

## Analysis of the Transition Strategy to a Digital System at PT BPRS Al Washliyah Medan: Opportunities and Challenges

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### ABSTRACT

Digital transformation, which is the integration of digital technology into all aspects of business operations, fundamentally changes the way organizations operate and deliver value to customers. This research aims to analyze the transition strategy to a digital system at PT BPRS Al-Washliyah Medan, with a focus on identifying opportunities, challenges, and optimal strategies that can be applied in the digital transformation process. The method used is descriptive qualitative with a case study approach, through interviews, observations, and document studies. The research results show that although BPRS Al-Washliyah faces internal limitations such as technological infrastructure and human resources, this institution has great potential to develop through a gradual digital approach, adaptive strategies, and regulatory support. Digital transformation is deemed important to strengthen competitiveness, communication effectiveness, and the institution's image amidst the dynamics of the Islamic banking industry.

### ABSTRAK

Transformasi digital, yang merupakan integrasi teknologi digital ke dalam semua aspek operasi bisnis, secara fundamental mengubah cara organisasi beroperasi dan memberikan nilai kepada pelanggan. Penelitian ini bertujuan untuk menganalisis strategi peralihan ke sistem digital pada PT BPRS Al-Washliyah Medan, dengan fokus pada identifikasi peluang, tantangan, serta strategi optimal yang dapat diterapkan dalam proses transformasi digital. Metode yang digunakan adalah deskriptif kualitatif dengan pendekatan studi kasus, melalui wawancara, observasi, dan studi dokumen. Hasil penelitian menunjukkan bahwa meskipun BPRS Al-Washliyah menghadapi keterbatasan internal seperti infrastruktur teknologi dan SDM, lembaga ini memiliki potensi besar untuk berkembang melalui pendekatan digital yang bertahap, strategi adaptif, dan dukungan regulasi. Transformasi digital dinilai penting untuk memperkuat daya saing, efektivitas komunikasi, serta citra institusi di tengah dinamika industri perbankan syariah.

## 1. Introduction

Digital transformation, which is the integration of digital technology into all aspects of business operations, fundamentally changes the way organizations operate and deliver value to customers. The adoption of technologies such as cloud computing, artificial intelligence, data analytics, and business process automation has become crucial for enhancing the efficiency and effectiveness of services. In the banking industry, the acceleration of digital transformation is a key element to enhance competitiveness, speed up transaction processes, and expand service reach to the community. As a sharia-based financial institution, the Sharia People's Financing Bank (BPRS) is also encouraged to adapt to technological developments in order to maintain business sustainability and improve services to customers [1].

PT BPRS Al-Washliyah Medan, one of the BPRS operating in Medan City, North Sumatra, is committed

to supporting the economic development of the community through Sharia banking services. However, the transition to a more integrated digital system faces various significant challenges. Issues such as infrastructure readiness, the availability of competent human resources, and government regulatory and policy support are important aspects that need further examination in the context of this transition strategy [2].

The rapid development of information and communication technology has encouraged financial institutions, including BPRS, to adopt digital systems in their operations. However, the implementation of the transition strategy to digital systems at BPRS often faces various obstacles, both from internal and external factors. Based on research, most BPRS in Indonesia still face limitations in digital innovation due to a lack of organizational readiness and limited investment funds to develop adequate technological infrastructure [3]. In line with research highlighting that the limitation of human resources with competencies in the

field of information technology is the main obstacle in the implementation of digitalization in Islamic banking [4].

Nevertheless, the opportunities for BPRS to adopt digital technology are very significant. A study shows that the implementation of a digitalization system in Islamic banking can improve operational efficiency, expand service reach, and enhance customer satisfaction [5]. The adoption of technologies such as mobile banking, internet banking, and digital payment systems can help BPRS strengthen its competitiveness in the banking industry. However, not all BPRS are fully ready to adapt to these changes, especially due to obstacles in integrating new technology with existing operational systems [6].

Therefore, the analysis of the digital system transition strategy at PT BPRS Al-Washliyah Medan becomes crucial to identify the opportunities and challenges faced in this process. By understanding these factors, PT BPRS Al-Washliyah Medan can formulate effective strategies to optimize its digitalization process. This research is significant in providing a deeper understanding of the dynamics of the digital system transition strategy at PT BPRS Al-Washliyah Medan. The increasingly developing digitalization in the banking industry demands that every financial institution adapt to remain competitive and relevant in meeting customer needs. Study shows that financial institutions that have not optimally implemented digital transformation are likely to face challenges in operational efficiency and attractiveness to younger customer segments [7]. Thus, the results of this research are expected to contribute to PT BPRS Al-Washliyah Medan in formulating a more effective digitalization strategy and serve as a reference for other BPRS in enhancing competitiveness in the sharia banking industry [8].

This research aims to answer several key questions, namely: What is the strategy for transitioning to a digital system at PT BPRS Al-Washliyah Medan? What factors present opportunities and challenges in this transition strategy? What strategies can be implemented to optimize the transition to a digital system at PT BPRS Al-Washliyah Medan? Through this research, it is hoped that an optimal strategy can be found to help PT BPRS Al-Washliyah Medan transition to its digital system more effectively and efficiently. The results of this research can also serve as a reference for other BPRS that wish to adopt digital technology to enhance their competitiveness in the sharia banking industry.

Digital transformation is a process of change that involves the use of digital technology to enhance efficiency, effectiveness, and innovation in various operational aspects of an organization, including the banking sector. Researchers explaining that digital transformation is a change triggered by digital

technology, which impacts the way organizations operate and deliver value to customers [9]. This transformation encompasses fundamental aspects such as changes in business models, operational processes, and customer experiences. Meanwhile, another researcher emphasize that digital transformation is a strategic process in adopting digital technology to enhance operational efficiency, create new value, and support more flexible and adaptive business models in response to environmental changes [10].

In the context of Sharia People's Financing Banks (BPRS), digital transformation becomes a strategic step to enhance competitiveness, expand service reach, and provide a better banking experience for customers. BPRS, as a financial institution based on Sharia principles, faces the challenge of modernizing financial services while maintaining Sharia values in all its operations. The utilization of technology such as digital banking, mobile banking, artificial intelligence (AI), big data, and financial system automation has become the main factors in supporting digital transformation at BPRS [11].

Digital transformation in BPRS encompasses various aspects, ranging from service digitization, data management, to the optimization of technology-based marketing strategies. In the service aspect, BPRS adopts digital technology to provide banking services through mobile applications and internet banking, allowing customers to conduct transactions more quickly, safely, and efficiently. Additionally, digitization in data management enables BPRS to analyze customer behavior, improve the accuracy of financing risk assessments, and optimize financial portfolio management. In the marketing aspect, BPRS can leverage digital strategies such as social media marketing, search engine optimization (SEO), and the use of data analytics to increase market reach and attract more customers [12].

Digital transformation at BPRS also includes the development of more advanced security systems to protect customer data and transactions from cybercrime threats. The implementation of blockchain technology and data encryption becomes an important solution in ensuring transaction security and maintaining customer trust. On the other hand, education and digital literacy for customers are also an important part of BPRS's digital transformation, so that the community can understand the benefits and mechanisms of sharia-based digital services. With the effective implementation of digital transformation, BPRS can improve operational efficiency, expand access to sharia financial services, and provide convenience for customers in conducting transactions in accordance with sharia principles [13].

Linguistically, the word "strategy" comes from the Greek word *strategia*, which means "the art of a general" or "the science of war." In this context,

strategy was originally used in the military world to refer to planning and tactics in winning battles. As time has progressed, the concept of strategy has not only been limited to the military field but has also been used in various aspects of life, including business, education, and governance. In terms of terminology, strategy can be defined as a plan or method designed to achieve specific goals by considering various internal and external factors. Strategy serves as a guideline in making decisions, allocating resources, and facing challenges and competition. In the business world, strategy is used to determine the direction of the company, optimize operations, and create a competitive advantage in the market [14].

The understanding of strategy has various perspectives. One defines strategy as the establishment of long-term company goals and the selection of actions and allocation of resources necessary to achieve them. Other revealed that strategy is not just a formal plan, but also a pattern or course of action that gradually develops within an organization. Meanwhile, different one stated that strategy is the way an organization uses to achieve a superior competitive position by creating better value compared to competitors. From various definitions, it can be concluded that strategy is a systematic process of planning and implementation to achieve the desired goals by considering various aspects that influence the success of an organization or individual [15].

Organizational strategy and strategic management play a central role in the transition process of PT BPRS Al-Washliyah Medan towards a digital system. The process of strategy formulation begins with a thorough analysis of the internal and external organizational environment, including an assessment of technology infrastructure, human resources, as well as the needs and behaviors of increasingly digital customers. From the results of this analysis, management then establishes a vision, mission, and strategic objectives aimed at strengthening digital services and enhancing competitiveness in the modern banking era. The formulation of this strategy also includes the identification of innovation opportunities, such as the development of mobile banking, integration of digital payment systems, and the utilization of artificial intelligence and big data analytics technology to support operations and customer service [16].

The implementation of a digitalization strategy requires a planned allocation of resources, both in the form of technology investments, human resource training, and organizational structure changes to be more adaptive to digital transformation. Banks need to modernize old systems and integrate them with new technologies, such as cloud computing and blockchain, to ensure efficiency, security, and scalability of services. The development of internal capabilities through intensive training and strengthening cross-departmental

collaboration is key for all elements of the organization to adapt to the changes that occur [17].

Because digitalization brings significant changes to work patterns and organizational culture, change management theory is highly relevant to ensure the transition process runs effectively. Models like Kotter's 8-Step Change Model emphasize the importance of building a sense of urgency, forming coalitions, developing a vision for change, and integrating change into the organizational culture. Meanwhile, Lewin's Change Management Model emphasizes three main stages: unfreezing (building awareness and readiness for change), changing (technology implementation and training), and refreezing (making change a part of the organizational culture through evaluation and continuous innovation). By adopting this approach, PT BPRS Al-Washliyah Medan can manage resistance, accelerate the adoption of new technology, and ensure the overall success of digital transformation [18].

Bank Pembiayaan Rakyat Syariah (BPRS) is a financial institution based on sharia principles that functions as a bank focused on providing banking services to the community, especially micro, small, and medium enterprises (MSMEs). BPRS operates under Sharia principles that refer to Islamic law, which is free from elements of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation). In its operations, BPRS uses Sharia contracts such as *mudharabah* (profit-sharing), *musyarakah* (partnership), *murabahah* (sale and purchase), *ijarah* (leasing), and other Sharia contracts that align with Islamic economic principles. Unlike Sharia Commercial Banks, BPRS does not provide payment services such as checking accounts or foreign exchange transactions, but instead focuses more on financing activities, fund collection, and other financial services that support the economy of small communities.

According to Law No. 21 of 2008, the definition of an Islamic bank is a bank that conducts its business activities based on sharia principles and, by type, consists of Sharia Commercial Banks (BUS) and Sharia People's Financing Banks (BPRS). Basically, BUS and BPRS serve as financial intermediary institutions aimed at assisting the community in running micro, small, and medium enterprises (UMKM) in accordance with sharia principles. As part of the national banking system, BPRS plays an important role in enhancing sharia-based financial inclusion in Indonesia, especially in areas that are not yet reached by conventional bank services. BPRS collects funds from the community through savings and deposits, then disburses them in the form of financing to entrepreneurs and individuals who need capital in accordance with sharia principles. In addition, BPRS also contributes to improving community welfare by promoting the development of an economy based on Islamic values, strengthening the sharia financial

system, and providing more just and ethical financial solutions. With regulations supervised by the Financial Services Authority (OJK) and fatwas from the National Sharia Council-Indonesian Ulema Council (DSN-MUI), BPRS continues to develop as an alternative banking institution that supports the growth of the sharia economy in Indonesia [19].

Various previous studies consistently show that the transition to a digital system is a necessity for Islamic People's Financing Banks (BPRS), including PT BPRS Al-Washliyah Medan, because it offers significant growth and efficiency opportunities, but also comes with substantial challenges. The first study was conducted which analyzes the digital transformation at PT. BPRS Al-Washliyah [20]. This study found that BPRS Al-Washliyah has internal strengths in the form of customer loyalty and a relatively strong internal position. Meanwhile, externally, the company is also in a relatively strong position in facing environmental dynamics, but still faces challenges in technology adaptation and the need for appropriate digital strategies.

The second research at BPRS Al-Salaam highlights the need for formulating a structured digital strategy [21]. By using the Ward and Peppard method and various strategic analysis tools such as SWOT, PEST, and Balanced Scorecard, this research produces a digital implementation roadmap, IT investment proposals, and management strategies that support digital transformation. This research also emphasizes the importance of stakeholder awareness and digital-based operational support.

Different research emphasizes the need for a holistic digital strategy for BPR and BPD [20]. This study shows that digital adoption in BPR is still very low compared to commercial banks, with only 5-10% of transactions conducted electronically. This research recommends improving digital responsiveness, infrastructure, and customer trust so that BPR can survive and compete in the digital era.

The fifth research evaluating the readiness of BPR KAS Indonesia in implementing a digital management information system [22]. This study emphasizes the importance of financial readiness, innovative human resources, and technological infrastructure as the foundation for digitalization. This study also highlights the need for thorough planning and security systems from the very beginning of the digital transformation process.

The sixth research by OJK and LPS in various reports highlights the trend of Indonesia's digital economy growth and the projected valuation of the digital sector, which continues to increase. This research emphasizes that the acceleration of digitalization in the banking sector, including BPRS, is crucial to capture growth opportunities, but it must be balanced with

strengthening risk governance and customer data protection. These studies agree that the main challenges are limited capital, low digital literacy, and internal resistance, but the opportunities for innovation and market expansion are significant if digital strategies are implemented consistently and adaptively to changes in the business environment. These seven studies generally show that the strategy of transitioning to a digital system in BPRS presents significant opportunities for growth and efficiency, but also comes with substantial challenges that must be addressed through strategic planning, internal readiness, and collaboration with various parties.

## **2. Research Method**

This research uses a qualitative descriptive method with a case study approach to analyze the digital transition strategy at PT BPRS Al Washliyah Medan, particularly in identifying opportunities and challenges during the transformation process. The aim is to deeply describe the communication and digital adaptation strategies implemented, as well as to evaluate the level of readiness and effectiveness of the technology implementation.

Data were obtained through in-depth interviews with management, relevant staff, and the IT team involved in the digitization process. In addition, direct observations were made of communication activities and the digital systems used, such as social media, official websites, internal applications, and electronic reporting systems. The research also utilizes secondary data from internal documents, activity reports, regulations on the digitalization of Islamic banking, as well as relevant scientific literature.

Data analysis was conducted using a triangulation approach by comparing the results of interviews, observations, and document reviews to ensure the validity of the information. The results of this research are expected to provide a comprehensive overview of the readiness, obstacles, and strategies that can be implemented to strengthen the institution's image and enhance communication effectiveness through the use of digital technology.

## **3. Result and Discussion**

In this study, the researcher collected data using the direct interview method. An interview is a data collection technique that involves asking direct questions to respondents who are competent in the issues being researched in this study. The researcher conducted an interview with Mr. Syahnun Asputra, the Head of the Operational Group of PT. BPRS Al Washliyah, on Monday, March 24, 2025. Here are the results:

3.1. Opportunities for PT BPRS Al-Washliyah Medan in Transitioning to a Digital System

PT BPRS Al-Washliyah Medan has a great opportunity to drive digital transformation, especially due to the high demand from customers for digital services, such as internet banking, mobile banking, and integrated payment systems. This need is very evident within the internal environment of Al-Washliyah, particularly in schools and universities, which currently still use other banks for transactions such as tuition fee payments and faculty salaries. In addition, customer demand for transfer facilities, including international transfers, also indicates the potential for developing more comprehensive digital services. On the other hand, the push from the OJK for digitalization presents a strategic opportunity even without direct financial support. The combination of internal market potential, high demand for digital services, and regulatory pressure makes digitalization an important step to strengthen BPRS Al-Washliyah's position in the Islamic banking industry.

3.2. The Challenges of PT BPRS Al-Washliyah Medan in Transitioning to a Digital System

Based on the interview results, the main threats faced by PT BPRS Al-Washliyah Medan in implementing the digital system come from both internal and external sides. Internally, the biggest challenge is the limited human resources (HR) in mastering digital technology, necessitating capacity building through training or the recruitment of new HR, which will inevitably incur additional costs and increase operational burdens. From the external side, threats include technological security risks such as data interception, ATM hacking, and digital system disruptions, which are serious concerns for BPRS as a newcomer in the digital banking world. In addition, competition with large banks that already have established digital systems also poses a unique challenge.

Based on the previous description that has detailed various strategic aspects possessed by PT BPRS Al-Washliyah Medan, opportunities and challenges, as outlined in the Table 1.

Table 1. Opportunities and Challenges on Transitioning to a Digital System

Opportunity	Challenge
a. The increasing demand from customers for digital services	a. The limitation of human resources in mastering digital technology
b. Potential internal market within the Al-Washliyah environment	b. Additional costs for training and recruiting new human resources
c. Customer demand for transfer services, including international	c. Risks of digital technology security
d. OJK regulations that encourage BPRS to transform digital becomes a strategic opportunity for system modernization.	d. Intense competition with large banks that are already well-established digitally
e. Potential for increased competitiveness in the Islamic banking industry	

Based on the results of interviews and analysis, PT BPRS Al-Washliyah Medan can formulate product and service development strategies. Through this analysis,

several alternative strategies have been obtained that can serve as a reference in optimizing potential and facing existing challenges, including what shown on Table 2 and Table 3.

Table 2. Strategies on Opportunity to Transitioning to a Digital System

Opportunity	Strategy
a. The increasing demand from customers for digital services	a. Developing digital services gradually
b. Potential internal market within the Al-Washliyah environment	b. Enhancing the emotional closeness of Al-Washliyah's internal customers through digital integration
c. Customer demand for transfer services, including international	c. Establishing strategic cooperation with experienced institutions
d. The regulations from OJK that encourage BPRS to undergo digital transformation present a strategic opportunity for system modernization.	d. Implementing digitalization of transfer services
e. Potential for increased competitiveness in the Islamic banking industry	e. Proposing support and partnerships with third parties to cover the capital shortfall
	f. Recruitment of IT human resources and internal training based on digitalization needs
	g. Developing a digital system in a modular and phased manner
	h. Proposing incentives or digital mentoring programs from the regulator (OJK)

Table 3. Strategies on Challenges to Transitioning to a Digital System

Challenge	Strategy
a. The limitation of human resources in mastering digital technology	a. Optimization of existing superior human resources to become internal trainers
b. Additional costs for training and recruiting new human resources	b. Utilization of proven safe technology
c. Risks of digital technology security	c. Improvement of personal service and religious values as differentiators
d. Intense competition with large banks that have established themselves digitally	d. Utilization of local networks and relationships
	e. Collaboration with third parties for technology training
	f. Gradual recruitment with internship or field work practice (PKL) scheme
	g. Implementation of simple yet effective standard security procedures
	h. Focus on gradual digitalization capacity

Based on the analysis above, it shows that PT BPRS Al-Washliyah Medan can develop a strategy to enhance digital implementation at PT BPRS Al-Washliyah Medan.

### 3.1. Strategy on Opportunity

#### a. Developing digital services gradually

With high commitment from management and full support from employees, PT BPRS Al-Washliyah Medan can begin the development of digital services based on customer needs. The initial step can begin with internal digitization, such as the implementation of a management information system, followed by the development of mobile banking, internet banking, and an online customer service system. The goal is to respond to the increasing demand from customers for services that are easily accessible at any time, while also expanding the reach of services to the younger customer segment that is more familiar with technology.

#### b. Developing digital services gradually

Enhancing the emotional closeness of Al-Washliyah's internal customers through digital integration PT BPRS Al-Washliyah Medan can leverage the internal market potential such as schools, madrasahs, and universities under the auspices of the Al-Washliyah organization. This strategy can be realized by introducing a digital payment system for tuition fees, lecturer salaries, teacher honorariums, and various other financial services on a dedicated platform. By maintaining a personal approach, BPRS can provide digital services that are friendly, responsive, and in accordance with Sharia values, creating stronger loyalty from institutional and individual customers.

#### c. Establishing strategic cooperation with experienced institutions

To address the limitations in technology mastery, BPRS can expand and intensify partnerships with experienced banking and technology institutions, such as Bank Danamon Syariah and Bank Sumut in terms of Core Banking System (CBS). Through this collaboration, BPRS can obtain knowledge transfer, technical support, and access to proven systems, which accelerates technology adoption while reducing the risk of failure in digitalization implementation.

#### d. Implementing the digitalization of transfer services

Considering the high demand from customers for transfer services, including interbank and international transfers, BPRS can develop this feature with a secure, easy, and fast digital approach. This development can be carried out through API integration with digital financial service provider partners or by utilizing national switch networks such as ATM Bersama and GPN. This service will provide significant added value in facing competition in the Islamic banking sector,

while also expanding services to the diaspora segment or customers with overseas transaction needs.

#### e. Optimization of Existing Excellent Human

Resources to Become Internal Trainers Utilizing employees who already possess digital competencies to guide their colleagues through internal training. This strategy can save external costs, accelerate the knowledge transfer process, and create a sustainable learning culture within the organization.

#### f. Utilization of Proven Safe Technology

Partnering with trusted technology providers to implement a digital system that has proven its security. This approach is capable of minimizing the risk of data breaches and cyber disruptions, while simultaneously increasing customer trust in the offered digital services.

#### g. Improvement of Personal Service and Religious Values as Differentiators

Highlighting friendly, personal service based on sharia values as the main differentiation. This strategy can attract segments of society that prioritize religious values, while also building trust and loyalty amidst the dominance of digitalization by large banks.

#### h. Utilization of Local Networks and Relationships

Optimizing emotional closeness with the surrounding community and local networks, such as religious communities or SMEs, to strengthen customer loyalty. This strategy becomes a strength in facing competition from large banks that are more focused on a national-scale digital approach.

### 3.2. Strategy on Challenges

#### a. Developing digital services gradually

Proposing support and partnerships with third parties to cover the capital shortfall

To overcome capital limitations, BPRS can collaborate with fintech or sharia financial institutions to support the development of digital infrastructure through a technical cooperation scheme without the burden of full investment.

#### b. Recruitment of IT human resources and internal training

Recruitment of IT human resources and internal training based on digitalization needs through regulatory encouragement from the OJK, BPRS can selectively recruit IT human resources while also conducting internal training to enhance the digital literacy of all employees.

#### c. Developing the digital system in a modular and gradual manner

The implementation of the digital system is carried out in stages, starting with the basic features most needed

by customers such as payments, transfers, and transaction notifications, to align with the available financial and human resource capacities.

d. Proposing incentives or digital mentoring programs

Proposing incentives or digital mentoring programs from the regulator (OJK) BPRS can apply for guidance, incentives, or regulatory ease from the OJK to accelerate the digitalization process and enhance competitiveness in the sharia banking market.

e. Collaboration with Third Parties for Technology Training

Establishing strategic partnerships with professional training institutions, universities, or government agencies that offer subsidized or free digital training programs. In this way, companies can enhance HR competencies without significantly burdening the budget, while also expanding their network to potential educational institutions for future recruitment.

f. Staged Recruitment with Internship or Field Work Practice (PKL) Scheme

Building partnerships with universities or vocational schools to recruit intern students as operational support staff. This strategy provides a short-term solution to the shortage of human resources and allows for early selection of potential workforce candidates, with minimal recruitment costs.

g. Implementation of Simple Yet Effective Standard Security Procedures

Implementing basic digital security measures such as using strong passwords, two-factor authentication, digital literacy training for all employees, and regular data backups. This approach provides adequate protection without requiring a significant investment in advanced technology that is not yet affordable.

h. Focus on Gradual Digitalization According to Capacity

Developing the digital system gradually according to priorities and internal capacity, starting with the most urgent services or those that have a significant impact on work efficiency. With this strategy, the company can avoid the risk of over-investment and remain competitive without having to replicate the entire digital model of large banks.

Based on the strategic mapping that has been prepared, it can be concluded that PT BPRS Al-Washliyah Medan has a comprehensive approach in facing the challenges of digitalization. The strategy focuses on the gradual development of digital services, the utilization of the Al-Washliyah internal network, and strategic cooperation with experienced institutions to accelerate technology adoption and service expansion. The

strategy emphasizes the utilization of superior human resources as internal trainers, the use of safe and tested technology, and a personal service approach based on Sharia values as a differentiator in facing competition with large banks. This strategy is directed towards collaboration to cover the limitations of capital and human resources, as well as the modular development of digital systems according to capacity. This strategy focuses on efficiency by establishing technology training collaborations, recruitment through internships, the implementation of simple yet effective security procedures, and gradual digitalization in line with internal capabilities. The overall strategy demonstrates adaptive and realistic efforts in driving digital transformation without abandoning the local strengths and Sharia values that characterize the institution.

#### 4. Conclusion

PT BPRS Al-Washliyah Medan has great potential to grow through digital transformation, despite facing internal limitations such as insufficient technology infrastructure and inadequate human resources. Opportunities from regulations and the high market demand for digital services create an important momentum to drive system modernization. With strengths such as a personal approach and strategic management commitment, as well as adaptive strategies through cooperation, training, and gradual digitalization, BPRS can strengthen its competitiveness amid the competitive pressures of the sharia banking industry. This approach demonstrates the institution's readiness to change progressively and sustainably, without neglecting Sharia values and emotional closeness with customers. BPRS Al-Washliyah Medan needs to prioritize internal digitalization as a basis for efficient operations before launching external services. The formation of the IT team can be initiated gradually through recruitment or internship programs to reduce dependence on external parties. Digital services should be developed modularly, tailored to customer needs. Strategic partnerships should be directed towards technology transfer, not just service provision.

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