

ANALISIS SWOT TERHADAP STRATEGI PROMOSI MOBILE BANKING BANK ACEH SYARIAH

SWOT ANALYSIS OF THE MOBILE BANKING PROMOTION STRATEGY AT BANK ACEH SYARIAH

Feny Azra

Institute Agama Islam Negeri Langsa, Kota Langsa
fennyazra0205@gmail.com

Rafiza Zuliani*

Institute Agama Islam Negeri Langsa, Kota Langsa
rafizazuliani@iainlangsa.ac.id

Abstract

This study aims to explore the promotional strategies employed by Bank Aceh Syariah in Aceh Tamiang and to identify the challenges faced in implementing these strategies. The research employed a qualitative approach, and observation, interviews, and documentation were used to collect data. The participants were Bank Aceh Syariah employees and customers in Aceh Tamiang. The SWOT analysis reveals that the most effective strategy for the bank is the Strength-Opportunity (S-O) approach. The findings indicate that Bank Aceh Syariah primarily uses advertising and personal selling as promotional methods. However, the bank faces several challenges, including a lack of promotional staff, the extensive geographic coverage, and network connectivity issues in certain areas of Aceh Tamiang.

Keywords: SWOT Analysis; Bank Aceh Syariah; Mobile Banking

Abstrak

Penelitian ini bertujuan untuk mengetahui bagaimana strategi promosi action Bank Aceh Syariah pada masyarakat Aceh Tamiang dan mengetahui kendala promosi action Bank Aceh Syariah pada masyarakat Aceh Tamiang. Metode yang digunakan yaitu pendekatan kualitatif. Teknik pengumpulan data menggunakan observasi, wawancara dan dokumentasi. Informasi dalam penelitian ini adalah pegawai Bank Aceh Syariah nasabah Bank Aceh Syariah Aceh Tamiang. Hasil analisis SWOT menunjukkan strategi yang dapat digunakan Bank Aceh adalah strategi S-O (strength-opportunity). Hasil penelitian menunjukkan bahwa strategi promosi action Bank Aceh Syariah menggunakan media iklan (advertising) dan penjualan pribadi (personal selling). Kendala yang dialami Bank Aceh Syariah dalam promosi action pada masyarakat Aceh Tamiang adalah kurangnya tenaga bagian promosi, cakupan wilayah yang luas dan kesulitan jaringan di beberapa daerah di Aceh Tamiang.

Kata kunci: Analisis SWOT; Bank Aceh Syariah; M-banking

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81. Feny Azra Rafiza Zulaini, Analisis Swot Terhadap Strategi Promosi Mobile Banking Bank Aceh Syariah

A. Introduction

The rapid advancement of information technology has propelled society into a new era often referred to as the Industrial Revolution 4.0. The adoption of various technologies in financial services has brought significant changes to the banking industry. The shift in consumer behavior toward digital platforms has driven banks to accelerate their transformation toward digital banking (Purmianti & Fahlevi, 2022).

In recent years, mobile banking, e-commerce, and other digital systems have experienced rapid growth and a significant increase in users. This trend is evident from the rising adoption of mobile banking products in Indonesia.

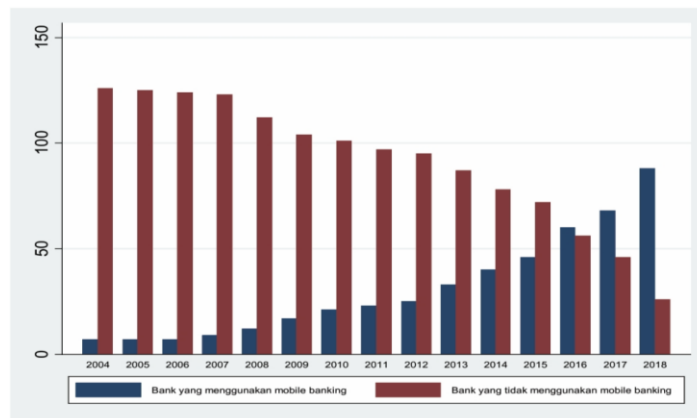


Figure 1. Number of Banks Using and Not Using Mobile Banking in Indonesia (2004–2018)

Otoritas Jasa Keuangan (OJK), the regulatory and supervisory authority for the financial services sector, reported a 270% increase in mobile banking users, from 13.6 million in 2012 to 50.4 million in 2016, with numbers continuing to grow. Bank Indonesia (BI) noted that digital transactions in 2018 surged fourfold compared to the previous year, reaching IDR 47.19 trillion. By 2022, the number of digital bank users in Indonesia was projected to reach 31%, or approximately 59 million people. This reflects a transformative shift from a cash-based economy to one driven by mobile electronic payments. Recent studies highlight that banks are adopting this advanced technology to enhance customer satisfaction and reduce operational costs.

Mobile banking has grown significantly as banks began to realize that this new approach offers numerous benefits, such as enabling banking services to operate beyond geographical boundaries, opening access to new markets, improving performance, enhancing customer loyalty, and reducing operational costs. Additionally, customers

benefit from customized and personalized services, as well as reduced waiting times, leading to a more convenient experience (Siregar & Rahmayati, 2023).

Every bank offers call center and mobile banking services, including Bank Aceh Syariah, a regional bank from Aceh. Specifically, Bank Aceh Syariah in Aceh Tamiang has one branch office in Kuala Simpang and six sub-branch offices located in Karang Baru, Simpang Empat Upah, Kota Kuala Simpang, Sungai Liput, Pulau Tiga, and Seruway.

The convenience of digital technology allows customers to complete transactions without having to set aside time to visit a bank or travel a specific distance. Transactions can be made anytime and anywhere. Therefore, on October 10, 2020, Bank Aceh Syariah officially launched its mobile banking application, named Action (Aceh Transaction Online). Through Action, the bank continues to enhance its services to customers by adding various financial access features. Action represents an innovation in banking services, leveraging advancements in information and communication technology tailored to meet the needs of customers.

The importance of promotional media for Bank Aceh Syariah lies in its role as a reference to ensure that all customers are well-informed about the products offered by the bank, as well as the services provided, such as the M-banking Action. Promotion also serves as a strategy to attract and retain customers, encouraging them to continue saving at Bank Aceh Syariah (Bahari, 2023). However, promotional activities can have the opposite effect and reduce public interest in saving at the bank if not executed with clear objectives or conveyed improperly, even excessively. Therefore, the bank must effectively and appropriately utilize promotional media, such as advertisements in print or electronic media, direct promotions, and other methods.

Although the Action promotion has been implemented, the reality is that the public, particularly the elderly, has not shown significant interest in using it. However, when people start to feel frustrated and tired of long queues at the bank, they begin to try using Action, particularly the millennial generation. This was confirmed in an interview with a Bank Aceh Syariah employee, who stated, “Sometimes when we offer it to customers, they say, ‘Not now, maybe later,’ and only when they really need it do they end up waiting in line at the bank, even though the bank has to handle various transactions every day” (Ade, 2023).

Before its launch, Action underwent several trial phases to anticipate any

challenges that may arise when the app is used by all customers. To enhance the quality of the Action product, a SWOT analysis strategy is needed to support continuous innovation and modernization of the product. SWOT analysis systematically identifies various factors to formulate company strategies. This analysis is based on logic that aims to maximize strengths and opportunities while simultaneously minimizing weaknesses and threats.

The strengths of the Action product include its practicality for transactions, no time limitations, cost-effectiveness, layered security, and easy registration process. However, the weaknesses of Action include incomplete features, such as the lack of support for Top Up DANA, ShopeePay, and Lazada, as well as network errors. On the other hand, the opportunities for Action include business potential, a large target market, which could increase the number of Mobile Banking Action users and attract more customers. The threats to Action include the risk of personal data breaches and the growing number of similar products offering additional advantages, along with an increasing number of competitors (Ade, 2023).

The formulation of strategic strategies is based on the results of the SWOT analysis by combining various indicators found in strengths, weaknesses, opportunities, and threats. The chosen strategy is one that can address the company's strategic issues. In response to the current digital era, it is expected that banking in Indonesia will grow significantly to reach all segments of society, particularly those living in Frontier, Outermost, and Disadvantaged areas (Dewi Anggini et al., 2023).

In light of the current digital era, through a SWOT analysis of the promotional strategy for the use of Action at Bank Aceh Syariah, it is expected that banking services can be enhanced and experienced by all layers of Indonesian society. Additionally, banking practitioners can better understand the management functions of banking based on a deep sense of reverence for God and mutual respect, in the context of managing both internal and external assets, which include banking activities (Hafiz, 2020).

Various efforts are being made to further develop the banking industry at Bank Aceh Syariah so that Action becomes more advanced and increasingly accessible to the public. As the number of Action users grows, it is expected to reduce the number of transactions carried out through ATMs or in bank queues. Based on these issues, the researchers were interested in conducting this study.

B. Theoretical Framework

SWOT Analysis

SWOT is a strategic planning method used to evaluate the strengths, weaknesses, opportunities, and threats that occur within a project or business venture, or to assess the products of both the company and its competitors (Sasoko & Mahrudi, 2023). This SWOT method was first developed in the 1960s by Albert Humphrey, a researcher at the Stanford Research Institute (SRI). From his research, he developed a framework initially called SOFT (Satisfactory, Opportunity, Fault, Threat), which later evolved into SWOT (Puyt et al., 2023).

To conduct an analysis, the business objectives or the object to be analyzed must first be determined. Strengths and weaknesses are categorized as internal factors, while opportunities and threats are identified as external factors.

There are several factors in SWOT Analysis (Dewi Anggini et al., 2023):

1. Strengths

Strengths refer to the resources or capabilities controlled by the company or available to a company, which make the company relatively superior compared to its competitors in meeting the needs of the customers it serves. Strengths arise from the resources and competencies available to the company. These strengths can be found in financial resources, brand image, market leadership, relationships with buyers and suppliers, and other factors.

2. Weakness

Weaknesses refer to limitations or shortcomings in one or more resources or capabilities of a company relative to its competitors, which act as obstacles in effectively meeting customer needs. In practice, these limitations and weaknesses may be evident in the company's infrastructure, low managerial capabilities, marketing skills that do not align with market demands, products that are not or are less favored by consumers or potential users, and inadequate profit margins.

3. Opportunities

Opportunities refer to favorable situations in the external environment of a company. Key trends are one source of opportunities. Identifying previously overlooked market segments, changes in competition or regulations, technological advancements, and improved relationships with buyers or suppliers can present opportunities for the company.

4. Threats

Threats refer to unfavorable situations in the external environment of a company. They pose significant obstacles for the company in achieving its current or desired position. The entry of new competitors, slow market growth, increased bargaining power of key buyers/suppliers, technological changes, and revisions or updates to regulations can all serve as barriers to the company's success (Purmianti & Fahlevi, 2022).

Promotional Strategy

A strategy is the best approach to achieving a goal or completing a task. Additionally, a strategy involves setting long-term objectives and targets for an organization or company. When a company aims to win in a competitive industry, one key decision is the strategy to implement. The success of a strategy is closely tied to the resources available and the skill in utilizing them.

According to Kotler, competitive advantage is the edge gained over competitors by delivering greater customer value through lower prices or by offering more benefits with a higher price setting.

The rules of product promotion according to Islam prohibit any form of deception, whether through behavior or words. The Quran condemns all forms of false statements, baseless accusations, fake information, and false testimonies. In Islamic marketing ethics, it is unethical for a salesman or customer relations representative to excessively praise the quality and attributes of a product. Therefore, in the realm of product promotion, Islamic marketing ethics emphasize the need to avoid false advertising, reject manipulative practices or misleading sales tactics, and steer clear of promotions that involve deception (Rangga & Iqbal, 2023).

C. Methodology

This study used a qualitative approach and descriptive analysis method to investigate the conditions, situations, events, and activities, with the results presented in the form of a research report (Ramdhan, 2021). The research was conducted at Bank Aceh Syariah by interviewing employees from the IT (Information Technology) operations department who handle the technical issues of the application, as well as three customers who have used the Mobile Banking Action application. The reason the researcher interviewed customers using the application is to provide a balanced confirmation of

responses from the bank, ensuring a more comprehensive view. Therefore, the selection of three customers who use the application is considered sufficient to serve as informants in this type of study.

This study used two types of data sources: primary data and secondary data. Data collection techniques were carried out through observation, interviews, and documentation. Data analysis was performed using SWOT analysis, employing the SWOT matrix, IFAS (Internal Factors Analysis Summary), and EFAS (External Factors Analysis Summary) matrix (Rangkuti, 2006).

D. Results and Discussion

SWOT Analysis Based on Internal and External Factors

The SWOT analysis results based on internal factors (strengths, weaknesses) and external factors (opportunities, threats) are derived from the analysis of the factors at Bank Aceh Syariah. From the interviews with informants, it was found that the strengths, weaknesses, opportunities, and threats faced by Bank Aceh Syariah are as follows (Ade, 2023):

1. Strength

Based on the interview conducted with one of Bank Aceh's employees named Ade, the strengths of the Mobile Banking Action are as follows (Ade, 2023):

- a. Practical for transactions;
- b. No time limitations;
- c. More economical;
- d. Layered protection system;
- e. Easy registration process.

This interview result aligns with the information provided on the official Bank Aceh website regarding the advantages and benefits of using this application (Aceh, 2024).

2. Weakness

Based on the interview conducted by the researcher, the weaknesses of the Mobile Banking Action are as follows (Ade, 2023):

- a. The application lacks complete features, such as not providing top-up options for certain e-wallets like ShopeePay, DANA, and others, compared to mobile banking

5.	Easy registration process	0,15	4	0,6
Total		0,8	-	3,2
Weakness				
1.	Incomplete features	0,15	3	0,45
2.	Network error	0,05	3	0,15
Total		0,2	-	0,6
Jumlah		1,0	-	3,8

The table above indicates that the strength factors have a score of 3.2, while the weaknesses have a score of 0.6. The next one is EFAS Matrix (External Factors Analysis Summary), where the company identifies factors that represent opportunities and threats. These factors originate from outside the organization and are difficult to control. In the case of the Action app, there are several opportunities that can be implemented if the app's implementation process runs smoothly. However, there are also numerous threats that could hinder or diminish the quality of the Action app itself. Below is a list of strategic factors summarized in the EFAS Matrix (Alonso et al., 2020):

Table 2. EFAS Matrix

No	External Factors	Weight	Rating	Score
Opportunity (O)				
1.	Business Opportunity	0,1	4	0,4
2.	The large number of target markets using the Mobile Banking Action app	0,2	4	0,8
3.	Attracting customer interest	0,2	4	0,8
Total		0,5	-	1,9
Threat (T)				
1.	<i>Phising</i>	0,2	3	0,6
2.	The large number of similar products offering additional advantages	0,15	3	0,45
3.	The increasing number of competitors.	0,15	3	0,45

Total	0,5	-	1,5
Overall Total	1,0	-	3,4

Based on the analysis of the table above, the opportunity factors have a score of 1.9, while the threat factors have a score of 1.5. Then, based on the analysis of the IFAS and EFAS matrices, the values of the IFAS and EFAS matrices were determined. The method to determine the values was by subtracting the total weakness factors from the total strength factors to obtain the IFAS value. Similarly, to find the EFAS value, the opportunity factors were subtracted from the threat factors. Therefore, the strength minus the weakness ($3.2 - 0.6 = 2.6$) gives a strength difference of 2.6, while the opportunity minus the threat ($1.9 - 1.5 = 0.4$) gives a difference of 0.4 for the opportunity and threat factors.

Table 3. SWOT Matrix

		Internal Factors (IFAS)	
		Strenght (S)	Weakness (W)
External Factors (EFAS)	Opportunity (O)	Strategi S-O	Strategi W-O
	Threat (T)	Strategi S-T	Strategi W-T

Source: (Rangkuti, 2006)

Based on the EFAS and IFAS matrices above, it can be observed that the total scores for Strength and Opportunity were higher, suggesting that the alternative strategy to be used is the S-O strategy (Strength-Opportunity). This category involves various strategic alternatives that focus on leveraging opportunities by utilizing the strengths/advantages of the company. The S-O strategy was formulated based on the company's approach, which is to maximize the use of all its strengths to seize and capitalize on opportunities to the fullest. The strengths and opportunities, which were previously outlined in the EFAS and IFAS matrices, were crucial factors in determining the strategy to be pursued in order to achieve the organization's goals, specifically in the implementation of the SWOT analysis for the Mobile Banking Action product at Bank Aceh Syariah.

SWOT Analysis of the Mobile Banking Action Product at Bank Aceh Syariah

Based on primary data directly obtained from key informants, including employees of Bank Aceh Syariah and customers who use the Mobile Banking Action application, through interviews and relevant previous studies, as well as the researcher's observations, the SWOT analysis indicators are outlined as follows:

1. Strength

- a. Practical for Transaction

By using the Mobile Banking Action application, customers can carry out banking activities simply by using an internet connection, without the need to visit the bank. This greatly facilitates customers in performing transactions. The main purpose of the Mobile Banking Action app is to streamline banking transactions, and it can be accessed via a smartphone, making it more practical.

- b. No time limitation

Based on the interview results, it can be concluded that this indicator represents a strength of the Mobile Banking Action product. There are no limitations in conducting transactions, which leads customers to perceive and evaluate the product as easy to use.

- c. More economical

The interview results reveal that this indicator represents a strength of the Mobile Banking Action product. It helps reduce customers' transportation costs and the effort required to visit the bank for transactions, making it a valuable convenience for users.

- d. Layered protection system

Based on the interview, it can be implied that this indicator represents a strength, as the layered protection system is crucial for ensuring customer security and safeguarding their personal data..

- e. Easy registration

The registration process for the Mobile Banking Action application is very easy and quick, making it convenient for customers to sign up. According to the interview with the bank representatives, there were no difficulties as only personal information from the customer is required during the registration process.

2. Weakness

a. Incomplete features

It is known that the feature indicator of this product is still considered incomplete, which becomes a weakness for the product. This was also confirmed through a questionnaire given to three representatives from Bank Aceh, where the rating for this indicator was 3, meaning that it is a minor weakness of the product.

b. Network Error

Due to occasional network disruptions that prevent customers from completing transactions on the application, this leads to inconvenience for the customers. Hence, network error indicator is a weakness of this product.

3. Opportunity

a. Business opportunity

Based on the interviews and previous study, the researchers conclude that the Mobile Banking product is highly favored by businesspeople as it greatly facilitates their business operations. This is supported by the results of the questionnaire provided to three Bank Aceh employees, where the rating for this indicator was 3, indicating that this is an opportunity for the product.

b. The Large Market Target Using Mobile Banking Action

From the interviews and previous study, the researchers conclude that the Mobile Banking product has a large potential market, as it can be used by entrepreneurs or individuals with a monthly income. According to the questionnaire results provided by three Bank Aceh staff members, the rating for this indicator was 4, indicating that the large target market represents a significant opportunity for this product.

c. Attracting customer interest

Based on the interviews and previous study, the researchers conclude that the Mobile Banking product has attracted interest from customers as it aligns with the current trends and developments. According to the questionnaire results provided by three Bank Aceh staff members, the rating for this indicator was 4, indicating that this is a significant opportunity for the product

4. Threat

a. *Phising*

Based on the interview analysis and previous research, the researchers found that in order to avoid phishing, it is essential for customers to be more cautious and aware when receiving messages regarding their confidential information.

b. The large number of similar products offering additional features

Based on the interviews, previous research, and questionnaire evaluations, the rating for the indicator regarding the presence of similar products offering additional features was assessed. The rating provided by 3 staff members of Bank Aceh resulted in a score of 3, indicating that this factor poses only a minimal threat to the product.

c. The increasing number of competitor

Based on the results of the interviews and research, it can be concluded that the level of competition among banks will continue to intensify. This is also viewed by Bank Aceh as a potential threat to the Mobile Banking Action product.

The Promotional Strategy of Bank Aceh Syariah in Using M-Banking Among the People of Aceh Tamiang

Bank Aceh Mobile Banking is a service that allows bank customers to perform banking transactions through mobile phones. This Mobile Banking service can be used to carry out transactions via the menu provided, using an internet network. It can be downloaded through Bank Aceh's official website or the App Store for Android operating systems. Action (Aceh Transaksi Online) is the Mobile Banking service provided by PT. Bank Aceh Syariah, which can be accessed by customers via smartphones to perform transactions using an internet network or data packages.

Various promotional strategies have been designed and implemented by the bank to promote the Mobile Banking Action to the public, especially the customers using PT. Bank Aceh Syariah's products and services. According to the results of an interview with a Bank Aceh Syariah employee, promotions are conducted through advertising media and personal selling (Ulfah & Yetmi, 2020).

“For promoting Action Mobile Banking, there are several products. First, there are brochures, and secondly, we focus on educating the customers—whether they are existing or new customers. For instance, during our socialization sessions at

various institutions, we promote Action, as well as in community outreach programs in villages. So, we use various media, including brochures, banners, social media, digital screens, and print media to promote the service, especially through the application” (Ade, 2023).

The promotion using advertising media conducted by Bank Aceh Syariah takes the form of visual displays and words featured such as posters, brochures, banners, and newspapers. These highlight the advantages of the mobile banking application, such as its appealing features and the convenience of conducting transactions without having to queue at the bank. Social media platforms like Instagram, WhatsApp, and other digital platforms are also used as advertising tools to promote the mobile banking service. This statement is supported by an interview with a customer who shared that they learned about the mobile banking service through social media advertisements: "From Instagram and email, if I'm not mistaken, I saw that Bank Aceh had launched its mobile banking app, especially Action, and then I checked out the app" (Fikri, 2023).

With the increasing number of internet and social media users in Indonesia, particularly in Aceh, promoting mobile banking through social media has become an effective form of advertising to reach the public. Furthermore, personal selling promotion to Bank Aceh Syariah's customers is also implemented. According to an interview with a Bank Aceh employee, many customers still prefer to queue at the bank. As a result, Bank Aceh employees engage in direct promotion to customers who are waiting in line. One Bank Aceh customer shared their experience in an interview: "When I went to Bank Aceh, I have a few accounts, and when I was doing that, the teller offered it to me, saying, 'You know, if you want something easier, just use this app'" (Fikri, 2023).

Bank Aceh Syariah employees promote the ease of transactions through Mobile Banking Action by explaining the various features available. In addition to direct promotion to customers conducting transactions at the bank, Bank Aceh employees also engage in direct promotion to the public. They conduct socialization activities at government offices and educational institutions, such as visiting subdistrict offices and schools in various regions of Aceh Tamiang. This was mentioned in an interview as follows: "So, the two of us went to the field, for example, our destination today was the Rantau subdistrict office. At the Rantau subdistrict office, we socialized with the subdistrict head, the staff, and anyone who wanted to activate mobile banking" (Ade, 2023).

Bank Aceh Syariah employees socialize the registration process, available features, and guide users on how to use the Mobile Banking Action application. The public can also activate Mobile Banking on-site by simply showing their ID card, passbook, and ATM card.

Furthermore, in line with the SWOT analysis indicating the S-O strategy, the promotion strategy that Bank Aceh Syariah should employ in Aceh Tamiang should be aggressive, focusing on the company's strengths and opportunities (Sulasmita et al., 2022). As previously explained, the Mobile Banking Action application has strengths such as being practical, having no time restrictions for usage, being more economical, secure, and having an easy registration process. The opportunities available for Mobile Banking Action include numerous business opportunities with easy access, an unlimited target market, and the potential to attract more customers to choose Bank Aceh as their money storage service provider.

E. Conclusion

The SWOT analysis based on internal and external factors for the Mobile Banking Action application shows that Action has strengths such as being practical, having no time restrictions for usage, being economical, offering layered protection systems, and an easy registration process. The weaknesses of Action include incomplete features and network error. The opportunities available for Action include a wide business potential, a large target market, and its attractiveness. The threats to Mobile Banking Action include phishing, competing additional products, and the increasing number of competitors. Furthermore, based on the SWOT analysis in the IFAS and EFAS tables, the strategy that can be adopted by the company is the S-O (Strength-Opportunity) strategy, focusing on the strengths and opportunities of the Action application. Additionally, advertising and personal selling promotion types are considered suitable to highlight the strengths and opportunities of the Action application to the public.

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BIODATA PENULIS

Nama : Rafiza Zuliani
Tempat Tanggal Lahir : Langsa, 26 Juni 1989
Lembaga : IAIN Langsa
Nomor Handphone : 085276290873
Alamat : Langsa
Pendidikan Terakhir : S2 Ekonomi Islam