



MARKETING COMMUNICATION STRATEGY OF PEGADAIAN AGENTS IN SEEKING CUSTOMERS AND MARKETING SERVICES AT THE PEGADAIAN IN TEBING TINGGI CITY

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ABSTRACT

This study aims to analyze the marketing communication strategies used by Pegadaian agents in finding customers and marketing Pegadaian services in Tebing Tinggi City. The study used a qualitative approach with a case study method. Data were collected through in-depth interviews, field observations, and documentation of Pegadaian agents actively operating in the Tebing Tinggi City area. The results show that Pegadaian agents' marketing communication strategies are based on persuasive, familial, and trust-based interpersonal communication. The main strategies implemented include face-to-face communication (personal selling) as the most effective way to build customer trust directly, accompanied by reinforcement through word of mouth communication within community social networks. In addition, the use of social media and WhatsApp serves as a supporting strategy for disseminating service information, product education, and maintaining relationships with customers. However, Pegadaian agents face obstacles such as negative stigma towards Pegadaian, low public financial literacy, limited number of agents, application technical difficulties, and competition with other financial institutions. These findings emphasize the need for a more planned, educational, and sustainable communication strategy to improve the effectiveness of Pegadaian service marketing at the community level.

Keywords: marketing communication strategy; Pegadaian agent; personal selling; word of mouth; digital marketing

1. INTRODUCTION

PT Pegadaian is a state-owned financial institution that plays a strategic role in providing access to collateral-based financing for the public, particularly lower-middle class and small business owners who require fast, secure, and relatively accessible financial services. In the context of financial inclusion, institutions like Pegadaian are seen as crucial instruments because they can provide flexible financing alternatives amidst the community's dynamic need for cash, microfinance, and asset-based financial services that

can be pledged as collateral. At the macro level, the Indonesian government also continues to encourage the strengthening of a more inclusive financial services sector in an effort to expand public access to formal financial services while simultaneously reducing dependence on high-risk informal financial services (Financial Services Authority/OJK, 2022).

However, the main challenge in expanding access and utilization of formal financial services lies not only in product availability but also in the ability of institutions and their marketing agents to build understanding, trust, and strong social relationships within the community. This is increasingly important because financial literacy remains a structural issue in Indonesia. The National Survey of Financial Literacy and Inclusion (SNLIK) shows that the level of financial literacy among Indonesians is still not commensurate with their level of inclusion. Consequently, many people use financial services without adequately understanding the benefits, risks, and mechanisms of the services they choose (OJK, 2022). This situation indicates that marketing communication strategies at financial institutions, including Pegadaian, cannot be understood solely as promotional activities, but must be positioned as a process of education, persuasion, and ongoing social relationship building.

On the other hand, the development of the digital ecosystem requires financial institutions to adapt their marketing approaches to the public's information consumption patterns, which are increasingly shifting to social media and instant messaging applications. The digital transformation in financial services has changed the way organizations interact with users, as digital media enables faster, more personalized, and broader information dissemination, while simultaneously demanding more targeted, consistent, and user-experience-based communication strategies (Tuten & Solomon, 2018). In the context of service marketing, marketing communications function not only as a message delivery but also as a mechanism for building perceptions of service quality, reducing consumer uncertainty, and affirming the institution's credibility (Kotler & Armstrong, 2004). Thus, the success of Pegadaian's marketing services is also determined by effective communication, which combines rational dimensions (product information) and emotional dimensions (trust and comfort).

Responding to the need to expand service access, Pegadaian has introduced a partnership model through Pegadaian Agents, which act as an extension of the institution to reach the community. Conceptually, agents can be understood as intermediaries whose role is to expand service distribution while strengthening the institution's relationship with the community. In practice, agents not only perform transactional functions but also carry out marketing communication functions through direct interactions, social networks, and interpersonal relationships, which tend to be more readily accepted by the community. Marketing communication strategy itself is understood as a series of planning and management processes to achieve marketing objectives in a targeted manner, including integrating operational tactics appropriate to the characteristics of the target audience (Effendy, 2011). This view aligns with the understanding of strategy as a means to achieve long-term organizational goals through follow-up programs and prioritized resource allocation (Rangkuti, 2006).

However, the reality on the ground shows that the presence of agents is not always optimal in shaping public understanding and interest. In Tebing Tinggi City, there are still indications that public understanding of the role, function, and service mechanisms of

Pegadaian agents is still uneven. Some people still assume that Pegadaian transactions can only be conducted at Pegadaian offices, so the presence of agents is not fully understood as a convenient and efficient alternative service. This situation is exacerbated by low socialization, the perception that "Pegadaian is only for those in need," and competition with other financial institutions offering similar conveniences. In the service marketing literature, perception and social experience significantly influence consumer decisions, particularly for services that require a high level of trust. Therefore, inappropriate communication can perpetuate stigma and hinder user growth (Sari & Yuniati, 2016).

Against this backdrop, this research is relevant because its focus goes beyond simply describing agent activities to analyzing how marketing communication strategies are actually implemented by Pegadaian agents within the social context of the Tebing Tinggi community. This study positions face-to-face communication (personal selling), word of mouth, and the use of social media and WhatsApp as part of an integrated marketing communications strategy, which in practice serves to build trust, disseminate service information, and maintain relationships with customers. Personal selling in service marketing is considered effective because it allows for direct presentations, clarification of needs, and the formation of long-term relationships through intense interpersonal interactions (Kotler & Armstrong, 2004). Meanwhile, word of mouth is a powerful social mechanism because recommendations from close circles are often considered more credible than formal promotional messages, especially in communities with strong social ties (Sari & Yuniati, 2016).

Therefore, this study aims to analyze the marketing communications strategies used by Pegadaian agents to recruit customers and market services in Tebing Tinggi City, and to identify the obstacles agents face in carrying out this marketing role. Academically, this research is expected to enrich the study of community-based financial services marketing communications. Practically, it is expected to provide input for strengthening agent programs, socialization patterns, and more educational, adaptive, and sustainable communication strategies to build public trust in Pegadaian services.

2. RESEARCH METHOD

This research uses a qualitative approach with a case study design, focusing on an in-depth understanding of the marketing communication strategies employed by Pegadaian agents in attracting customers and marketing Pegadaian services within a specific social context in Tebing Tinggi City. A qualitative approach was chosen because it allows researchers to interpret the meaning, communication patterns, and dynamics of social relations between agents and the community more comprehensively, especially in situations that cannot be explained solely through numbers or statistical measurements (Creswell, 2014). Case studies are used because the research focuses on marketing communication phenomena occurring within specific, concrete social units, allowing for a contextualized depiction of agents' marketing communication practices based on field conditions (Yin, 2018). The research location was selected within the operational area of the Pegadaian UPC Office in Tebing Tinggi City, as this area serves as the primary space for agent interaction with the community and represents Pegadaian's marketing activities within the local community.

The research was conducted in February 2025, with the aim of obtaining actual data and describing Pegadaian agents' marketing practices in accordance with operational realities in the field. The research informants were five Pegadaian agents actively conducting services and marketing activities. They were selected using purposive sampling, a technique that involves deliberately selecting informants based on specific criteria such as experience, direct involvement in marketing practices, and the ability to provide information relevant to the research objectives (Patton, 2002).

Data collection was conducted through in-depth interviews, observation, and documentation to obtain rich data and to strengthen the information through various complementary data sources (Sugiyono, 2017). Interviews were used to explore agents' experiences, communication strategy patterns, and obstacles faced in building customer trust. Observations were conducted to capture agents' communication practices in real-life situations when interacting with the public. Documentation served as supporting data in the form of notes, photographs, and documents related to service activities or marketing communication materials used by agents.

Data analysis was conducted in stages through data reduction, data presentation, and conclusion drawing/verification. This allowed the collected data to be organized into themes that systematically explain the agents' marketing communication strategies (Miles, Huberman, & Saldaña, 2014). To ensure data validity, this study employed source triangulation, which involves comparing information obtained from interviews, observations, and documentation to make the research findings more credible and accountable (Denzin, 1978). With this procedure, the study is expected to yield valid findings regarding the marketing communication strategies of Pegadaian agents, the dominant forms of communication, and the obstacles that influence the effectiveness of Pegadaian's marketing services in Tebing Tinggi City.

3. RESULT AND ANALYSIS

Overview of Pegadaian Agent Practices in Tebing Tinggi City

Pegadaian agents in Tebing Tinggi City essentially function as an extension of Pegadaian, expanding the reach of financial services to the public, particularly at the community level that is not always optimally reached by branch offices. In practice, agents exist not only as alternative transaction points but also as actors connecting the institution with the community's daily social life. The presence of agents allows the public to access services more conveniently, quickly, and conveniently without having to visit a Pegadaian office. Thus, agents play a strategic role in strengthening service penetration and expanding the user base of Pegadaian products locally.

In carrying out their role, Pegadaian agents' service patterns in Tebing Tinggi tend to be flexible and contextual, adapting to the diverse needs of the community, from pawn services to payment transactions and other related services. Agents interact directly with prospective and existing customers through a more personal and responsive approach, so that the public feels more comfortable asking questions, consulting, and even discussing their financial issues. This service model positions agents not only as technical service providers but also as facilitators, helping explain procedures, alleviating doubts, and fostering trust in the security and benefits of Pegadaian services.

The key strength of Pegadaian agents' practices in Tebing Tinggi City is evident in how their communication strategies are shaped by the social character of the local community, which is still strongly influenced by family culture and interpersonal networks. In this context, social relationships are crucial because people tend to be more receptive to information when conveyed through figures they know, are close to, and perceive as trustworthy. This familial communication pattern makes agent-community interactions more fluid, less rigid, and more easily transcend the boundaries of financial service formality. Therefore, agents generally build relationships based on social proximity that develop through home environments, communities, traditional markets, and small business networks, allowing marketing activities to align with pre-existing social activities.

Beyond cultural factors, agent practices are also influenced by the community's need for fast, practical, and situational microfinance, particularly to meet household needs, support small economic activities, and provide emergencies. This need makes Pegadaian's services more relevant to the Tebing Tinggi community, but also requires agents to be able to build understanding and trust through appropriate communication strategies. Thus, the practice of agents in Tebing Tinggi demonstrates that service success is determined not only by the products offered, but also by the agent's ability to integrate service roles and social communication simultaneously—that is, expanding access to Pegadaian's services while building relationships of trust within the social fabric of the local community.

Marketing Communication Strategy Patterns of Pegadaian Agents

Research findings indicate that the marketing communication strategy implemented by Pegadaian agents in Tebing Tinggi City relies on persuasive, familial, and trust-based interpersonal communication as the primary foundation for attracting potential customers and maintaining relationships with existing ones. Practically, agents not only convey information about Pegadaian services through promotions, but also build closer social relationships so that people feel comfortable expressing their needs, asking questions about procedures, and considering Pegadaian services as a solution. This pattern demonstrates that marketing financial services at the community level relies heavily on social relationships and the credibility of the communicator, as people's decisions to use financial services are influenced not only by product aspects but also by feelings of security, confidence, and perceptions of the institution (Kotler & Armstrong, 2004). In other words, agent marketing communications in the Tebing Tinggi context operate through social mechanisms: building closeness, fostering trust, and alleviating potential customer doubts before a transaction occurs.

The most dominant strategy in agent marketing practices is face-to-face communication (personal selling), which is carried out through direct interactions with the community at home, in traditional markets, and at the business locations of MSMEs. This activity demonstrates that agents position themselves as "delivering services" to the community's social space, rather than simply waiting for people to come to the Pegadaian office. Personal selling is not conducted in a formal style, but rather begins with a casual conversational approach, using easy-to-understand language, and communicating in a manner tailored to the potential customer's social background. This pattern strengthens the effectiveness of personal selling because direct communication provides agents with the opportunity to explain service benefits, address potential customer objections, and

build long-term relationships. Theoretically, personal selling is viewed as a form of personal presentation aimed not only at generating transactions but also at building customer relationships through intense interpersonal interactions (Kotler & Armstrong, 2004). Therefore, the dominance of personal selling among Pegadaian agents in Tebing Tinggi indicates that direct communication remains the most relevant strategy for building trust in psychologically and financially sensitive services.

In addition to face-to-face interactions, findings also indicate that agents rely heavily on word of mouth (WOM) communication as an effective information dissemination strategy. WOM occurs when customers voluntarily share experiences and recommendations with family, friends, or business associates, thereby spreading information about Pegadaian services through the community's social network. In the context of Tebing Tinggi, WOM tends to be strong because people have a habit of interacting in social spaces such as neighborhood activities, family gatherings, and community activities, so that information can spread quickly and is considered more credible than formal promotions. Theoretically, WOM has high persuasive power because it is born from real experiences and occurs in close interpersonal communication, making it more trusted by the recipient of the message (Sari & Yuniati, 2016). This explains why WOM is an effective alternative strategy for agents: when trust in financial institutions is not yet fully established, recommendations from close friends are often the main driver of interest and confidence in potential customers. Thus, WOM functions as a "social amplifier" that increases the impact of face-to-face communication between agents and accelerates the process of acceptance of Pegadaian services in the community.

Another important finding indicates that agent strategies extend beyond offline approaches. They also utilize social media and WhatsApp as a form of personalized and interactive digital marketing communication. Social media platforms such as Facebook, Instagram, TikTok, and YouTube are utilized to convey service information, promotions, product education, and strengthen the service image through simple content. Meanwhile, WhatsApp is the most practical communication channel for follow-up communications, answering potential customer questions, reminding customers about transactions, and maintaining relationships with existing customers quickly and personally. This pattern demonstrates that agents are developing communication strategies that adapt to the communication habits of modern society, which is increasingly familiar with digital media. Conceptually, the use of social media in marketing is not solely oriented towards promotion but also functions as a means of education, engagement, and creating informational value for audiences (Tuten & Solomon, 2018). Therefore, social media and WhatsApp serve as supporting strategies for Pegadaian agents in Tebing Tinggi, strengthening interpersonal communication, expanding message reach, and increasing service speed, creating a relatively effective offline-online strategy combination for service marketing at the community level.

Obstacles and Challenges for Agents in Marketing Pegadaian Services

The main obstacle that frequently arises in marketing Pegadaian services in Tebing Tinggi City is the negative public stigma that still attaches to Pegadaians as institutions synonymous with "urgent" or "economic hardship." In the context of financial services marketing, this stigma creates a psychological barrier because it creates initial, defensive

perceptions, preventing people from viewing Pegadaians as a normal and safe financial solution, but rather as a last resort. Analytically, stigma is a form of social construction that can influence how individuals interpret services, even before they rationally understand their benefits and procedures. In consumer behavior theory, deeply ingrained perceptions and images often outweigh factual information, requiring marketing communications to work harder to shift the public's mindset (Kotler & Armstrong, 2004).

In addition to stigma, another obstacle is low financial literacy and a lack of public understanding of the function of Pegadaian agents. Many people still assume that Pegadaian transactions can only be conducted in offices, not through agents, so agents have not yet been fully accepted as a legitimate and convenient alternative service. This situation demonstrates that agents' challenges lie not only in the "convincing" stage, but also in fundamentally introducing the service concept. Analytically, low literacy makes it difficult for potential customers to differentiate products, understand cost mechanisms, assess risks, and determine service options. Therefore, education becomes an integral part of the marketing communications strategy. This gap between service availability and public understanding explains why financial services marketing requires an approach that extends beyond promotion to well-planned and ongoing educational communications (OJK, 2022).

Another obstacle hindering marketing effectiveness is the low initial public trust in Pegadaian services, particularly regarding the security of collateral, cost transparency, and service procedures. In the field, potential customers still doubt whether the service is fair and secure, requiring agents to allocate more time to provide explanations, allay doubts, and build a sense of comfort before the transaction takes place. From a service marketing perspective, trust is a critical element because services are intangible and often involve high perceived risks, particularly in the financial sector. Therefore, interpersonal interaction is important as a mechanism to reduce uncertainty (uncertainty reduction) and build confidence through persuasive communication and more personal relationships (Kotler & Armstrong, 2004).

The next obstacle stems from internal factors, namely the limited number of agents and differences in communication skills between agents, which lead to uneven marketing reach. In some sub-districts or villages, communities lack easy access to agents, resulting in uneven development of outreach and services. Furthermore, variations in agent communication skills also impact the quality of message delivery: agents with strong communication skills tend to more easily build relationships and convince the public, while agents with limited communication skills face challenges in explaining products simply and engagingly. Analytically, this situation demonstrates that agent-based financial services marketing relies not only on strategy but also on the competence of communicators as "frontline service" representatives of the organization. Therefore, improving agent communication capacity through training based on SOPs and service standards is a practical necessity to ensure more consistent and effective message delivery across various segments of society (Adinda & Kusumadinata, 2023).

An increasingly relevant challenge today is technical constraints in the Pegadaian Agent application, such as system disruptions or errors that can hinder transactions and customer service. In practice, technical errors can cause delays in data input, delays in transaction completion, and delays in the delivery of service information. The knock-on impact of this issue extends not only to operational aspects but also to perceptions of

service quality, as customers tend to judge the credibility of a service based on the smoothness of the process they experience. Analytical, technological disruptions in financial services can trigger dissatisfaction and undermine trust, as people expect fast, stable, and reliable service. Therefore, the quality of digital systems must be understood as part of a service marketing strategy, as service experience significantly influences customer loyalty and recommendations at the community level (Tuten & Solomon, 2018).

Pegadaian agents also face the challenge of competition from other financial institutions offering similar products or financing alternatives perceived as faster, simpler, or more attractive in terms of promotion. This competition occurs not only at the product level but also at the level of perceived value, ease of access, and the intensity of competing institutions' communications in reaching the public. Analytical, this competition requires agents to differentiate their message: Pegadaian needs to be positioned not simply as a Pegadaian, but as a legal, safe, flexible financial service that prioritizes the needs of the community. In marketing, differentiation is key because consumers tend to choose services that offer the clearest benefits and are most trusted to meet their needs (Kotler & Armstrong, 2004). Therefore, the practical implication of these findings is the importance of a stronger and more consistent communication strategy to strengthen the service image, emphasize product superiority, and build long-term relationships with the community.

4. CONCLUSION

Based on the research results, it can be concluded that Pegadaian agents in Tebing Tinggi City play a strategic role as an extension of the institution in expanding the reach of financial services at the community level. The presence of agents not only facilitates public access to Pegadaian services but also acts as a liaison, strengthening the relationship between the institution and the community through closer, more flexible, and responsive communication approaches to potential customers' needs.

Key findings indicate that the marketing communication strategy implemented by Pegadaian agents relies on persuasive, familial, and trust-based interpersonal communication. The most dominant strategy is face-to-face communication (personal selling) because it allows agents to build trust directly, explain services in easy-to-understand language, and alleviate potential customers' doubts through intense social interaction. Furthermore, word of mouth communication is also a crucial reinforcement because information disseminated through social networks tends to be more quickly accepted and trusted. The use of social media and WhatsApp serves as a supporting strategy that expands information reach, expedites service delivery, and maintains relationships with customers more effectively.

However, the effectiveness of agent marketing still faces a number of structural and operational challenges. These obstacles include negative public stigma toward Pegadaian, low financial literacy, limited agent numbers and uneven service coverage, differences in agent communication skills, technical issues with agent applications, and competition with other financial institutions. These conditions require a more consistent communication strategy and stronger institutional support to educate, build trust, and maintain customer loyalty.

Therefore, this study confirms that the success of Pegadaian's service marketing through agents depends heavily on the ability to build social trust, supported by intensive face-to-face communication, community recommendation networks, and the use of digital channels to enhance services. With more targeted outreach, increased agent communication capacity, more equitable agent distribution, and improvements to the digital service system, the effectiveness of Pegadaian's service marketing in Tebing Tinggi City can be optimized and sustained.

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