

Marketing Strategy of Mudharabah Deposit Products at Bank Syariah Indonesia

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ABSTRACT

This article discusses one of the safe investment instruments, namely mudharabah deposits at Bank Syariah Indonesia. Reviewing the marketing strategy that has been carried out and reviewing the SWOT analysis in the product. This article aims to find out the marketing strategies that have been carried out by BSI and their application in the field. This research uses descriptive qualitative research methods, involving BSI employees and related literature. The result of this study is that there are several marketing strategies used by BSI, namely through telemarketing, by means of customer service calling customers who have funds in BSI savings to place their funds in deposit products; social media, by offering deposit products with flayers uploaded via social media; mobile banking, by means of a mobile deposit feature that can be accessed through BSI mobile banking which is certainly safer.

Keywords: Marketing; Products; Mudharabah Deposits; SWOT analysis.



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INTRODUCTION

Time deposits are still one of the most popular investment instruments. That's because these investments are low risk and offer higher returns than savings. Investment is one of the most appropriate ways to protect and increase wealth. Behind that, investment has a risk that is directly proportional to the level of profit. Anyone can invest. Before becoming an investor, identify and understand the types of investment in Indonesia. With the aim of reducing potential losses and choosing the right one according to each risk profile. There are various investments ranging from short-term, medium-term and long-term investments. For short-term investments, it is carried out in a short period of time, which is less than five years. We recommend placing money in investment instruments that are less risky, liquid or easily disbursed, such as gold, deposits, money market mutual funds, government bonds or ORI. So, once you need funds at any time or urgently, you can sell gold, withdraw deposits or sell mutual funds. Investing in minimally risky instruments do not expect large profits. (Cermati, 2021)

Sharia deposits are one type of investment product from Islamic banks that can be utilized by their customers. In addition to sharia deposits, Islamic bank products consist of various other types

such as savings, current accounts, mortgages, and others. The following are islamic banking products and services that can be utilized by the public:

Shariah Deposits

Deposits are widely chosen by the public to invest. In addition to being easy, the benefits obtained are also higher than ordinary savings. Deposits are deposit products in banks whose deposits and withdrawals can only be made at a certain time because banks need time to make investments. Sharia deposits using a mudarabah contract means savings with a profit-sharing system (ratio) between the customer and the bank. The advantage of deposits with mudarabah contracts usually uses a ratio of 60:40 for customers and banks.

Sharia Savings

Savings are depositing whose withdrawal is through several provisions that have been explained by the bank to the customer. The means of withdrawal can use passbooks, ATMs, withdrawal slips, and through other advanced methods, such as internet banking. The characteristic of Sharia savings is to apply a wadiah contract, which means that the savings stored do not get benefits because they are only deposited. In addition, no interest is received by the customer, but the bank gives gifts or bonuses to the customer.

Sharia Pawn

(Rahn) Sharia pawning agreements practiced at PT. A pawnshop is lending money to a customer with a guarantee of valuable and saleable property. The money lent is purely interest-free. However, the customer (rahin) is obliged to submit collateral (marhum) for the benefit of being a means of debt repayment when the lien giver cannot pay the debt at the agreed maturity.

Giro Syariah

Giro is one of the products of Islamic banks that is included in the concept of wadiah (entrustment). In general, what is meant by a current account is a deposit whose withdrawal can be made at any time using a check, bilyet giro, other means of pay orders, or by book-entry. What is meant by sharia demand deposits is a current account that is run based on sharia principles. In this regard, the National Sharia Council has issued a fatwa stating that sharia-justified current accounts are giro based on the principles of wadiah and mudarabah. The mudarabah contract on sharia current accounts is a cooperation agreement between customers as depositors of funds (shahibul maal) and Islamic banks as parties who manage funds (mudharib).

Meanwhile, Sharia Giro with a wadiah contract is an agreement for entrusting funds from customers to Islamic banks. Islamic banks can manage these funds without having to reward customers if they get benefits. In practice, most Islamic banks use wadiah contracts on current account products. This is because the need for customers to open a current account is for smoothness and ease of transaction, not for profit. Meanwhile, the mudarabah contract can be used for investment contracts to seek profits.

Sharia Financing

(Ijarah) In Islamic economics, the term related to leasing is Ijarah (al ijarah) which comes from the word "al ajru" which means al iwadhu (replace). Leasing is very familiar in everyday life because many people have used the service, for example in the purchase of a car, motorbike, or other valuable objects. (Bisnis, 2021) Indonesia as a country with the largest Muslim population in the world should be able to become a very large potential for marketing Islamic banking products. Marketing is one of

the inseparable parts of the business world. Marketing is an important factor as a company's strategy in running its business, which is mainly related to consumers.

Table 1. Development of Deposits

	2018	2019	2020
Islamic Banks	213.794	225.646	238.888
Conventional Banks	2.348.146	2.441.372	2.652.575

Source: www.ojk.go.id

Table 2. Amount of BSI Deposits in 2021

First Quarter	Second Quarter	Third Quarter	Fourth Quarter
86.810.754	97.792.117	96.872.164	98.183.782

Source: www.bankbsi.co.id

From the table above, it can be seen that deposits in conventional banks are still much larger than Islamic banks, although in their development over the past three years they have shown good results and have always increased. Based on the description above, considering the importance of marketing activities in a business and curiosity about how deposit marketing is carried out by Bank Syariah Indonesia in increasing competitiveness, researchers poured it into an article entitled "Marketing Strategy of Mudharabah Deposit Products at Bank Syariah Indonesia".

LITERATURE REVIEW

Sharia banks are banking whose activities leave the issue of usury and do not rely on interest or financial or banking institutions whose operations are in accordance with sharia principles, namely referring to the provisions of the Quran and the Al-Hadith. A Sharia bank is a financial institution whose main business is to provide financing and other services in the traffic of payments and the circulation of money whose operation is based on sharia principles. The sharia principle in question is the absence of usury, maisir, gharar, haram, and zalim in every transaction. Islamic banking has a very strategic position in driving the real sector in order to improve economic progress and development in Indonesia. (A. Wangsawidjaja Z, 2012). One of the unique things about Islamic banks is the existence of a DPS (Sharia Supervisory Board) which functions to supervise activities in Islamic banks. DPS has a very important and strategic role in sharia supervision and is responsible for ensuring that all products and procedures carried out by Islamic banks are in accordance with sharia principles. DSN is the only body that has the authority to issue sharia fatwas on products issued, types of activities, and Islamic financial services and supervises the implementation of fatwas from financial institutions in Indonesia. Another big role played by DPS is to participate in encouraging the growth and development of the Islamic economy and finance in Indonesia. (Prabowo, 2016). The establishment of Islamic banks aims to:

- a) Directing the economic activities of the people to be islamic, especially muamalahs related to banking in order to avoid usury practices or other types of trading businesses containing gharar elements, where these types of businesses are prohibited in Islam
- b) To improve the quality of life of the people by opening up business opportunities to those in need who are directed to productive business activities towards the creation of business independence.
- c) To maintain economic or monetary stability of the government through the activities of Islamic banks which are expected to be able to avoid inflation due to the implementation of the interest system, avoid unfair competition between financial institutions, especially banks, and

overcome the independence of financial institutions from the influence of monetary turmoil from banks from within and from abroad. (Entaremen, 2016)

The establishment of a Sharia bank has the purpose of contributing to the achievement of Maqhashid Shariah (sharia goal). Maqhashid Shariah according to Islamic financial scholars and academics as the goal of wealth or financial transactions includes the sustainability of wealth awareness, sustainability of wealth investment, achieving the welfare of the people, financial transparency and validation of financial ownership. Furthermore, Islamic banks must contribute to improving the welfare of the community or ummah. (Inggang Perwangsa Nuralam, 2017)

Sharia Bank Products

In Law No. 10 of 1998 which explains Islamic banking products including: mudharabah, musyarakah, murabahah, ijarah and ijarah wa iqtina. Furthermore, in Law No. 21 of 2008 related to Islamic banking, it mentions the following products of Islamic banks: wadi'ah, mudharabah, musyarakah, murabahah, salam, istishna', qardh, muntahiya bit tamlik, kafalah, hawalah, sharia letter of credit, sharia bank guarantee, and social-based activities based on sharia principles. In addition to the law above, there are other sharia bank products including: rahn, sharf, wakalah, and sharia cards in the form of credit cards, debit cards. (Syahdeini, 2018) The products of Islamic Banks are as follows:

Al-wadi'ah (Deposits)

Al-wadi'ah is a pure entrustment or deposit in a Sharia bank. The principle of Al-wadi'ah is a pure entrustment from one party to another, both individuals and legal entities that must be maintained and returned at any time if the custodian wishes. The recipient of the deposit is called yad alamanah which means the hand of the mandate. The depositor shall not be liable for any loss and damage incurred to the deposit as long as it is not the result of the negligence or carelessness of the person concerned in maintaining the entrusted goods. In practice, the ratio between banks (shahibul maal) and depositors (mudharib) is in the form of a bonus for giro wadi'ah of 30%, a ratio of 40:60 for savings deposits and a ratio of 45:55 for deposits.

Financing with profit sharing

The distribution of funds in conventional banks, known as credit or loans. Meanwhile, in Islamic banks, the distribution of funds is known as financing. If in conventional banks the bank's profit is obtained from the interest charged, then in Islamic banks there is no term interest, but Islamic banks implement a profit-sharing system. The profit-sharing principle in Islamic banks applied in financing is as follows:

Al-Musyarakah

Is a cooperation agreement between two or more parties to carry out certain businesses, in which each party contributes funds or capital and profits with an agreement that profits and risks are borne together in accordance with the agreement. In banking practice, it is applied in terms of project financing and can also be carried out for investment activities such as in venture capital financial institutions.

Al-Mudharabah

Is a cooperation agreement between two parties, where the first party provides all the capital and the other party becomes the manager whose profits are divided according to the agreement stated in the contract while if the loss will be borne by the owner of the capital as long as the loss is not the result of the negligence of the manager. In practice, mudharabah is divided into 2 types, namely

mudharabah muthlaqah is a cooperation between the first party and other parties whose scope is wider or not limited by time, business specifications and business areas. In addition, mudharabah muqayyadah is the opposite of mudharabah muthlaqah where the other party is limited by time, business specifications and business area. In banking practice, it is applied to financing or funding products such as, working capital financing.

Ba'I Al-Murabahah

Is an activity of buying and selling at the cost of goods with additional agreed profits. In the banking world, this activity is a financing product or investment goods products both domestically and abroad such as Letter of Credit (L / C).

Wakalah (mandate)

Is an agreement of surrender, representation, delegation, or delegation of power by one party to another party in matters that may be represented. In the banking world, it is applied such as remittances/transfers, RTGS (Real-Time Gross Settlement), Clearing, Inkaso/Collection, and others

Al-Ijarah (lease)

Is an agreement for the transfer of the right of use over goods or services, through the payment of rental wages, without being followed by the transfer of ownership of the goods themselves. In practice, this activity is carried out by leasing companies, both for operating lease and financial lease activities

Ar-Rahn

Is the activity of withholding one of the borrower's properties as collateral for the loan he received. Activities like this in the banking world such as debt guarantees or pawns. (Entaremen, 2016)

Mudharabah Deposits

Deposits are forms of deposits that have a certain minimum amount, a certain period of time and higher yields than savings. The customer opens a deposit with a certain minimum amount with an agreed period of time, so that the customer cannot disburse the funds before maturity. This fund collection product is usually chosen by customers who have excess funds, so in addition to aiming to save their funds, it also aims to be one of the means of investing. Sharia deposits can be one of the places to invest for beginners to get to know various Islamic investment products. Because deposits are one type of investment that is simple and easy. A deposit is a deposit whose withdrawal can only be made at a certain time according to the agreement between the depositor and the bank concerned. Sharia-justified deposits are deposits based on the principle of mudharabah. nFatwas related to deposits are in the Fatwa of the National Sharia Council No. 03/DSN-MUI/IV/2000. The features or mechanisms of the Mudharabah Deposit are:

1. In this case, the bank acts as the manager of the bank or mudharib and the customer as the owner of the funds or shahibul of the mall.
2. Banks can manage funds based on the limits set by the fund owner or can be done without restrictions from the fund owner.
3. Clearly stated with the terms and restrictions prescribed by the owner of the funds in the mudharabah muwayyadah.
4. It has been determined that the ratio or distribution of benefits that will be obtained by both parties.

5. Funds that can be withdrawn by customers are carried out in accordance with the agreed time.
6. The registration fee from the opening or closing of the depository by the bank may be charged to the customer.
7. It is not allowed for banks to reduce the profit-sharing ratio that has been set without prior approval by the customer concerned. (Andri Soemitra, 2009)

Revenue Share

The Islamic economic system is a problem related to the distribution of business results that must be determined at the beginning of the occurrence of a cooperation contract (contract), which is determined is the portion of each party, for example 20:80 which means that the business results obtained will be distributed by 20% to the fund owner (shahibul maal) and 80% to the fund manager (mudharib). Profit sharing according to foreign terminology (English) is known as profit sharing. Profit sharing in the economic dictionary is defined as profit sharing. Profit sharing is the distribution of the results of business that has been carried out by the parties who make the agreement, namely the customer and the Islamic bank parties. In that case, there are two parties who enter into a business agreement, then the results of the efforts made by both parties or one of the parties, will be divided according to the portion of each party who enters into the agreement. The distribution of business proceeds in Islamic banking is determined using a ratio. The ratio itself means the percentage of profit sharing for the business being cooperated. (Romiana & Mukhlish, 2019)

In Islamic banks, contracts that use a profit-sharing system are mudharabah contracts and musyarakah contracts. The emergence of profit sharing in the form of returns from investment contracts carried out or commonly referred to as Natural Uncertainty Contracts. The determination of the profit-sharing ratio for Islamic bank deposit products, for example ib savings or iB deposits is influenced by the following factors: the type of deposit product, estimated investment income and bank operating costs. Please note that iB deposit products with the mudharabah investment scheme alone get the profit share. Meanwhile, iB deposit products with a entrustment scheme or the term wadiah, the return is in the form of bonuses. (Ahmad Ifham, 2015)

Sharia Marketing

In the midst of technological developments, changes in lifestyle and socio-culture make financial institutions in this case banks to be more observant to create marketing opportunities between the wants and needs of their customers. Banks must be able to provide an appropriate and quick response. In line with banks, they must be able to create quality products so that customers become interested in making transactions at the bank. The more educated the public is with investment instruments, the more people start investing and the more aware the public is about the future, then with such a phenomenon, Islamic banks must be able to present the investment products needed by their customers. Of course, with accuracy in choosing a marketing strategy.

Good marketing management will certainly support the bank's success in serving the various needs and desires of customers. There are five alternative concepts in marketing management, namely: production concept, product concept, sales concept, marketing concept and social marketing concept. In a bank, bank marketing management is defined as a series of activities and processes carried out by the bank in creating, communicating and delivering banking products and services to customers.

Marketing strategy when viewed by definition is defined as the main way or approach by the company in carrying out marketing activities. In preparing a marketing strategy, it is necessary to pay attention carefully and comprehensively based on related information in SWOT analysis (Strength, weakness, opportunity and threat). Strategy activities in marketing strategy are divided into three important parts, including:

- 1) Market Segmentation, it is intended that banks certainly have diverse or heterogeneous customers, whether in terms of lifestyle, income or needs so that banks can offer deposit or investment products according to the needs of the heterogeneous market. Segmentation is defined as a process of grouping markets that are initially heterogeneous into homogeneous, for example grouping based on socioeconomic status, jobs or results offered.
- 2) Determine the target market to be served, meaning that the bank needs to evaluate the attractiveness of the market. For example, a bank wants to open a branch in a province, then what needs to be determined is the choice of a city whose population is high or close to various industries so that it will make it easier for the bank to attract customers.
- 3) Positioning or positioning products in the market, it is implied that the bank in this case tries to give an impression of the product or service offered in the minds of its customers. The offer is in the form of the advantages of the products or services offered due to the increasingly fierce competition between banks today. (Suryani, 2017)

Strategy Marketing is a marketing strategy that will be used to achieve marketing goals. In marketing strategy, there are important components that can help a company determine and achieve its target market, which can be known as the marketing mix. Marketing mix is a marketing tool used in a company that can be controlled so that it can affect the response of the target market. (Musfar, 2020). With the marketing mix, potensial buyers who are already in the target market will be easy to get. The marketing mix can be greatly taken into account in devising a marketing strategy. (Rangkuti, 2002).

The marketing mix is also a marketing activity that is integrated with each other and supports each other. Where if you want to see the success of a company, it can be from the marketing it makes supported by the selection of the right product, the appropriate price, good distribution channels and promotions that are carried out effectively. (Fuad, 2000) The marketing mix is certainly a strategy aimed at attracting consumers or customers by combining marketing activities in order to create the maximum combination that ultimately gives rise to satisfaction for customers. (Achmad, 2021)

The concept proposed by Kotler about marketing bauran consists of 4P, including: Product (product) Price (price) Place (place) Promotion (promotion) Furthermore Boom and Bitner Added the concept of marketing with 3P as well, including: People (people) Process (process) Physical Evidence (physical facilities) In total that in the concept of marketing products and services consists of 7P which are all interrelated with each other. (Agrosamdyo, 2021)

Sharia marketing strategy can be intended as a marketing strategy that is certainly oriented towards the benefit of the people by taking references from the Quran and Sunnah coupled with ijma' and qiyas, aiming to achieve the same happiness. There are two basics that become the basis for sharia marketing, namely first is marketing based on the spirit of worship to God Almighty and the second is to strive optimally towards common welfare not only for the benefit of the class or personal. Therefore, in doing marketing, you must pay attention to the consequences or implications of the marketing strategy decisions made. In sharia marketing, there are four spirits that must be developed, namely agreeing in terms of sharing profits and losses to investors, working on halal commodities, issuing zakat and rewarding the business being run. (Haryanto, 2020). Some experts argue to define that sharia marketing is related to wise decisions in terms of satisfying consumers through good behavior, presenting healthy products and services (free from prohibited things) or halalan toyyibah with the agreement between the two parties, namely sellers and buyers to achieve material and spiritual well-being, the world and the hereafter through ethical media. (Parakkasi, 2020).

The purpose of sharia marketing is of course how both customers, producers and companies can obtain growth, welfare, justice and the blessings of life in the world and the Hereafter. In addition, it is also to provide correct information on service products, understand the state of the market and customers, create products that suit market tastes with halal and Thoyyib, break even for the total cost

of production with total sales volume, obtain a good and appropriate image so that consumers are interested in the products offered, prioritize customer satisfaction, increase spiritual value. (Parakkasi, Pemasaran Syariah Era Digital, 2020)

The concept of Sharia marketing is actually not far from the concept of ordinary marketing, but the difference is that sharia emphasizes honesty in delivering the products and services offered. Some concepts in Sharia marketing include:

1. Sharia marketing marketing, namely by mapping the market, market growth, market advantages and existing competitive situations.
2. Sharia marketing tactics, aiming to win the market share.
3. Sharia marketing value, related to strategies in carrying out marketing tactics with marketing mix (product, price, place and promotion)
4. Syariah Market Storecard, focused on maintaining a balance of value for stakeholders with the same weight and size.
5. Syariah Marketing Enterprise, is the concept of creating inspiration and innovation. (Iskandar, 2020)

There are two basic foundations in sharia marketing, namely 1) marketing that is carried out must be based on the spirit of worship to Allah SWT and 2) trying as much as possible in realizing the welfare of the people not for the benefit of the group, especially its own interests. The three principles in marketing strategy include:

- a) the principle of godliness and ukhuwah, meaning that everything that has been created by God is for the needs of all human beings, so that this is where it is not allowed to take additional (usury),
- b) work and productivity, meaning that when humans work must be in lawful and legitimate ways according to religion, and
- c) distributive justice. (Hartono, 2020)

These principles then distinguish it from conventional marketing strategies, because in sharia the priority is moral values and ethics and morals that are in accordance with sharia principles.

RESEARCH METHOD

The research method used is descriptive qualitative research with a field research approach or looking for data directly. The data used in this study are primary data and secondary data. Primary data relates to informants who have a relationship with the variables studied, which were obtained from the micro and pounding manager area and the sales administration staff area. While secondary data is related to research supporting data which can be in the form of books, previous literatures, mass media, and websites. Done through interviews and documentation. Interviews, conducted by asking questions directly to the object under study. While the documentation used is photos, pictures, and other data related to research. This research was conducted from January to March 2022, The place of research is the Pandanaran Branch of Islamic Bank Indonesia, which is located at Jalan Pandanaran No. 90 Semarang City, Central Java 14040

RESULT AND DISCUSSION

Result

The discussion in this study used a combination of marketing mix and swot analysis conducted on BSI. With the following components:

Marketing Mix

- a. Products, Deposits at BSI use the Mutlaqah mudharabah contract, where the customer places himself as the owner of the fund giving flexibility to the bank as a fund manager to use the funds in a business that is certainly in accordance with sharia principles. Deposits are one of the

investment instruments that are suitable for novice investors, at the same time with several benefits that are in accordance with sharia principles. In addition, it can be an alternative way for people to save an emergency fund. Deposits have become a product that is widely used by the public because it is safer and more secure than others.

- b. Price, Mudharabah deposits offer a competitive profit-sharing ratio with a minimum placement of funds of 2,000,000 (walk-in) and 10,000,000 (online), intended for individual and corporate customers in rupiah and foreign currencies. The period provided is starting from 1 month, 3 months, 6 months and 12 months and there is an ARO (Automatic Roll Over) facility, which is an automatic extension if the maturity deposit has not been disbursed.
- c. Venue, the location of the BSI office is clean, comfortable, easily accessible and strategic because it is in the city center as well as protocol roads. In each office there is an atm machine, so customers feel safe if they are going to take their funds.
- d. Promotions, the concept of marketing deposits carried out are a.) Telemarketing, customer service calls customers who have funds in BSI savings to place their funds in deposit products. b.) Customer service, offering directly / on the spot when the customer makes transactions at Islamic banks. c.) social media, offering deposit products with flyers uploaded via social media. d.) Mobile Banking, a mobile deposit feature that can be accessed through BSI mobile banking which is certainly safer. e.) BSI also offers a gift party program, where banks give gifts as an appreciation to customers who place dana both in the form of savings, financing and deposits. The level of prizes given varies, adjusting the nominal placement of customer funds.
- e. Physical, Evidence The appearance or interior of the BSI office is attractive and adequate office facilities there are rest rooms, prayer rooms, lactation rooms, and toilets specifically for customers. BSI has also developed the company through a website or website that can be reached by the public to see the products offered, information related to BSI and so on. There is also a BSI application, namely Mobile Banking, which makes it easier for people to make transactions online.
- f. Process, the service process at BSI is relatively fast, both in cash deposits, withdrawals, transfers and other transactions. In addition to making transactions directly, it can also be through mobile banking which is more efficient, can be done anytime and anywhere.
- g. People, BSI employees work well, diligently and friendly by prioritizing customer comfort in transacting using sharia principles. Neat appearance according to company standards. In addition, in an effort to improve the quality and performance of BSI employees, they hold internal training which is carried out according to their needs and roleplay sessions to achieve excellent service. (Rahmadini, Deposito, 2022)

SWOT Analysis

Strength

1. BSI offers sharia-compliant products with ARO (Automatic Roll Over) facilities, namely automatic renewal if the maturity deposit has not been disbursed and other conveniences such as account opening through mobile banking.
2. Atm facilities are strategic and affordable for the public compared to other Islamic banks.

Weakness

1. There are deposit products at other banks.
2. Promotions are not optimal and marketing is still focusing on other products.
3. Withdrawal of deposit funds cannot be made at any time because there is a long enough regulation.

Opportunity

1. Offer deposit products to customers who have a savings account.
2. Public literacy related to deposit investment instruments. As the times develop, the more aware people are about finance, the orientation is the financial goals they want to achieve and the more financial planning will have an impact on the selection of investment instruments that are safe for them. BSI deposits are one of them.
3. Indonesia with its Muslim majority population so that now many have switched to using Islamic banks in various transactions and savings. In addition, it is also supported by a variety of investment products offered including deposits.
4. Offer deposit products through online media, social media and advertising.

Threat

1. Lack of education about deposit products.
2. Less interested in investing in deposit products because the ratio is smaller than other investment instruments.
3. The emergence of investment products of deposits of other banks that offer quite high returns.

CONCLUSION

One of the options in investing that is currently popular in the community is deposits, where deposits offer a more lucrative return on profit sharing compared to ordinary savings. So that people who have been educated choose deposits as their medium-term investment. Indeed, nowadays people are more familiar with various investment products that are useful as provisions for the future. Including products from BSI, namely mudharabah deposits. The marketing strategy used by BSI is through telemarketing, by calling customers who have funds in BSI savings to place their funds in deposit products; social media, by offering deposit products with flayers uploaded through social media; mobile banking, by means of the mobile deposit feature that can be accessed through BSI mobile banking which is certainly safer.

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