI Tasikmalaya HZ Mustofa to apply a customer-centric approach in conveying spiritual values, in line with research by Mumtaz & Jaharuddin (2025) which states that improving service quality and strengthening aspects of religiosity can increase customer loyalty to Islamic banking services.[32]
4. Expand the market to untapped areas and agencies through canvassing approaches, WA Blasts, or direct education, while building formal partnerships with agency HRDs. This strategy is in line with Lainufar & Hana (2025) dan Mashudi (2024) who emphasize the importance of utilizing digital media and integrated information systems in expanding market reach and increasing the efficiency of Islamic bank services in the modern era.[33]

CONCLUSION

Based on the results and discussion, it can be concluded that the development strategy based on internal strengths, external opportunities, long-term aspirations, and expected results provides a more optimistic and constructive direction for the growth of Mitraguna Berkah products at BSI KCP Tasikmalaya HZ Mustofa. The main strengths lie in the payroll autodebet system, competitive margins, absence of collateral, as well as support for digitization and consumer human resources. Meanwhile, development opportunities include large potential payroll customers, increased financial literacy, and market areas that have not been optimized.

The resulting strategy includes financial literacy efforts in potential areas, promotion of product bundling as a form of financial hijrah, strengthening HR capacity in a customer-centric approach based on spiritual values, and market expansion through cooperation with various agencies. This research shows that by properly utilizing internal and external potential, BSI KCP Tasikmalaya HZ Mustofa can expand the reach of Mitraguna Berkah

[29] Mubarok (2024)
[30] Wahab & Ihsan (2025)
[31] Choirunnisa (2024)
[32] Mumtaz & Jaharuddin (2025)
[33] Lainufar & Hana (2025) dan Mashudi (2024)

products while strengthening its existence as an Islamic bank that is relevant to the needs of the community. The results of this study are expected to be strategic input in the development of Islamic banking products that not only fulfill financial needs, but also uphold spiritual and social values.

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