ABSTRAK

Meningkatnya jumlah Perbankan Syariah di Indonesia, serta semakin Skripsi dengan judul "Penerapan New Wave Marketing 4.0 Terhadap Peningkatan Kualitas Layanan Digital Banking di Bank Syariah Indonesia KCP Surabaya Dharmahusada" ini ditulis oleh Ferananda Wahyu Nurjanah, NIM. 126401212078, Prodi Manajemen Perbankan Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung, Dosen Pembimbing Dr. Qomarul Huda, M.Ag.

Kata Kunci: Penerapan, *New Wave Marketing,* Kualitas Layanan

Penelitian ini dilatarbelakangi oleh meningkatnya tantangan yang dihadapi Bank Syariah Indonesia di tengah perkembangan teknologi digital dan perubahan era digitalisasi, yang mendorong perlunya strategi pemasaran baru untuk mempertahankan kualitas layanan digital banking. Di era digitalisasi ini beberapa perusahaan telah menerapkan konsep pemasaran *New Wave Marketing 4.0* salah satunya adalah Bank Syariah Indonesia. Konsep *New Wave Marketing 4.0* menjadi pendekatan yang penting, yakni dengan memindahkan strategi pemasaran dari pendekatan vertikal menuju pendekatan horizontal, melibatkan nasabah secara aktif dalam membangun nilai dan pengalaman layanan perbankan. Dengan menerapkan konsep pemasaran *New Wave Marketing 4.0* yang berbasis digital, Bank Syariah Inonesia dapat memberikan layanan kepada nasabah melalui pemanfaatan teknologi yaitu layanan digital banking.

Penelitian ini bertujuan untuk menganalisis penerapan strategi *New Wave Marketing 4.0* dalam meningkatkan kualitas layanan digital banking di Bank Syariah Indonesia KCP Surabaya Dharmahusada. Fokus penelitian mencakup bagaimana strategi ini diterapkan, faktor pendukung dan penghambat secara internal dan eksternal, serta dampaknya terhadap kualitas layanan digital. Metode yang digunakan adalah pendekatan kualitatif dengan teknik pengumpulan data berupa wawancara mendalam, observasi, dan dokumentasi.

Hasil penelitian menunjukkan bahwa Strategi penerapan *New Wave Marketing 4.0* di BSI KCP Surabaya Dharmahusada ini mampu memperkuat hubungan dengan nasabah melalui pemasaran horizontal, *co-creation,* penggunaan data teknologi, serta membangun karakter merek dan kepedulian yang lebih personal terhadap nasabah. Faktor pendukung utama meliputi kemajuan teknologi dan budaya organisasi yang adaptif, sedangkan hambatan utamanya berasal dari keterbatasan sumber daya dan resistansi perubahan.

Selain itu penerapan strategi *New Wave Marketing* telah memberikan dampak positif dalam hal peningkatan efisiensi layanan, inovasi fitur digital, serta kepuasan nasabah. Faktor pendukung dari dalam organisasi seperti SDM yang kompeten dan infrastruktur digital yang memadai memainkan peran penting, sementara kendala seperti literasi digital nasabah dan keterbatasan akses internet masih menjadi tantangan. Penelitian ini diharapkan dapat memberikan kontribusi teoritis maupun praktis bagi pengembangan strategi pemasaran perbankan syariah di era digital.

ABSTRACT

The thesis entitled "The Implementation of New Wave Marketing 4.0 on Improving the Quality of Digital Banking Services at Bank Syariah Indonesia KCP Surabaya Dharmahusada" was written by Ferananda Wahyu Nurjanah, NIM. 126401212078, Islamic Banking Management Study Program, Department of Economics, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung, supervised by Dr. Qomarul Huda, M.Ag.

Keywords: Implementation, *New Wave Marketing*, Service Quality

This research is motivated by the increasing challenges faced by Bank Syariah Indonesia amidst the development of digital technology and changes in the digitalization era, which encourages the need for new marketing strategies to maintain the quality of digital banking services. In this digitalization era, several companies have implemented the *New Wave Marketing* 4.0 marketing concept, one of which is Bank Syariah Indonesia. The *New Wave Marketing* 4.0 concept is an important approach, namely by moving the marketing strategy from a vertical approach to a horizontal approach, actively involving customers in building the value and experience of banking services. By implementing the digital-based *New Wave Marketing* 4.0 marketing concept, Bank Syariah Indonesia can provide services to customers through the use of technology, namely digital banking services.

This study aims to analyze the implementation of the *New Wave Marketing* 4.0 strategy in improving the quality of digital banking services at Bank Syariah Indonesia KCP Surabaya Dharmahusada. The focus of the study includes how this strategy is implemented, supporting and inhibiting factors internally and externally, and its impact on the quality of digital services. The method used is a qualitative approach with data collection techniques in the form of in-depth interviews, observation, and documentation.

The results of the study indicate that the *New Wave Marketing 4.0* implementation strategy at BSI KCP Surabaya Dharmahusada is able to strengthen relationships with customers through horizontal marketing, co-creation, use of technology data, and building brand character and more personal concern for customers. The main supporting factors include technological advances and adaptive organizational culture, while the main obstacles come from limited resources and resistance to change.

In addition, the implementation of the *New Wave Marketing* strategy has had a positive impact in terms of increasing service efficiency, digital feature innovation, and customer satisfaction. Supporting factors from within the organization such as competent human resources and adequate digital infrastructure play an important role, while obstacles such as customer digital literacy and limited internet access are still challenges. This research is expected to provide theoretical and practical contributions to the development of Islamic banking marketing strategies in the digital era.