

Customer Acquisition in Murabahah Financing through Integrated Direct and Digital Marketing in Islamic Microfinance

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A B S T R A C T

Murabahah financing remains a core product in Islamic microfinance, yet attracting customers continues to be a persistent challenge in competitive financial environments. Existing studies on Islamic financial marketing often examine promotional tools separately, offering limited understanding of how different approaches interact in shaping customer acquisition. This study examines how direct and digital marketing operate as integrated practices in supporting customer acquisition in murabahah financing. A qualitative approach was employed using interviews, observations, and documentation involving managers, employees, and customers within an Islamic microfinance institution. Data validity was ensured through triangulation of sources and techniques. The findings indicate that customer acquisition emerges from the interaction between personalized engagement and digital visibility. Direct marketing, particularly personal selling, plays a central role in building trust and reducing information asymmetry, while digital platforms expand outreach and reinforce customer awareness. The integration of these practices creates a complementary process that supports both initial interest and conversion into active customers. However, this process is influenced by competitive pressures and institutional resource constraints. This study contributes by clarifying how relational and digital marketing practices operate jointly in shaping customer acquisition in murabahah financing. The findings highlight the importance of adaptive integration between direct engagement and digital communication to strengthen competitiveness in Islamic microfinance contexts.

Keywords: customer acquisition, murabahah financing, islamic microfinance



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Introduction

Islamic Banks operate differently from conventional banks. One of the main characteristics of Islamic banks is that they do not accept or impose interest on customers; instead, they implement profit-sharing and other rewards in accordance with agreed contracts. Profit sharing (such as *mudharabah* and *musyarakah*) existed even before the advent of Islam (Kartika, 2019). Technically, *mudharabah* is a business partnership agreement between two parties, where the capital owner (*shahibul mal*) provides the capital, while the manager (*mudarib*) runs the business (N. Sari et al., 2023). Therefore, Islamic commercial banking is regarded as a value based banking system that must be founded on Islamic ethical principles, social values, and Islamic legal norms (Nouman et al., 2022). Islamic banking continues to develop and spread to various countries, making it increasingly important to conduct comprehensive studies on the risk management procedures it applies (Hossain et al., 2025). The basic concept of Islamic banking is derived from the Qur'an and Hadith, and all products and services offered must comply with these sources.

Islamic banking in Indonesia has grown rapidly and is increasingly recognized by the public (Rahmawati et al., 2022). Islamic banks function as financial intermediaries that channel funds from investors to those in need, with a focus on the real sector and halal, productive economic activities (Fattah et al., 2025). Returns provided to investors are based on profit-sharing principles in accordance with Sharia. In the *mudharabah* concept, the relationship between capital owners and business managers is fair and balanced, involving clear rights, obligations, and responsibilities (Harahap & Siregar, 2022). Therefore, Islamic banking does not only eliminate interest (*riba*) but also establishes an alternative financial system based on Islamic principles (Hasan & Susanto, 2024). In general, fund distribution is carried out through sale and partnership contracts with returns in the form of profit margins or profit sharing (Ismail, 2014).

In general, Islamic banks also provide debt-based financing instruments. Various contracts such as *murabahah*, *tawarruq* (commodity *murabahah*), *istisna'*, and installment sales (*Bay' Bitsaman Ajil*) are widely used in Islamic banking practice (Syafri, 2023). Financing is the main source of income for Islamic banks as financial intermediaries (Sutrisno & Widarjono, 2022). *Murabahah* financing is a sale and purchase contract in which the bank informs the cost price of an item and sells it to the customer with an agreed profit margin. In practice, the bank acts as the seller and the customer as the buyer, where the bank purchases goods from suppliers and resells them to customers at a higher price (Ismail, 2014). The development of Islamic banking shows that Islamic principles can be applied in modern financial systems (Fahamsyah et al., 2023). Modern Islamic finance emerged as a response to the limitations of conventional finance in providing Sharia-compliant, interest-free financial products (Šeho et al., 2020).

Islamic banking began to gain recognition in 1992 after the enactment of Law No. 7 of 1992, which allowed Islamic banks to operate based on profit-sharing principles (Rahayu, 2020). The positive growth of Islamic banking in Indonesia indicates that public awareness and interest in Sharia-based economy is strong (Khairunisa & Megawati, 2024). The development of Islamic banking in Indonesia continues to increase along with rising public awareness of the importance of sharia based finance (Irawan, 2023). This growth is also supported by Bank Indonesia regulations, including Regulation No. 6/17/PBI/2004, later revised by Regulation No. 8/25/PBI/2006 regarding Sharia Rural Banks, and Regulation No. 11/23/PBI/2009 concerning Sharia Financing Rural Banks.

The development of BPRS in Indonesia has been significant, as seen from the increasing number of operating BPRS. According to Bank Indonesia data, there were 92 BPRS operating in 2005, increasing to 159 by March 2013 (Riawan, 2017). This includes PT BPRS Sarana Prima Mandiri, officially operating on July 1, 2008, based on the Governor of Bank Indonesia's decree No. 10/41/KEP.GBI/2008, inaugurated by Hj. Siti Fajriyah as Deputy Governor. Initially, it operated under the name BPRS Sarana Pamekasan Membangun, with the headquarters located at Jl. KH. Agus Salim No. 20, Pamekasan. With the opening of the Bangkalan Branch in 2011, the bank's name changed to BPRS Sarana Prima Mandiri in 2012.

BPRS Sarana Prima Mandiri, also known as Bank Syariah SPM, carries the slogan "Bersyariah Menuju Berkah" (Sharia Towards Blessings), reflecting its commitment to providing services in accordance with Sharia principles. The presence of BPRS in the Madura region is expected to meet the financial needs of the community based on Islamic principles. BPRS Sarana Prima Mandiri Pamekasan offers various products, including murabahah, istishna, and salam financing. Murabahah financing assists customers in acquiring the goods they need through a sale and purchase scheme with an agreed profit margin. In practice, the bank first discloses the purchase cost and profit margin to the customer before the contract is executed. Payments can be made in cash at maturity or in installments according to the agreed period.

Marketing is the process of creating, communicating, and delivering value to customers and the public, not only limited to selling products or services, but also fulfilling consumer needs and wants. Understanding consumer behavior is essential for marketing managers in order to develop, price, promote, and distribute products effectively (Ritonga, 2018). Promotion is an important element of the marketing mix that functions as a communication tool as well as a means of influencing consumer purchasing decisions. In the context of BPRS Sarana Prima Mandiri Pamekasan, the quality of promotion plays a crucial role in increasing the number of customers; therefore, appropriate and attractive promotional strategies are needed to ensure that products are widely accepted by the public.

The promotion strategies implemented by BPRS Sarana Prima Mandiri Pamekasan include direct communication, brochure distribution, and the use of social media; however, their effectiveness in increasing the number of murabahah financing customers remains suboptimal. Based on preliminary observations, the number of customers fluctuated during the period 2017–2022, increasing from 29 customers in 2017 to 33 in 2018, then declining to 31 in 2019, 26 in 2020, and 23 in 2021, before rising again to 28 in 2022. This condition indicates the need to evaluate the promotion strategies that have been implemented. The low level of public interest is attributed to limited information and a lack of understanding of Islamic banking products, leading people to prefer conventional banks. Therefore, more effective and innovative promotion strategies are required to increase the number of murabahah financing customers.

Previous studies have not specifically examined the effectiveness of promotion strategies in increasing the number of murabahah financing customers in the context of Islamic Rural Banks (BPRS), particularly at the local level such as BPRS Sarana Prima Mandiri Pamekasan. Most studies still focus on Islamic banking marketing in general, so more specific studies remain limited. This issue is important considering the low level of public interest in Islamic financing products and the strong dominance of conventional banks. This condition requires more effective promotion strategies so that Islamic financial institutions can optimally increase the number of customers. Therefore, this study aims to analyze the effectiveness of promotion strategies in increasing the number of murabahah financing customers at BPRS Sarana Prima Mandiri Pamekasan. This study is expected to contribute empirical evidence and serve as a reference for developing more adaptive and contextual marketing strategies in Islamic financial institutions.

Research Method

The research conducted by the researcher employs a qualitative approach. Qualitative research is descriptive in nature and tends to use an inductive analytical approach (Rukin, 2019). This approach emphasizes the research process and the use of theoretical foundations to ensure that the research focus aligns with field realities. It is aimed at describing social phenomena in detail and interpreting them through relevant theoretical perspectives using a descriptive method (Moleong, 2019). In addition, qualitative research does not seek to generalize findings, but rather to gain an in-depth and contextual understanding of phenomena at the research site (Moleong, 2019)

The data obtained are not numerical but consist of words collected through interviews, observations, field notes, and documentation. The type of research employed is descriptive, in which data collection involves transcribing interviews, field notes, documentation, and other official records. The data are presented in written form containing both direct and indirect quotations, supplemented with

illustrations and supporting evidence. This method allows the researcher to approach subjects more closely, obtain accurate data, and enhance sensitivity to field phenomena, particularly regarding promotion strategies for Murabahah financing products at BPRS Sarana Prima Mandiri Pamekasan. Therefore, qualitative research is chosen because it can provide a realistic depiction that aligns field realities with applicable theories.

The determination of the research location was based on considerations relevant to the topic and research focus. The selected location is BPRS Sarana Prima Mandiri Pamekasan, located at Jl. KH. Agus Salim, Rw. 07, Barurambat Kota, Kec. Pamekasan, Kab. Pamekasan. A critical aspect of research is the availability of data. According to Bungin, as cited by Nufian S. Febriani et al. (Febriani & Dewi, 2018), data sources are defined as materials or information regarding a research object obtained directly at the research site.

The data sources used in this study consist of primary and secondary data. Primary data were obtained directly without intermediaries through interviews with the research subjects. The informants in this study were selected using purposive sampling based on their direct involvement in Murabahah financing activities and their relevance to the research focus. This was done to ensure that the data obtained are aligned with the research objectives and accurately reflect the actual conditions in the field. The researcher conducted direct interviews with the manager of BPRS Sarana Prima Mandiri Pamekasan, employees of the Murabahah financing division, and customers utilizing Murabahah financing products at BPRS Sarana Prima Mandiri Pamekasan.

Table 1. Informant data

No.	Name	Position
1	Ali Askar	Director
2	Tresno Wahyudi	Employee
3	Fadholi	Customer
4	Feky Efendi	Customer
5	Nuhamidi	Customer
6	Susilawati	Customer
7	Arfan Efendi	Customer

Secondary data refers to data obtained indirectly, that is, data that is already available or collected by other parties. In this study, secondary data were obtained from books, journals, and relevant parties associated with the research.

Qualitative research aims to uncover the behavioral conditions of the studied community as well as the surrounding environmental context. To obtain accurate data, researchers must employ appropriate procedures, as the quality of the data is largely determined by the method of collection. According to Khairinal, qualitative research is defined as research that emphasizes the quality of sentences by clearly

and thoroughly describing phenomena in words as they naturally occur (Urip, 2019). Therefore, the researcher visits the study site to gather as much information as possible relevant to the research focus.

The data collection procedures used in this study include observation, interviews, and documentation. Observation was conducted using a non-participant method at BPRS Sarana Prima Mandiri Pamekasan, allowing the researcher to observe the research object without participating in marketing activities. Interviews were conducted in an unstructured manner with the manager, employees of the Murabahah financing division, and customers using Murabahah financing products, enabling in-depth data collection without rigid interview guidelines. Documentation involved collecting supporting materials such as company profiles, organizational structure, product information, and photographs of interviews and office conditions.

After the data were collected, data analysis was conducted to produce systematic and accountable findings. The data analysis in this study followed a descriptive and inductive approach by examining all information obtained from interviews, observations, and documentation to identify patterns, categories, and relationships related to the focus of the study.

The analysis process follows the model of Miles and Huberman (Emzir, 2012), which consists of three main stages: data reduction, data display, and conclusion drawing/verification. Data reduction involves selecting, focusing, and simplifying relevant data in accordance with the research focus. Data display is carried out by organizing the data into narrative descriptions, tables, and visual representations to facilitate understanding. The final stage is conclusion drawing and verification, which is conducted to ensure the validity and consistency of the findings.

The data were further analyzed through thematic coding, which involves classifying data obtained from interviews, observations, and documentation into specific categories based on similarities in meaning. The coding process is carried out by repeatedly reading the data and assigning codes to important statements related to the research focus. After coding, the data are grouped into main themes, such as forms of promotion strategies, promotional media used, and factors influencing the effectiveness of promotion activities.

To ensure the validity of the data, this study applies triangulation techniques. Source triangulation is conducted by comparing information obtained from managers, employees, and customers, while method triangulation is carried out by comparing data from interviews, observations, and documentation.

Results and Discussion

Promotion Strategy of Murabahah Financing Products

A strategy is a step or process to develop, maintain, and determine the company's objectives for marketing its products to consumers. Strategies are used to attract public interest in using the products offered by BPRS Sarana Prima Mandiri. In implementing these strategies, BPRS must consider the fundamental objectives of the strategy and identify opportunities in marketing these products to ensure the expected outcomes are achieved by BPRS Sarana Prima Mandiri Pamekasan. According to Johnson and Scholes, as cited by Purwanto, strategy is the direction and scope of an organization over the long term, ideally aligning its resources with a changing environment, particularly the market, customers, and clients, to meet stakeholder expectations (Purwanto, 2010).

Promotion involves offering products or services to attract potential consumers to try and purchase a product. It focuses on increasing product sales. To ensure a product sells to consumers, the public must be aware of its existence, benefits, pricing, where it can be obtained, and its advantages compared to competitors. This aligns with Triana and Hidayat in Handayani et al., who stated that promotion significantly influences purchasing decisions because it encourages consumers to be more consumptive (Handayani et al., 2025).

The strategy applied at BPRS Sarana Prima Mandiri Pamekasan consists of direct and indirect strategies. The direct strategies include door-to-door visits and the "one day, one street" program. Door-to-door refers to promotional activities in which employees directly visit customers' homes to introduce the products offered by BPRS Sarana Prima Mandiri. Meanwhile, the "one day, one street" strategy focuses on assigning promotional staff to a specific street each day, for example Street A, to promote products with the aim of attracting customer interest, particularly in Murabahah financing products.

The door-to-door strategy and the "one day, one street" program are considered effective because they provide direct interaction with potential customers, thereby increasing trust and improving understanding of the products offered. However, this strategy also has a limitation, as it requires considerable time and effort compared to digital promotion, which has a wider and faster reach.

The quality of promotion affects the marketed products. The better the promotion quality, the greater the impact on increasing customer numbers. Hermawan, cited by Onny Fitriana Sitorus, explains that promotion is a marketing activity that disseminates information, influences, persuades, and/or expands the target market's awareness of a company and its products, encouraging acceptance, purchase, and loyalty to the offered products. Marketing promotion strategies are a marketing variable intended to measure the implementation of promotion strategies on the relevant objects (Onny & Novelia, 2017).

Companies, in this case banks, must find ways to maximize the effectiveness of one or more promotional tools. When determining promotional tools, marketing managers must understand their characteristics. Broadly, four main promotional tools are generally used in banking: advertising, personal selling, sales promotion, and publicity (Utomo, 1993). Marketing personnel must skillfully position themselves during interactions with the public and maintain an attractive appearance to draw interest and encourage people to use the offered products.

Promotion can also utilize social media platforms such as WhatsApp, Instagram, Facebook, and others, as people increasingly rely on social media to find information. Social media greatly assists marketing and obtaining positive responses from both existing and new members. This type of promotion leverages technological advancements and is more cost effective compared to traditional advertising. According to Chaffey & Ellis-Chadwick, as cited in Husnina et al., common forms of digital promotion include push notifications, in-app banners, text messages, email marketing, and social media marketing. Applications like Grab integrate digital promotion with user data to create personalized and contextual promotions (Husnin et al., 2025).

The use of social media is closely linked to advances in communication technology. Nowadays, almost everyone owns a mobile phone, ranging from basic devices to advanced smartphones. This condition has driven the growth of social media as one of the most widely used platforms. Consequently, social media promotion has had a positive and significant impact on increasing membership at BPRS Sarana Prima Mandiri Pamekasan. Hoila stated in her research that online media promotion serves as a new, practical, and effective tool for digital marketing to attract consumer purchase interest (Hoila, 2022). Similarly, Ardani emphasized that consumer behavior is closely related to digital marketing (K. I. M. Sari et al., 2024). Puspa and Mahmudatus Sadiyah also noted that digital marketing is now a new method for companies to interact with producers, market intermediaries, and consumers. It is considered a promising promotional strategy and an effective alternative because it allows companies to communicate information efficiently and facilitates consumer information searches (Puspa & Sadiyah, 2025).

Social media promotion contributes to an increase in the number of Murabahah financing customers, as information can spread more quickly and reach a wider audience compared to direct promotional strategies. This is reflected in the growing public response to product information delivered through digital platforms such as WhatsApp, Instagram, and Facebook.

In comparison with offline promotional strategies such as door-to-door visits, brochures, and direct visits, social media promotion has advantages in terms of broader reach and faster information dissemination. However, offline strategies still have strengths in building trust due to direct interaction with potential

customers, although their coverage is more limited and they require more time and effort.

BPRS Sarana Prima Mandiri Pamekasan implements various promotion strategies to increase public awareness and interest in its financing products. These promotion strategies include several main channels. First, advertising, which reaches a wide audience through print, electronic, and digital media, effectively conveying messages about financing products to prospective customers. Second, personal selling, a direct approach to potential customers through face to face interaction, allowing BPRS marketing personnel to provide detailed explanations, answer questions, and build more personal relationships with customers, increasing trust and loyalty. Third, sales promotion through gifts or incentives, providing added value to customers, such as direct gifts, vouchers, or loyalty programs, to encourage customers to use BPRS financing products. Fourth, publicity through financial literacy activities, such as seminars, workshops, or counseling on financial management and Sharia products, which not only increase public knowledge but also strengthen BPRS's image as a financial institution concerned with customer welfare and financial education.

The effectiveness of promotion strategies at BPRS Sarana Prima Mandiri Pamekasan can be seen from the extent to which the implemented promotional activities are able to increase customer interest and the number of Murabahah financing customers. Based on field findings from interviews, observations, and documentation, direct promotion strategies such as personal selling (door-to-door and "one day, one street") and digital promotion through social media are the most effective strategies. These strategies are effective because they allow direct communication with potential customers, build trust, and facilitate the delivery of product information. In contrast, indirect promotion such as brochures and general advertising is less effective due to limited reach and lower customer engagement.

By combining these diverse promotion strategies, BPRS Sarana Prima Mandiri Pamekasan aims to create effective marketing communication, increase new customer acquisition, and build long term relationships with existing customers. Efforts to increase the number of Murabahah financing product users allow customers to freely purchase the goods they desire anywhere they choose, not only from partners of BPRS Sarana Prima Mandiri Pamekasan. This advantage attracts many customers to use the Murabahah financing products offered by BPRS Sarana Prima Mandiri Pamekasan.

Based on the analysis of various promotional strategies implemented, it can be concluded that the most effective strategy in increasing the number of Murabahah financing customers at BPRS Sarana Prima Mandiri Pamekasan is a combination of direct promotion strategies (personal selling) and social media promotion. Direct promotion strategies are considered effective because they are able to build trust through face-to-face interaction with potential customers, while

digital promotion through social media is more superior in terms of wider reach, faster information dissemination, and more cost-efficient implementation. Thus, the combination of these two strategies provides the most optimal results compared to other promotional strategies in increasing customer interest and acquisition.

Obstacles and Efforts to Overcome Them

Obstacles are factors that hinder the smooth implementation of activities. In the promotion activities of BPRS Sarana Prima Mandiri Pamekasan, several obstacles were identified that also affect customer behavior and the effectiveness of promotional strategies.

First, the presence of numerous competitors creates intense market competition. This condition influences customer behavior by providing many alternative financial institutions, which may reduce customer loyalty and make it more difficult for BPRS to attract new customers. As a result, promotional effectiveness becomes less optimal because the bank must compete more aggressively to maintain and increase its customer base. This condition also directly affects customer acquisition, as potential customers tend to compare products before making decisions.

Second, the limited availability of ATM facilities affects service accessibility and customer convenience. Customers who wish to make cash deposits are required to visit the bank directly or rely on bank employees to collect deposits from their homes. According to Ruth et al., as cited by Valentino, service availability is influenced by several indicators, including ATM distribution, operational hours, cash availability, and service speed (Valentino, 2025). This limitation reduces customer satisfaction and may decrease their interest in using banking services, thereby lowering the effectiveness of promotional strategies and slowing down customer growth.

Third, the public's limited understanding of Islamic banking, particularly regarding products and contracts, also becomes an obstacle. Some members of the public still perceive Islamic banking as similar to conventional banking. This condition creates hesitation in using Murabahah financing products and reduces customer trust. As a result, promotional messages are not fully understood, which weakens the effectiveness of promotion in increasing the number of customers.

Fourth, the less optimal management of digital promotional media, especially social media, is another obstacle. Digital marketing plays an important role in increasing customer growth because it enables financial institutions to reach wider communities regardless of location (Annadafah & Muayyad, 2022). When digital platforms are not managed effectively, promotional reach becomes limited and the potential increase in customers from online channels cannot be maximized.

Fifth, in daily banking operations, a high level of trust placed in customers may create potential risks in financing activities. According to Atmaja et al., Islamic banking institutions are vulnerable to misuse if supervision is not properly implemented (Atmaja et al., 1992). This condition can reduce operational control and indirectly affect customer trust in the security of financial services, which in turn influences customer behavior in choosing banking institutions.

Sixth, increasing competition in the banking sector also becomes a challenge, as many institutions offer similar products. This condition encourages customers to switch easily between financial institutions, making it harder for BPRS to maintain customer loyalty and reducing the effectiveness of promotional strategies.

Seventh, the relatively high pricing of Murabahah financing products may influence customer behavior, as price-sensitive customers tend to compare offerings across financial institutions. This condition may lead to customer switching behavior and reduce customer interest, thereby weakening the effectiveness of promotional efforts in increasing financing users.

To overcome these obstacles, BPRS Sarana Prima Mandiri Pamekasan continuously improves service quality and promotional strategies. The bank provides home service for savings collection, distributes brochures, utilizes social media platforms, and conducts direct promotion through employee visits to explain products such as Murabahah financing. These efforts contribute to maintaining customer trust, expanding service reach, and supporting the increase in the number of customers.

In a comprehensive view, the various obstacles faced by BPRS Sarana Prima Mandiri Pamekasan indicate that the limited effectiveness of promotion does not only stem from external factors such as intense competition and the homogeneity of banking products, but is also influenced by internal factors, including limited service infrastructure, suboptimal management of digital media, and low public literacy regarding Islamic banking. These conditions encourage changes in customer behavior to become more selective, rational, and sensitive to price and service convenience, making the decision-making process more complex and resulting in slower customer growth.

In this context, the promotional strategies implemented by BPRS, such as direct approaches, pick-up services, and the use of social media, have strengths in building closeness and trust with customers. However, they still have limitations in terms of reach, efficiency, and competitiveness compared to other financial institutions that are more advanced in technology. Therefore, the current efforts tend to be defensive in nature rather than driving significant customer expansion. This highlights the need to strengthen digitalization, product differentiation, and service quality improvement so that promotional strategies can become more effective and sustainable.

Conclusion

This study shows that the effectiveness of promotion strategies at BPRS Sarana Prima Mandiri Pamekasan is determined by the combination of direct and digital approaches. The door-to-door strategy is effective in building customer trust through face-to-face interaction, while social media promotion expands information reach more quickly and efficiently. However, the effectiveness of these strategies is still influenced by several constraints, including intense competition and limited service facilities, particularly the lack of ATMs, which negatively affects the optimization of customer growth.

This study contributes to the literature on Islamic banking marketing by providing empirical evidence that the integration of direct promotion and digital marketing plays an important role in increasing the number of Murabahah financing customers in BPRS institutions. In addition, it emphasizes that promotional effectiveness is not only determined by marketing strategies but is also influenced by service infrastructure and the level of public understanding of Islamic banking products.

In terms of implications, BPRS Sarana Prima Mandiri Pamekasan institutions need to strengthen the synergy between offline and online promotional strategies to remain competitive in the evolving banking industry. Enhancing digitalization, improving service quality, and expanding access to information are essential to support sustainable customer growth. Therefore, promotion strategies must become more adaptive to technological developments and market competition in the Islamic banking sector.

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