Laa Maisyir: an Islamic economic journal
Phone Number: 2476-9371
e-ISSN: 2580-9512
Vol: 12 No. 2 . 2025
DOI: 10.24252/lamaisyir.v12i2.62852

Effectiveness of *Cross Selling* Marketing to Increase Number of Customers Easy Mudharabah Savings Products

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Received: 23 June 2025; Revised: 25 December 2025; Published: 28 December 2025

Abstract

A development of the Islamic banking industry demands an effective marketing strategy to reach and retain customers. One of the strategies implemented cross selling, which was combined with the Prize Party Program. This research aimed to examine the effectiveness of this strategy in increasing the number of Easy Mudharabah Savings customers at BSI KCP Rungkut 1 Surabaya. This research used a qualitative approach of case studies, with in-depth interview techniques and observations of the two main informants in September 2024. The data analysis was carried out through reduction, presentation, and drawing conclusions with data validity through source triangulation. The result showed that the implementation of the cross selling strategy combined with the Prize Party incentive program proved to be effective. It was shown by the achievement of daily targets and a success rate of around 90%, especially from Easy Mudharabah products. However, the obstacles were found such as limited visual promotion and incompatibility of product features with customer needs. This research contributed through a direct evaluation of reward-based marketing strategies in the context of Islamic banking.

Keywords: Cross Selling; Marketing; Easy Mudharabah; Gift Party; BSI

1. INTRODUCTION

Currently, banking in Indonesia is developing actively and dynamically. According to a 2010 OJK report, there were six Sharia Commercial Banks (BUS) with a total of 815 offices. However, in 2018, this number increased to 13 BUS with a total of 1,824 offices spread across Indonesia (Fatikhul M et al., 2021). This development is influenced by increasingly complex challenges in the financial industry, as well as rapid advances in banking technology (Cociug & Postolache, 2023). This condition demands that the banking industry act responsively and quickly in carrying out its role, particularly in building public trust and meeting their needs for safe, convenient, and quality banking products and services (Muazzam & Diwedi, 2020).

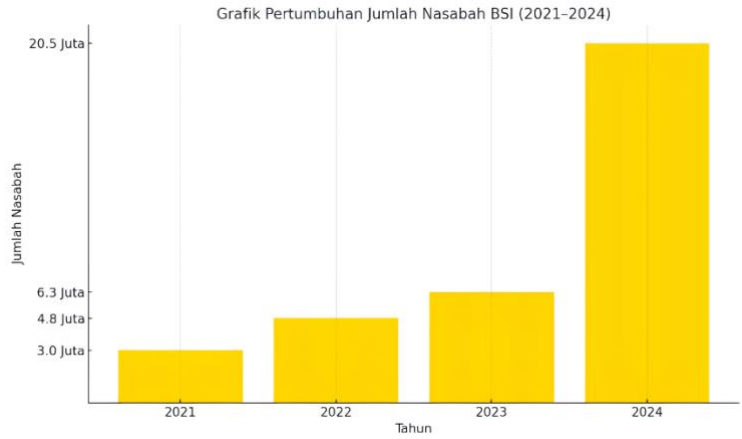
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As part of the financial services industry, banks are required to provide excellent service *to* win the competition in an increasingly fast-paced and competitive market. This strategy is necessary not only to retain existing customers but also to attract potential new ones. Therefore, maintaining a positive public image is crucial for a bank's sustainability and growth (Hanitha, 2020).

The success of a bank depends on the implementation of sound management and technical skills in its day-to-day operations. The effectiveness of the banking system in carrying out its functions efficiently is largely determined by the quality of sound and professional management. Therefore, every bank must be managed with the principles of prudence, security, financial soundness, and an orientation towards sustainable profits (Izzatul Ilmiyah, 2023)

Bank Syariah Indonesia (BSI) is one of the fastest-growing and influential financial institutions in the Indonesian economy. BSI plays a strategic role in driving Sharia-compliant economic growth, not only as a financial institution that collects and distributes funds, but also as a pioneer in providing Sharia-compliant banking services (Fahrial, 2018). According to BSI's annual report, which shows its impressive performance through 2024, its total customer base has experienced significant growth each year (BSI, 2024).

Figure 1. Growth in the Number of BSI Customers 2021-2024



Source: BSI Annual Report 2023

Based on the graph, BSI's customer base reached 3 million in 2021, followed by an increase of approximately 4.8 million in 2022 and 6.3 million in 2023. By 2024, the number of BSI customers had increased dramatically to 20.5 million. This figure positions BSI as the largest Islamic bank in Indonesia (Izzatul Ilmiyah, 2023). This demonstrates BSI's competitiveness in encouraging all customers to use BSI.

Beyond these successes, the challenge arises of retaining and attracting more customers, particularly through effective marketing strategies. The presence of Bank Syariah Indonesia has intensified competition among banking financial institutions. One prominent aspect of this competition is the competitive advantages of each bank and the marketing strategies implemented to increase interest and attract public attention to its products or services (Hanitha, 2020). BSI offers a diverse range of products and services, naturally driving competition in this sector.

Easy Savings is one of the various products available at Bank Syariah Indonesia and is the most popular product (Agneza et al., 2022). BSI Easy Savings is divided into two: Easy Wadiah Savings and Easy Mudharabah Savings, both of which have many advantages. Customers who use this savings product will receive a passbook, ATM card, and also mobile banking services. Easy Wadiah Savings is a type of savings that allows customers to deposit and withdraw funds at any time, based on the principle of Wadiah Yad Dhamanah. Based on this principle, customers entrust their money to the bank without any rights to profit sharing. This means that the bank only acts as a recipient of deposits and guarantees the security of funds, without providing returns to the savings owner (Kamaluddin et al., 2018).

Meanwhile, Easy Mudharabah Savings is a savings account with a collaborative scheme between the bank and the customer. Easy Mudharabah Savings is quite popular among customers who want to profit from their savings through a profit-sharing system. Easy Mudharabah Savings provides benefits for both the bank and the customer in terms of fund management. The contract used in Easy Mudharabah Savings is the *Mudharabah Muthlaqah contract* , where the customer acts as the fund owner (*shahibul maal*) and the bank as the fund manager (*mudharib*). (Kamaluddin et al., 2018)Easy Mudharabah savings differs from typical savings products because customers allow the bank to manage their funds to generate profits, which are distributed based on an agreed-upon contract (Kamaluddin et al., 2018). The following is Easy Mudharabah product performance data , as reported in Bank Syariah Indonesia's 2023 annual financial summary report (BSI, 2023).

Figure 2. Annual Financial Overview of Mudharabah Savings

(Rp Juta)

Uraian	2023	2022*)	2021
Giro *Mudharabah*	32.417.260	22.754.968	13.318.627
Tabungan *Mudharabah*	78.280.185	72.897.352	65.102.491
Deposito *Mudharabah*	115.984.789	100.760.342	98.592.553
Sukuk *Mudharabah* Subordinasi	200.000	1.375.000	1.375.000

Source: BSI Annual Report 2023

The table shows that mudharabah savings financing has experienced significant growth each year. In 2023, total mudharabah savings assets reached Rp78,280,185, up from Rp72,897,352 in 2022 and Rp65,102,491 in 2021.

This increase is certainly inseparable from the innovation of the easy mudharabah savings product, which implements the "parcel rewards" program as an effective marketing strategy and attraction to increase sales. Under this "parcel rewards" program, customers will receive rewards after meeting the criteria set by BSI and agreeing to have their funds locked for a specified period. The amount of the reward received depends on the amount of new funds or *fresh funds* deposited with the bank. This means that the greater the amount of funds deposited, the greater the reward the customer will receive (Andalasti et al., 2021).

Banks can achieve business success by increasing the quantity and quality of banking products offered, as well as providing optimal customer service. To achieve these goals, banks need to design effective strategies to optimally meet various customer needs. Therefore, banks need to understand their customers' wants and needs through various means, such as through market research (Muazzam & Diwedi, 2020).

Marketing is an organizational function that involves a series of processes to create, deliver, and deliver value to customers, and manage customer relationships for the benefit of the company and its stakeholders (The benvitz, 2023). The main goal of marketing is not only to seek profit, but also to provide customer satisfaction. With this focus on satisfaction, marketing activities also include various institutions such as foundations and educational institutions, so it is important for these institutions to truly understand the consumers they will serve (The benvitz, 2023). In the banking world, customer satisfaction will naturally bring sustainable profits to banks. The market for banking products is very broad, so it is not easy for banks to enter all market segments, and if possible, the chances of success are relatively small. Therefore, banks need to have an effective strategy to attract people to become their customers (Zhang & Jin, 2022).

One strategy is to promote products through advertising. Although advertising costs tend to be high, this method is considered effective in increasing the popularity of a product or service. Currently, banks are increasingly using media such as newspapers, magazines, and television for advertising. However, high advertising costs pose a challenge for banks. Therefore, marketing strategies are shifting to alternative approaches, such as implementing *cross-selling concepts* to promote their products and services more effectively (Zebua et al., 2022).

Cross-selling method is a strategy used by companies to encourage sales of new products to existing customers, by leveraging their previous experience in using the company's products (Defita et al., 2024). Therefore, the implementation of a *cross-selling strategy* is considered to increase the number of sales transactions while expanding the scope of customer segmentation and marketing areas. This is supported by the theory of marketing performance, namely the measurement of achievement obtained from the overall marketing activity process of an organization. This means that if *cross-selling increases, sales performance will increase. To improve marketing performance,* effective (Zhang & Jin, 2022)*cross-selling* is needed .

Using *cross-selling marketing techniques*, banks will introduce and offer additional products *to* customers who already use one product, hoping they will use more than one product or service (Liliana, 2024). This is important considering that many customers are still unfamiliar with the various products offered by Islamic banks, including Easy Mudhrabah Savings. Therefore, effective product introduction is a strategic step to attract customer interest and increase the number of users of Islamic banking products.

BSI KCP Rungkut 1 Surabaya is one of the sub branch offices located in the Greater Surabaya Area work unit. Where this work unit oversees 28 sub branch office operations. Based on the results of initial observations conducted by researchers, it is known that BSI KCP Rungkut 1 Surabaya is in 2nd place after KCP Jemur Handayani in the total amount of savings assets of 161,763 million as of September 2024. (Nurwidya et al., 2024) The data was obtained from the results of documentation during the presentation of monthly reports by BSI KCP Rungkut 1 Surabaya employees. Based on observations made by researchers, BSI KCP Rungkut 1 applies a cross-selling marketing strategy in marketing its products, including one of the flagship products of BSI KCP Rungkut 1 Surabaya, namely Easy Mudharabah savings in the Pesta Hadiah Program whose marketing is carried out using the *cross-selling method*.

Cross-selling strategy in a company's marketing requires an effectiveness measurement to determine the level of success credibly and not just assumptions. In a study of effectiveness theory, according to Bungkaes (2023), the effectiveness of a marketing strategy can be measured through the achievement of outputs against predetermined goals, where the success of an activity is assessed by achieving expected targets in terms of quality and quantity. In banking practice, the effectiveness of a *cross selling strategy* can be assessed by indicators such as daily target achievement, growth in the number of new customers, the ratio of offer conversions to actual purchases, and customer responses to communications (Bungkaes & Posumah, 2023).

However, the reality on the ground does not always align with theory. Failure to implement a *cross-selling strategy* can occur even if marketing has been carried out effectively. One weakness in implementing a *cross-selling strategy* is the potential for customer resistance to repeated product offers, which can be perceived as interference or excessive pressure. This is reinforced by research by Daryanto & Sitinjak (2022), which states that a *cross-selling strategy* can lead to saturation if implemented without proper segmentation and without considering customer preferences (Daryanto & Sitinjak, 2022). Furthermore, in the context of Islamic banking, customer understanding of the concept of Sharia based products such as mudharabah is still limited. As stated by Arin Setiyowati (2024), low levels of Islamic financial literacy will impact market share, especially in Islamic banking (Setyowati & Lailatullailia, 2020).

This indicates that the implemented *cross-selling strategy may not necessarily achieve its goal of increasing the number of customers. Therefore, it is important to review the extent to which a personalized and educational approach to cross-selling* can increase the strategy's effectiveness, particularly in marketing the Easy Mudharabah Savings product, which has sharia characteristics. Strategy evaluation should not only be seen from the quantity of sales, but also from the extent to which the strategy is able to educate, build trust, and meet customer needs in the long term. The author wants to determine the effectiveness of the *cross selling marketing strategy* in increasing the number of Easy Mudharabah Savings customers at BSI KCP Rungkut 1 Surabaya, particularly in the Pesta Hadiah program.

The novelty of this research lies in the focus of evaluating *cross selling strategies* specifically for the Easy Mudharabah Savings product combined with the Pesta Hadiah Program incentive, with a direct experience-based approach at BSI KCP Rungkut 1 Surabaya, which has not been widely studied in depth in the context of Islamic banking. Previous studies such as Siti Wahdah's (2023) research showed that communication between Customer Service and customers was effective because the goal of introducing gold installment products to customers was achieved and customers immediately took the product after *cross-selling* (Wahdah, 2023). Then, Kesuma's (2021) research entitled "The Effectiveness of Frontliner *Cross-Selling Communication* on Increasing Product Sales" showed that if service quality improves or is further improved, the possibility of customers having more than 1 Islamic product will also increase (Kesuma, 2019). Shahnaz's (2022) research entitled "Analysis of the Role of *Cross-Selling* in Increasing Banking Product Sales (Case Study at Bank Rakyat Indonesia Unit Oebobo)" showed that *cross-selling* is considered effective because it is able to increase sales of BRI Unit Uebobo banking products (Shahnaz Al'mawaddah, 2024). Generally, they only discuss *cross-selling strategies* in general, without

highlighting the integration between reward-based promotional incentives and their effectiveness in increasing the number of mudharabah product customers.

Thus, this study fills the gap in the literature regarding the extent to which *cross-selling* and incentive-based marketing strategies can encourage customer participation in sharia savings products based on mudharabah contracts. Based on this explanation, the author is interested in researching "The Effectiveness of *Cross-Selling Marketing* to Increase the Number of Easy Mudharabah Savings Product Customers in the Gift Party Program at BSI KCP Rungkut 1 Surabaya" .

2. METHODS

This study uses a qualitative approach, focusing on an in depth understanding of social phenomena in their natural context through direct interaction between the researcher and the subjects. This approach does not aim to generalize, but rather emphasizes the meaning, interpretation, and perspective of participants regarding an event or phenomenon (Cresswell & J. David, 2017).

The approach used is qualitative with a case study type, namely a method used to investigate in depth a particular event, program, process, or activity in a real and actual life context . Based on this approach, this study aims to examine the effectiveness of (Burns, 2019) *cross selling* marketing in increasing the number of Easy Mudharabah Savings product customers during the Gift Party Program at BSI KCP Rungkut 1 Surabaya.

Data collection was conducted through semi-structured interviews with internal bank parties, such as marketing and customer service staff, to obtain information regarding the implementation of the *cross selling strategy*. Informants in this study were selected purposively, namely based on their direct involvement in the implementation of the cross selling marketing strategy at BSI KCP Rungkut 1 Surabaya. There were two key informants interviewed, namely one Customer Service (CS) and one marketing staff. Both were selected because they have an active role in the implementation of the Gift Party Program, especially in offering Easy Mudharabah Savings products to customers through a cross-selling approach.

In addition, direct observations were made of marketing activities at branch offices and interactions with customers. Documentation such as activity reports and marketing statistics were also used to supplement the information. To ensure data validity, source triangulation techniques were used, comparing data from interviews, observations, and documentation to obtain a complete and reliable picture (Balaka, 2022).

All collected data was analyzed through three stages: data reduction (filtering important information), data presentation (systematically organizing the data), and drawing conclusions. This method is expected to provide a comprehensive overview of the implementation, effectiveness, and challenges of the *cross-selling strategy* at BSI KCP Rungkut 1 Surabaya.

3. RESULTS AND FINDINGS ANALYSIS

Cross Selling Marketing on Easy Mudharabah Savings Products at BSI KCP Rungkut 1 Surabaya

One of the marketing strategies implemented by BSI KCP Rungkut 1 Surabaya in an effort to increase loyalty and the number of customers is through a *cross-selling approach*. This *cross selling strategy* is a method used by banks to introduce and offer a variety of available products and services to customers, with the aim of attracting customers and being willing to use more than one type of banking product or service offered (Kwiatkowska, 2019). This was also explained by informant 1 who stated that:

> "We have implemented a cross-selling strategy from the beginning for product marketing at BSI KCP Rungkut 1, primarily to support daily and monthly sales targets, as we aim to achieve a minimum of 10 product transactions per day. To achieve this target, we employ a cross-selling strategy by offering additional products relevant to our customers' needs."(Shafira, 2025)

This was also conveyed by informant 2 that:

> "The reason for using a cross-selling strategy is because it's more practical and efficient, meaning it saves time. For example, when a customer comes to open a savings account, the bank staff will also offer to activate the BSI Mobile service. The goal is to allow customers to conduct transactions independently without having to visit a branch office again. So, customers aren't just using one product but also BSI's mobile banking service." *(Nugroho, 2025).*

Based on the explanation of informant 1 and informant 2 in the interview above, it is known that the *cross selling strategy* has a significant influence in attracting customer interest in using more than one banking product or service. BSI KCP Rungkut 1 applies a *cross selling strategy* in selling its products, especially

on their flagship product, Easy Mudharabah Savings, which is *cross sold* together with the Gift Party Program which is used as an attraction in selling the savings product. This is in accordance with what was conveyed by informant 1 who said that:

> "When customers come in and want to open a financing or savings product, we will offer the Easy Mudharabah savings product, linked to a prize party program as an attraction. The goal is to ensure customers understand and are interested, because in addition to sharing the profits from their Easy Mudharabah savings, customers will also receive prizes in the form of goods directly if they participate in the prize party program, provided they maintain a certain amount of savings and are willing to have their balance temporarily blocked . "(Shafira, 2025)

In practice, *cross-selling* involves identifying potential customers for the gift party program. This assessment can be based on their transaction data. This is carried out by tellers and customer service representatives on duty at the branch. According to an interview with Informant 2, he stated:

> "Every customer who comes to our office for a transaction, especially those making cash deposits, will be offered the opportunity to open an Easy Mudharabah Savings Account. But first, we'll assess their fresh fund balance and account type. If they have excess funds, we'll offer them a switch to an Easy Mudharabah Savings Account and a prize party program." *(Nugroho, 2025).*

Informant 1 also added regarding this matter:

> "Well, in Customer Service, cross selling is usually done while addressing customer issues. So when I have a customer, I usually offer it and I check their balance to see if I can cross sell or offer a prize party program and mudharabah savings products. In addition, sometimes I ask for data from Mrs. Anis (BOSM). She has access to the system to see how many Rungkut customers have mudharabah or wadiah and can see their balances. Once I know which customers have mudharabah savings or have sufficient balances, I then cross sell them for the prize party program by contacting the customers via WhatsApp chat." *(Shafira, 2025).*

Based on the interview results explained by the informant, it was discovered that *cross selling marketing*, in addition to direct interactions at branch offices, is also carried out by contacting customers via WhatsApp, as the informant explained in the interview. This is done through a personal approach, not directly offering products, but rather by establishing communication first to ensure customers feel comfortable. This aligns with the statement from informant 1, who explained:

> "The initial step in the offer was that I didn't just offer it straight away because Mrs. I (as the BOSM) advised that there must be a strategy. The point is, how to avoid hard cross-selling right away because if you do, the customer response will be less than favorable. So, when the customer already knows that we are BSI employees, then we offer it. For example, when a customer comes to the bank to cross-check and the customer says, "Oh, this is the lady who chatted me yesterday," then there is an opportunity to offer our cross-selling program. " *(Shafira, 2025)*.

A personal approach is a key strategy for building relationships with customers. Customer service representatives and other bank employees must strive to maintain close and positive relationships with customers, for example by remembering their names and understanding their needs and preferences. This aligns with research findings by Mufadollah, which found that *cross selling strategies* can increase customer loyalty through a more personalized and relevant approach to their needs (Mufadollah, 2023).

In addition to a personal approach, service quality also plays an important role in the success of a *cross selling strategy* . Research by Rihad shows that service quality dimensions such as responsiveness, empathy, and reliability have a significant influence on *cross selling transactions* in banks (Rihad, 2015). BSI KCP Rungkut 1 Surabaya continues to strive to improve the quality of its services, not only limited to interactions within the branch office but also by expanding the reach of direct services to customers. This effort is carried out by visiting customers directly, either through visits to their business premises or to their homes, as a form of a more personal and solution oriented approach. This approach aims to build a closer and more trustworthy relationship between the bank and customers, as well as providing direct information about superior products such as Easy Mudharabah Savings. As conveyed by informant 1 that:

> "Besides inside the Bank office for cross-selling marketing, we also have outside with direct interaction with customers because there is something called LKM (Customer Visit Sheet). Well, the person in charge is usually the marketing team who directly visits customers because we have corporate clients so they must be given more attention or followed up to increase funds or we can also cross-sell them to new products that we have. And we also have customers from companies who participate in the Pesta Hadiah program, the nominal amount is large, so we offer it and ask directly what their needs are, such as company operational vehicles, as long as they are willing to hold the funds for one year." *(Shafira, 2025).*

Based on the results of the observations and interviews presented, it can be seen that by providing responsive services and understanding customer

needs, banks can increase customer trust and satisfaction which in turn encourages them to use more of the products and services offered.

Cross Selling Marketing to Increase the Number of Easy Mudharabah Savings Customers in the Gift Party Program

In implementing the Easy Mudharabah Savings product *cross selling strategy* , an appropriate marketing approach is essential for its effectiveness and customer growth. As with other product marketing strategies, *cross-selling* must be effectively communicated, including through information delivery and customer engagement. This strategy aligns with research that explains that *cross selling* is a company's effort to encourage additional product sales to existing customers by leveraging their positive experiences with previous products (Liliana, 2024).

Cross selling implementation does not always produce optimal results. Therefore, it is important for companies to evaluate the effectiveness of their strategies. One common approach to assessing marketing effectiveness is through two main categories: *business outcomes* and *communication outcomes*. *Business outcomes* are typically measured based on the comparison between sales increases and marketing costs, while *communication outcomes* emphasize increased brand awareness *and* may involve surveys of consumer responses (Rangkuti, 2009).

In this study, effectiveness is assessed from the company's perspective. The evaluation is conducted using indicators such as achieving *cross selling targets* set by company management, such as customer response and the achievement of objectives, including the target number of new customers for the Easy Mudharabah Savings product. As stated by informant 2 in an interview:

> "Actually, there are no specific indicators from the company, but it can be seen when the customers who are offered are willing, how they respond, or the percentage of successful closings during weekly meetings, the results of which show how many customers per product are fulfilled." *(Nugroho, 2025)*

This is supported by the statement of informant 1 who said that:

> Currently, the BSI Area management regulation requires a minimum daily cross-selling target of 10 units per branch. Thankfully, the combined marketing efforts of each employee have met the cross-selling targets for Easy Mudharabah Savings products and the Pesta Hadiah program. As a result, the BSI Rungkut branch's target achievement index is green, indicating success. In 2024, the Greater Surabaya Area (consisting of 28 branch offices) even won first place nationally out of hundreds of areas in Indonesia, with the Pesta Hadiah program, including BSI KCP Rungkut 1

> Surabaya, which is part of the Greater Surabaya Area. The most popular products for BSI KCP Rungkut 1 are Pesta Hadiah and financing products such as Griya and Mitraguna. *(Shafira, 2025).*

Based on the interview results, it was found that *the cross selling* implemented at BSI KCP Rungkut 1 Surabaya was proven to be successful in encouraging an increase in the number of Easy Mudharabah Savings customers. This effectiveness is evident in the success of the BSI Rungkut 1 branch which consistently met sales targets. In addition to the number of new accounts and target fulfillment, marketing effectiveness is also seen from customer responses when *cross selling offers are made* , whether they are able to encourage customers to increase their savings balances to participate in the Pesta Hadiah program. This is in accordance with the results of an interview with informant 2 who stated:

> Customer responses vary; some are interested and some are not. Most customers are interested because they want to win prizes. However, some decline because they don't think the prizes are attractive enough or object to the administration fees. Once customers are interested in the Party Prize Program, they typically add more funds to qualify for the program. Many initially only want to deposit the minimum, but after we explain, they end up adding more to receive the instant prizes and share the profits from their savings.

This is reinforced by the statement of informant 1 in his interview who said:

> "With this prize party, we hope customers will respond positively, encouraging them to save more. They might respond when they hear about the Prize Party program, like, 'Wow, I want this prize! To get it, I have to save more.' So, there's an incentive, for example, to save 5 million and then save another 5 million. After collecting 10 million, customers can win the prize they want. So, the goal is to encourage customers to save more, thereby increasing our target." *(Shafira, 2025)*

Cross selling offers are also supported by the attractiveness of the Gift Party Program. Where the program will provide direct prizes to customers based on a certain deposit amount and the period of blocked funds. Prizes given such as steampods, electric ovens, vehicles, and other electronic goods can encourage customer interest in increasing their savings balance. This is in accordance with the results of Jatnika & Maharani's research, giving prizes or special promotions has a positive effect in attracting attention and encouraging customer action, especially in the context of marketing based on the AISAS approach (Attention, Interest, Search, Action, Share). This strengthens the argument that incentive-

based marketing can increase the effectiveness of cross-selling strategies in financial institutions (Jatnika & Maharani, 2024).

Cross selling marketing doesn't always run smoothly. There are obstacles encountered during *cross selling* with customers, as explained in the interview above. Some customers are less responsive and not immediately interested in what the bank offers. Based on this, it's important to evaluate the marketing strategy implemented to identify its strengths and advantages, allowing the bank to develop a more optimal strategy to increase its customer base. As stated by informant 1 in his interview:

> "The problem is that on average the customers don't want to be charged admin fees for Mudharabah savings, then there are also cases where in the middle of the Prize Party program, the customer needs funds even though there is actually a stamped statement that the funds cannot be withdrawn during the blocking period, such as 1 year, finally the solution is that the items obtained from the Prize Party must be returned to the Bank in new condition and the nominal amount of funds returned is in accordance with the deposit of funds blocked at the beginning of the program. For cross-selling, this Prize Party is the media from the pamphlets that we make and the main thing here (in the Bank) is from the prizes offered, such as displays in front, there are electronic devices, well, if in other branches there are also motorbikes on display, but here there are none, only that (Shafira, 2025). "

Informant 1 as Customer Service also added regarding the obstacles experienced in meeting sales targets:

> "Well, if from the Area, it is requested to have to close 3 per day specifically for (mudharabah tab) but I myself am a bit difficult because my position as CS which also handles customer service so I can't always be on time to offer customers, but how do I have to close so there are limitations of time and energy. And also can be made pamphlets that are more lively and clear, because previously I made my own pamphlets to facilitate cross-selling to customers because BSI itself did not provide them. So that adds to the marketing strategy, so that customers can see a visual explanation of the program, the type of prize based on the nominal amount more real, not only from verbal explanations. And even in other branches there are also motorcycles displayed as an attraction but at BSI KCP Rungkut this is not there, only small items on the front shelf " (Shafira, 2025).

Informant 2 also added regarding the obstacles in the process of *cross selling* Easy Mudharabah savings with the Pesta Hadiah program, stating that:

> "The downsides are usually the product features aren't quite right for the customer. For example, a customer wants to participate in a prize party

program but wants an oven. However, the passing grade for this oven is, for example, Rp 30,000,000 for three months. The customer has Rp 30 million but only needs it for two months. So, the features and the customer aren't a good fit (Nugroho, 2025). "

Based on the results of interviews with the two informants, it was discovered that the implementation of the *cross selling strategy* in marketing the Easy Mudharabah Savings product faced several challenges that affected its effectiveness. Some customers showed disinterest in the products offered, either because the product features did not match their needs or because they objected to the administrative fees charged. From an internal perspective, the lack of promotional materials, time constraints and customer service workload also became obstacles in achieving daily *cross-selling targets*. This is in line with the findings of research by Simatupang and Respati, which identified that challenges in implementing the *cross selling strategy* include limited marketing time, lack of customer knowledge of the product, and limited human resources in implementing the strategy (Simatupang & Respati, 2024). The following table summarizes the obstacles and solutions to the implementation of the *cross-selling strategy* at BSI KCP Rungkut 1 Surabaya.

Table 1. Obstacles and Solutions to the implementation of *cross selling strategies* at BSI KCP Rungkut 1 Surabaya

No	Obstacle	Solution
1	Customer rejection due to administration fees on Mudharabah Savings products	Further education to customers regarding the benefits of Mudharabah savings, including the potential for profit sharing and long-term benefits.
2	Mismatch between desired prize and nominal deposit/savings requirements	Flexibility in the type of gift or gift options according to customer wishes with equivalent value, as well as adjustments to the gift offering strategy
3	Customers need funds before the blocking period ends	Detailed explanation before customers participate in the program, as well as signing a statement of intent. Alternative solution: return the prize to the bank.
4	Limited time and energy for customer service to do *cross selling* .	Rescheduling work priorities, involving more staff, or a dedicated marketing team focused on *cross-selling* .
5	Lack of promotional media such as attractive and informative pamphlets.	Provision of official promotional materials from the head office that are

		more visually appealing, as well as the use of digital media to expand reach.
6	Limited visual appeal at branch offices (no big prizes like motorbikes).	Increase the variety of prize displays and adopt other branches' practices of displaying large prizes as an added attraction.
7	Customers are less responsive or not immediately interested when offered.	A personal and gradual approach through empathetic and solution-oriented communication so that customers feel comfortable first.

Based on the identified obstacles, the strategic solutions above need to be consistently implemented to continuously improve the effectiveness of *cross selling* in the future. Regular evaluation of the implemented marketing strategy is crucial to identify weaknesses and strengths, allowing the bank to develop more optimal strategies to increase customer base. Regarding the advantages of *cross-selling,* informant 2 added:

> Cross selling means crossing or engaging customers who already have products at BSI. So, if we offer cross selling to other products, it's easier because they already have an emotional bond with BSI and it's easier for us to sell them through cross-selling than through a back end. So, we take advantage of what is called existing customers (Nugroho, 2025).

According to Nugroho in the interview, the *cross selling marketing* implemented by BSI KCP Rungkut 1 Surabaya has proven more effective when aimed at customers who already have products at the bank. This is due to the existing emotional bond between the customer and the bank, thus simplifying the process of offering additional products (Mabruroh, 2022). As explained by the informant, customers who already have products at BSI tend to be more open to offers of other products due to trust and previous positive experiences.

This strategy leverages existing customers as a foundation for expanding the use of bank products and services. Research by The Financial Brand supports this finding, stating that building emotional connections with customers can increase customer lifetime value by up to 800% in the financial services sector (Magids & Leemon, 2017). Furthermore, according to Liferay, the success rate *of cross-selling* to existing customers reaches 60-70%, compared to only 5-20% for new customers (Liferay, 2022). Therefore, a *cross-selling strategy* that focuses on existing customers with a personal and emotional approach is key to increasing customer loyalty and value in the banking sector.

4. DISCUSSION

After presenting data related to the implementation and effectiveness of the *cross selling marketing strategy* applied at BSI KCP Rungkut 1 Surabaya, the researcher then conducted an analysis of the data presented previously in order to answer the problem formulation and provide an overview of the success of the strategy in increasing the number of easy mudharabah savings customers through the Pesta Hadiah Program.

Cross selling marketing strategy in this study was examined using Bungkaes' (2023) theory and reinforced with *the business outcome* and *communication outcome approaches* from Rangkuti's (2009) theory as the basis for analysis. Bungkaes emphasized that effectiveness is the relationship between output and objectives; in other words, a strategy is considered effective if the results achieved are in accordance with the stated objectives (Bungkaes & Posumah, 2023). In this study, the main objective of the *cross selling strategy* is to increase the number of customers of the Easy Mudharabah Savings product, which is linked to the Pesta Hadiah incentive program. Based on interviews, internal data shows that before the launch of the Pesta Hadiah Program in July 2024, the number of Easy Mudharabah Savings account openings averaged 40 per month. After the program was launched, this number increased to around 95 openings per month in September 2024, indicating an increase of more than 100% on a monthly basis. In addition, the achievement of the daily *cross selling target* set by management (10 offers per day) was realized with a success rate of around 90%, of which two to three came from the Easy Mudharabah product.(Shafira, 2025)

This aligns with Hidayat's (2015) opinion, which states that effectiveness is a measure of the extent to which targets (in terms of quantity, quality, and time) have been achieved. The higher the percentage of achievement against the set targets, the higher the level of effectiveness. In marketing, particularly in interactions between bank employees and customers, effectiveness is greatly influenced by the successful delivery of product information. Therefore, targeted and easily understood communication is key to supporting a successful marketing strategy, particularly in the *cross-selling process* (Hidayat, 2015).

Based on interview data, it was found that the information delivery process by BSI KCP Rungkut 1 employees went quite well. This was evident in the positive customer response to product offerings, particularly when the *cross-selling strategy* was implemented through a personalized approach that took into account the customer's background and characteristics. The use of communicative language and a non-pushy approach were supporting factors that made this strategy more acceptable to customers (Shafira, 2025).

This strategy emphasizes not only direct promotions but also a personal approach that builds emotional connections with existing customers. As one informant noted, *cross-selling techniques* are easier to implement with existing customers due to their sense of trust and attachment to BSI. This aligns with Mabruroh's findings, which show that *cross-selling* is more effective when implemented with customers who have already had positive experiences with the financial institution (Mabruroh, 2022).

The success of this strategy is also influenced by attractive incentives, such as direct prizes in the Gift Party program. Supported by the informant's statement that the gift offer encourages customers to increase their savings balance to meet the program requirements so they can participate in the Gift Party Program and get the desired prize (Shafira, 2025). This is reinforced by Jatnika & Maharani, in their journal which shows that incentive-based promotions can increase consumer engagement, especially within the framework of the AISAS (Attention, Interest, Search, Action, Share) approach. This incentive strategy creates additional motivation for customers to save more, thus helping to achieve *cross-selling targets* (Jatnika & Maharani, 2024).

Based on this, critical questions arise regarding the appropriateness of this incentive within a sharia context. Under Islamic marketing principles, rewards are permissible as long as they do not involve gharar (uncertainty), maisir (speculation), or fraud. However, further examination is needed to determine whether the reward is truly commensurate with the funds raised. Based on internal data, the minimum deposit to receive a Rp1 million reward is Rp25 million, with a three-month lock-in period. This means the bank is collecting funds at an incentive fee of approximately 4%, considered efficient compared to conventional deposit interest rates. However, there is the potential for customer dependency on the incentive program, with some customers only interested in saving because of the reward, rather than due to Sharia financial awareness. This needs to be monitored to ensure that customer loyalty is not solely transactional.

The effectiveness of the marketing implementation can be seen in the achievement of BSI KCP Rungkut 1 Surabaya, which successfully met the *cross selling* target set by management. In fact, in aggregate, the Greater Surabaya area became the national champion in the largest number of Easy Mudharabah savings accounts, thanks to the implementation of the Pesta Hadiah program in 2024, where BSI KCP Rungkut 1 Surabaya played a significant role in contributing to this achievement. This success demonstrates that a *cross selling marketing strategy* combined with incentive programs and a personalized approach can produce significant results in increasing the number of customers for sharia savings products.

However, in practice, the implementation of this strategy does not always run smoothly. Therefore, comprehensive effectiveness measurement is necessary. Rangkuti (2009) mentions two general approaches to assessing the effectiveness of a marketing strategy: *business outcomes* and *communication outcomes* . *Business outcomes (sales) focus on comparing sales increases with marketing costs, while communication outcomes* (sales) focus on comparing sales increases with marketing costs. (outside sales) focuses more on the influence of communication on consumer awareness and attitudes towards the product (Rangkuti, 2009).

When analyzed quantitatively (*business outcomes*), this strategy is effective because the output (number of new customers) approaches or even exceeds the set target. Furthermore, BSI KCP Rungkut 1 is also one of the largest contributors to the achievement of the Greater Surabaya Area, which successfully ranked first nationally for the number of participants in the Gift Party Program, strengthening the argument that the output is in line with the company's objectives.

Meanwhile, from a qualitative perspective *(communication outcomes),* effectiveness can be seen in how the *cross selling strategy* builds positive perceptions and responses from customers. Based on interviews, the majority of customers expressed interest in the product after receiving explanations from bank employees, either in person or via WhatsApp. The personal approach taken by BSI employees has proven successful in creating a comfortable experience for customers, which ultimately increased their interest and participation in this savings program. This is consistent with the *communication outcomes indicators* , which include increased *brand awareness* and *customer engagement* for the Easy Mudharabah Savings product.

This strategy is considered suitable in a sharia context because the *personal selling approach* prioritizes transparency and education, not coercion. However, it is also important to examine whether this approach remains optimal without incentive support. In several cases, informants mentioned that customers who were not interested in the rewards or objected to the administrative fees chose not to participate in the program, indicating that emotional and educational approaches need to be combined with relevant and ethical incentives.

Cross selling marketing using a *communication outcomes* approach , with the assessment conducted from the company's perspective based on customer responses and interactions when offering the Easy Mudharabah Savings product. The assessment can be conducted by the company itself or through a survey of customer responses using three indicators (Rangkuti, 2009). Based on interviews at BSI KCP Rungkut 1 Surabaya, the first indicator is:

The first indicator is whether the message is conveyed , as explained by Informant 1 that the personal approach used, such as paying attention to customer background data, understanding their needs and desires and approaches via WhatsApp messages and during direct interactions with CS or tellers, helps convey information accurately and attractively. The use of media such as pamphlets and two-way communication allows customers to understand the Easy Mudharabah Savings product well. This makes customers who were initially unaware of the Gift Party program, become interested in participating after receiving a detailed explanation of the benefits, balance terms and conditions, and prizes that can be obtained (Shafira, 2025).

The second indicator concerns consumer attitudes toward the product. Many customers responded positively to this product offering, particularly due to the immediate rewards and transparent profit-sharing scheme. Most customers were even willing to increase their balances to qualify for the program, as interviewed by informant 2. However, some customers objected to the administration fees and fund blocking provisions, indicating that strategy adjustments and additional education are still needed (Nugroho, 2025).

The third indicator, consumer purchasing intentions, can be seen from the increased interest in saving after the offer was made. This was revealed by an informant who stated that customers took the initiative to increase their balance to a certain amount in order to obtain the desired reward. This encouragement demonstrates that the *cross selling strategy* has successfully created a voluntary desire to purchase products (Shafira, 2025).

This success is not solely determined by the implementation of the *cross selling strategy*. Based on the conclusions of the interview results and observations of researchers, there are other supporting factors that contribute, such as the positive image of BSI as the largest Islamic bank in Indonesia, the strategic location of BSI KCP Rungkut 1 Surabaya which is located in a densely populated area and the center of economic activity, as well as the socio economic conditions of the surrounding community that are relatively stable and open to Islamic financial products. The location of BSI KCP Rungkut 1 in a strategic industrial area, such as SIER (Surabaya Industrial Estate Rungkut), provides a competitive advantage in attracting customers with high liquidity levels and the potential for large fund turnover. The combination of the right strategy and the support of a conducive external environment is what strengthens the success of the program (Nurwidya, 2025).

Although this strategy has proven successful in the context of BSI KCP Rungkut 1, it's effectiveness in other locations with different social, economic, and geographic characteristics still requires further testing. Factors such as

population density, purchasing power, and *brand awareness* of sharia products significantly influence the strategy's success. Therefore , a personalized approach and local adaptation are key if the *cross-selling strategy* is to be widely implemented in other branch units with different demographic characteristics.

5. CONCLUSION

Based on the results of the research conducted through a qualitative case study approach with in-depth interviews and observations of two key informants at BSI KCP Rungkut 1 Surabaya, it can be concluded that the *cross-selling marketing strategy* in the Pesta Hadiah program is effective in increasing the number of Easy Mudharabah Savings customers. This effectiveness is seen from the achievement of the daily *cross-selling target* of 2-3 customers per day specifically for this product, which can be consistently met with a success rate of 90%. This strategy runs optimally thanks to a combination of a personal approach, promotional incentives through direct prizes, and the use of customer data in product offerings. The effectiveness evaluation is carried out by referring to Bungkaes' theory regarding the suitability of outputs and objectives, as well as *the business outcomes* and *communication outcomes approaches* that include sales achievements and customer responses. This research provides a real contribution in confirming that a *cross selling approach* tailored to product and customer characteristics can be a superior strategy in Islamic banking marketing, especially in increasing Third Party Funds and customer loyalty.

ACKNOWLEDGEMENT:
We thank our institution, University Muhammadiyah of Surabaya and BSI KCP Rungkut 1 Surabaya for providing aplace to conduct this research.

AUTHORS' CONTRIBUTIONS:
Nurwidya Astuti, Arin Setiyowati, Fatkur Huda, Writing original draft preparation. Ideas; formulation or evolution of overarching research goals and aims.

CONFLICT OF INTERESTS:
Westate that there are no known conflicts of interest linked with this publication, and that there has been no significant financial assistance for this work that could have influenced its outcome

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