



MARKETING COMMUNICATION STRATEGY IN ATTRACTING CONSUMER INTEREST IN THE PRODUCTS OF BANK PEREKONOMIAN RAKYAT SYARIAH AMANAH BANGSA IN SINAKSAK, SIMALUNGUN REGENCY

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Article Info

Article history:

Received :

Revised :

Accepted :

Available online

<http://jurnal.uinsu.ac.id/index.php/analytica>

E-ISSN: 2541-5263

P-ISSN: 1411-4380



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ABSTRACT

This study aims to analyze the marketing communication strategy of the Amanah Bangsa Sharia People's Economic Bank (BPRS) in Sinaksak, Simalungun Regency, in attracting consumer interest in sharia financial products. This study uses a descriptive qualitative approach with the AIDA model, which includes Attention, Interest, Desire, and Action. Data were collected through observation, interviews, and documentation with six informants consisting of the head of marketing, marketing staff, and BPRS Amanah Bangsa consumers. The results show that at the Attention stage, consumer attention is built through field visits, social media, pamphlets, and product education. At the Interest stage, consumer interest grows due to product benefits, a profit-sharing system, competitive deposits, easy financing, and a savings program with prizes. At the Desire stage, consumer desire is strengthened through the guarantee of deposit security by the Deposit Insurance Corporation, transparency of information on the institution's performance, friendly service, a personal approach, and user testimonials. At the Action stage, consumer decisions are formed through repeated persuasive approaches, ease of account opening, and confidence in the institution's credibility. The novelty of this research lies in the analysis of local-scale BPRS marketing communication strategies in building consumer interest gradually through a combination of direct communication, promotional media, Islamic financial education, and strengthening consumer trust.

Keywords: marketing communication strategy, consumer interest, BPRS Amanah Bangsa, AIDA, Islamic banking

1. INTRODUCTION

The banking industry in Indonesia is currently increasingly diverse and competitive. This can be seen by the existence of various banking institutions with a variety of unique products offered to consumers. Banking institutions such as BRI, BSI, Danamon, BCA,

Maybank, and various other banks. All of this shows how the national financial system continues to experience development. Despite the diversity of types of banks, it does not rule out the possibility of competition still occurring, the goal is not only one but also strives to be the leader in attracting consumer interest. As the banking industry develops, the competition that occurs also involves Islamic banks, both large and small scale involved in it. The market share of Islamic banking institutions in Indonesia is still relatively low. This is not just an assumption, based on data from the Financial Services Authority, the national Islamic banking market share will be 7.72 yoy by the end of 2024 (OJK, 2025). In 2025, it will experience a slight decline of around 7.69 yoy (OJK, 2025). Almost 93% of the market share of the Indonesian banking industry is dominated by conventional banks. Meanwhile, the level of interest in using Islamic banking services among Indonesian consumers as a whole is only 12.88% (Guseinnova, 2024). Although Indonesia is considered the country with the largest Muslim population in the world, the reality is that the majority of its people still prefer conventional banking to Islamic banking.

In the local context, BPRS Amanah Bangsa in Sinaksak, Simalungun Regency, holds a crucial position as a sharia financial institution present in the community with economic activity that is largely engaged in the micro, small, and medium enterprise sector. The existence of BPRS Amanah Bangsa provides an alternative for people seeking Sharia-compliant financial services, such as wadi'ah savings, deposits, mudharabah financing, gold trading, and other financial services. However, as a local Sharia banking institution, BPRS Amanah Bangsa must face the challenge of competing with conventional banking institutions that are better known to the public, have extensive networks, and have long been the primary choice for daily financial activities. Therefore, a marketing communications strategy is crucial for BPRS Amanah Bangsa to be able to introduce products, build rapport with consumers, and foster public trust in the Sharia financial services it offers.



Figure 1.0 Logo of the Sharia People's Economic Bank Amanah Bangsa



Figure 2.0 Building of the Amanah Bangsa Sharia People's Economic Bank

Marketing communication strategies in Islamic financial institutions need to be systematically designed because consumer interest does not develop spontaneously, but rather through a gradual process influenced by attention, understanding, interest, belief, and direct experience with the service. In this regard, the AIDA model provides a relevant framework for analyzing how marketing communication strategies work to attract consumer interest. The AIDA model explains that consumer decisions begin with the attention stage, then progress to interest, desire, and finally action (Iwamoto, 2023; Chakrabarty & Pandey, 2025). Through this model, marketing communication strategies can be analyzed as a process that not only introduces products but also gradually builds consumer perceptions, trust, and motivation to act. In the context of BPRS Amanah Bangsa, these stages can be seen through field visits, the use of social media, the distribution of pamphlets, product education, a personal approach, friendly service, and promotional programs aimed at strengthening consumer decisions.

Several previous studies have examined marketing communication strategies in financial institutions, but they have been limited in context and focus. Rizki (2022) examined the marketing communication strategy for the SimPel iB Savings program at Bank Muamalat Purwokerto Branch Office, but his study focused on a single product and a target group of students. Laurita and Tresyanto (2022) discussed marketing communication strategies for attracting potential investment customers, but their context was focused on investment companies, which have different risk characteristics and decision patterns than Islamic banks. Meanwhile, Lase et al. (2024) examined the marketing communication strategy of PT Pegadaian, Gunungsitoli Branch, to increase public interest in the KCA Pawn program, but their target audience was conventional financial institutions. Based on these studies, it appears that research on marketing communication strategies at local Islamic rural banks (BPRS) offering Islamic financial products to local communities remains largely unexplored. This gap is significant because BPRS have distinct communication characteristics, particularly as they must combine marketing approaches, Islamic financial education, trust, and interpersonal closeness with local consumers. Based on the above description, this study aims to analyze the marketing communication strategy of BPRS Amanah Bangsa in attracting consumer interest in Islamic financial products in Sinaksak, Simalungun Regency. The focus of the study is directed at how the marketing communication strategy is carried out through the AIDA stages, namely building attention, cultivating interest, strengthening desire, and encouraging consumer action. The novelty of this study lies in the analysis of local-scale BPRS marketing communications using the AIDA model in the context of local communities that have MSME-based economic needs and still face the dominance of conventional financial institutions. Thus, this study is expected to provide theoretical contributions to the study of Islamic marketing communications as well as practical contributions for BPRS in designing communication strategies that are more persuasive, educational, and oriented towards increasing consumer interest in Islamic financial products.

2. RESEARCH METHOD

Based on the background of the problem that has been explained previously, the author deliberately uses a qualitative approach. It is stated, if the research conducted is "qualitative", a researcher is required to observe the object of his research in depth "deep" and factually based on reality. According to Sugiyono (2022: 7) "the qualitative method is descriptive. The data that has been obtained will be in the form of words or pictures, so it does not emphasize numbers". The type of approach is descriptive. The reason why researchers take this type is because descriptive really emphasizes each study data that has been obtained and then displayed and interpreted as it is (Adil et al., 2023). The type of this research is field research, meaning that each data is obtained from the situation in the field because it is open (Rukhmana et al., 2022). This study aims to determine the marketing communication strategy in attracting consumer interest in the products of the Amanah Bangsa Sharia People's Economic Bank in Sinaksak, Simalungun Regency. The implementation time is from April to May 2026. This time span includes various activities such as preparation, determination, and final completion of the research. The focus of this research is at the Amanah Bangsa Sharia People's Economic Bank located at Jl. Medan KM 10.5 No. 159, Sinaksak Village, Tapian Dolok District, Simalungun Regency. Simalungun, North Sumatra Province 21117.

The subject of this study is the Amanah Bangsa Sharia People's Economic Bank in Sinaksak, Simalungun Regency. The selection of informants uses a purposive sampling technique, which is a research sampling method selected with special provisions or considerations that have been determined by the researcher. The opinion of Maiss Ahmad and Stephen Wilkins (2024: 3) is that "purposive sampling is sampling that is carried out at will and is based on the researcher's considerations." To obtain important information or data regarding this study, six (6) informants were selected. The informants came from the Amanah Bangsa Sharia People's Economic Bank, namely one (1) head of marketing, three (3) marketing members, and two (2) consumers.

No	Informant	Position
1.	Diana Octavia	Head of Marketing
2.	Andre Ramansyahputra	Marketing Member
3.	Muhammad Abdi Noha	Marketing Member
4.	Aris Bukhori	Marketing Member
5.	Suraini	Consumer
6.	Rini	Consumer

The data collection techniques used in this study consist of observation, interviews, and documentation. The analysis technique used in this research is the Miles and Hubermann data analysis model, namely data reduction, data display, and final conclusion. In this study, the validity of the data was tested using the data triangulation method which includes triangulation of sources, techniques, and time. As explained by Vivek et al., (2023:16) that "triangulation is a mechanism for testing the credibility and reliability of research".

3. RESULT AND ANALYSIS

The research results were obtained through observations and interviews conducted with informants to analyze marketing communication strategies in attracting consumer interest in the products of the Amanah Bangsa Sharia People's Economic Bank in Sinaksak, Simalungun Regency. This research utilizes the AIDA (Attention, Interest, Desire, Action) theory model as the main theory to develop this research. The AIDA theory builds positive relationships by increasing consumer interest through implemented strategies (Pramita & Manafe, 2022). AIDA forms and positions sequential steps of consumer behavior (Chakrabarty & Pandey, 2025). Barry and Howard (1990) stated "the AIDA theory model was put forward by an American businessman, E. St. Elmo Elwis in the late 1800s and early 1900s. Lewis theorized that for sales to be successful, start from attention (Attention), build interest (Interest), create desire (Desire), and then action (Action)" (Iwamoto, 2023).

Attention

Attention, in the context of AIDA theory, is the initial step in introducing a product/service to the public. It is considered a prerequisite for consumers to take concrete action when choosing (Ozaydin, 2026). The process of attracting interest is certainly not easy, so attention is the initial step. To attract consumer attention, BPRS Amanah Bangsa's efforts include field visits and a focus on providing easy service for each customer. This is based on an interview with Mr. Andre Ramansyahputra, a member of the marketing division. He stated the following:

"Our steps to attract consumer attention to BPRS Amanah Bangsa products include visiting the field and meeting with customers or potential customers. We verify their data directly there. This aims to make things easier for them, eliminating the need to deliver their documents to the office; we collect them ourselves." (Interview with Andre Ramansyahputra, 2026).

BPRS Amanah Bangsa also utilizes brochures and social media to expedite the delivery of messages and aims to provide relevant and easy-to-understand content for each customer. However, the focus remains on field visits to communicate with consumers. This is based on an interview with Ms. Diana Octavia, Head of Marketing. She stated: "The communication media we currently use for promotions naturally follow evolving circumstances, so we utilize social media to introduce our products. Social media includes TikTok and our Instagram account, BPRS Amanah Bangsa. We also distribute pamphlets to the general public and schools for student savings. Essentially, we primarily visit the public and communicate with our target customers" (Diana Octavia Interview, 2026).

She further added that once the public is aware of each financial product offered, BPRS Amanah Bangsa actively provides further education on the products, their benefits, and awareness, such as the importance of saving from an early age and protecting financial statement slips from damage. Here's his statement:

"We continuously conduct various educational activities for the general public, promoting understanding, the importance of saving from an early age, and ensuring orderly installments. This is especially true for installments, so that people's BI

Checking or financial reporting slips at the banking department are flawless." (Interview with Diana Octavia, 2026).

Community informants reported that the bank's explanations were clear and easy to understand, as they got straight to the point. This information comes from a consumer, Ms. Suriani:

"In my opinion, BPRS Amanah Bangsa explains its products and services well, and it's easy for even grandmothers to understand. So, they provide information directly to the point, so even grandmothers understand each product." (Interview with Suriani, 2026).

This research finding indicates that BPRS Amanah Bangsa's efforts to attract consumer attention involve both direct and indirect communication. Field visit activities can be a space for banks to get to know each of their consumers directly, especially the provision of easy services in the form of data verification on site can invite positive reactions because the administrative process is fast and not difficult. In addition, the use of marketing media, both social media and pamphlets, makes it easier to convey promotional messages in detail, quickly, and widely. Actively carried out further education can provide additional understanding and consumer awareness about the importance of saving early and paying off installments regularly. On the other hand, the existence of consumer recognition of the clarity of information shows that the quality of communication applied is able to influence consumers in describing each product offered. When associated with the AIDA model, at the "Attention" stage, the marketing communication strategy implemented by BPRS Amanah Bangsa is effective in attracting consumer attention. This can be seen from the approach taken, both direct and indirect communication, such as field visits, providing easy services in the form of data verification on site, utilizing promotional media, and actively providing further education. The clarity of information can be a major factor in forming initial attention, this is based on the recognition of one consumer regarding the bank's explanation which is easy to understand and directly to the main point. This situation shows how good communication can help consumers in describing each financial product offered.

Interest

The word "interest" according to the Big Indonesian Dictionary (KBBI) is "a strong inclination toward something." According to Crow and Crow, "interest is something that can motivate a person, whether the focus is on other people or a particular activity" (Putri et al., 2023). In the context of the AIDA theory model, interest is the second stage formed after consumers begin to pay attention. At BPRS Amanah Bangsa, the most popular financial products are deposits and business financing (mudharabah). This is based on an interview with Ms. Diana Octavia, Head of Marketing. She stated the following:

"The products our customers prefer are fundraising products like deposits because of the interest rate of up to 8%, and the high profit sharing that customers usually receive every month. Then, for our financing products, we offer loans through salary deductions. So, these are the financial products our customers really like: deposits and financing" (Diana Octavia Interview, 2026).

BPRS Amanah Bangsa also runs a promotional program to strengthen interest. The consumers are savings with prizes for those who open new accounts. This is based on a

re-interview with Mr. Andre Ramansyahputra as a member of the marketing division, the following is his statement:

"To build public interest, we do have savings accounts with prizes that we offer directly to customers. The minimum to open an account is twenty thousand rupiah. Then, after three months, we'll draw and bring in all customers with savings accounts to draw their names, and then we'll draw a curve to choose who wins the prize. The prizes are all furniture and furnishings. That's what attracts our customers to us." (Interview with Andre Ramansyahputra, 2026).

From the informants' explanations, it can be analyzed that to shift consumer attitudes, BPRS Amanah Bangsa's efforts include offering various products with advantages and benefits for its customers, such as deposits of up to 8% and financing products (mudharabah) that can be paid in installments through salary deductions. Incentives in the form of savings accounts with prizes and profit-sharing are promotional attractions that will further attract consumers. When linked to the AIDA model, at the "Interest" stage, consumers are not only influenced by the form of the product or service provided, but also develop due to their perception of the benefits and incentive advantages offered by BPRS Amanah Bangsa, such as deposits of up to 8%, high profit sharing, ease of paying financing installments, and the existence of a savings program with prizes for those who open an account.

Desire

Desire, in the context of the AIDA model, is the third stage after establishing consumer interest in the product or service offered. BPRS Amanah Bangsa, in building consumer desire, first strengthens their confidence in the credibility of the security of their deposits and the transparency of information regarding the institution's performance over the year. This is based on an interview with Mr. Aris Bukhori, a member of the marketing division. He stated the following:

"Regarding our consumers' desires, we assure them that deposits at BPRS Amanah Bangsa are guaranteed by the Deposit Insurance Corporation (LPS) for up to two billion, so customers can rest assured about depositing their funds there. With LPS, the security of customer funds is guaranteed. Furthermore, BPRS Amanah Bangsa's performance is reported annually on our website, showing its performance at the beginning of the year." (Interview with Aris Bukhori, 2026)

In addition to strengthening trust, BPRS Amanah Bangsa also implements a personal approach and a pick-up service. This will make consumers feel the bank's presence. Based on a statement from Ms. Diana Octavia, Head of Marketing, she said:

"We at BPRS Amanah Bangsa never tire of taking a personal approach to the community to promote our products on the ground. As mentioned earlier, we have a pick-up service so they feel our presence. That's the added value of BPRS Amanah Bangsa" (Diana Octavia Interview, 2026).

BPRS Amanah Bangsa also strives to create a sense of customer satisfaction through friendly service and comfort, thus influencing their intention to use this institution as their primary choice for financial management. Based on an interview with Mr. Andre Ramansyahputra, a member of the marketing division, he stated the following:

"We must maintain the three Ss (3S) of public service: smile, greet, and say hello in the office. That's what keeps customers coming back. Essentially, we must continue to provide the best service" (Interview with Andre Ramansyahputra, 2026).

The experiences of others can influence a consumer in describing each product available at BPRS Amanah Bangsa. Furthermore, it can strengthen their confidence in starting to use the institution to manage their finances. This was emphasized by Mrs. Suraini, a consumer, in her statement:

"Because my friends have also taken loans from BPRS Amanah Bangsa and have been back and forth, so I'm confident because there are direct testimonials. That's why I've been using it from 2018 until now," (Interview with Suraini, 2026).

The advantages and benefits behind the products offered by BPRS Amanah Bangsa can be one factor why many consumers continue to want to use each of their products. This was emphasized by Mrs. Rini, a consumer, in her statement:

"I just prefer BPRS Amanah Bangsa, I really like it. I think they offer many advantages and benefits, especially because they are easy to access and have a profit-sharing system. Those are the factors that make me want to use the products here." (Interview with Rini, 2026).

The statements of the informants can be analyzed that BPRS Amanah Bangsa triggers consumers' desires, initially they are made confident about the security guarantee of deposits, then this is strengthened by the disclosure of clear information about the institution's performance. Apart from that, the presence of the bank among consumers, both with a personal approach and a pick-up service, can make consumers feel cared for so that a deep bond can begin to develop. Friendly service can also strengthen the consumer's sense of desire, this is because of the sense of comfort and positive impression that can be felt directly. On the other hand, real testimonials also influence consumer desires, because there is real evidence that makes him confident in the product and service, while the ease of access and profit sharing offered is a rational consideration for him whether he still prioritizes it or not.

If related to the AIDA model, at the "Desire" desire stage, the consumer's attitude changes from interested, now to a strong desire due to the influence of the feeling of confidence that arises, this is because he sees and hears the guarantee of security of deposits, clear disclosure of information about the institution's performance, as well as real testimonials from other users.

Action

Action in the context of the AIDA model is the final stage after consumers have the desire to use each product or service offered. At the "Action" stage, this attitude was not spontaneously shown by consumers, but occurred due to the influence of the persuasive approach repeatedly carried out by BPRS Amanah Bangsa. This is based on an interview with Mr Andre Ramansyahputra as a member of the marketing division, as follows:

"Indeed, the persuasive approach that we take is to move their hearts. We can't directly, eh, we offer the product directly to customers, they don't accept it straight away. We have to offer it several times to customers, then while we ask for comparisons with other banks, we offer a high rate for deposits as well. So that's what makes customers want to do that... oh, it turns out that we are guaranteed LPS, yes,

the Deposit Guarantee Agency is up to two billion." (Andre Ramansyahputra Interview, 2026).

Consumer actions are also encouraged by the incentives offered in the form of prize savings and the ease of opening a savings account which can start from just twenty thousand rupiah. This is based on an interview with Mr Muhammad Abdi Noha as a member of the marketing division of BPRS Amanah Bangsa, as follows:

"Most importantly, if we want to create action, we will give you this program. Open an account and get a prize in the form of cooking oil or furniture, that's for the attraction. This is also what motivates customers to become customers at BPRS Amanah Bangsa. We are here to open a savings account from just twenty thousand rupiah, but it's only good if you can get one hundred thousand rupiah so you can save at the same time" (Interview with Muhammad Abdi Noha, 2026).

Furthermore, he also added that the variety of public responses to the offers made shows how the interests and considerations taken are different, but the opportunity for real action remains. Here is his statement:

"Regarding the response from consumers, it is clear that it varies. So whatever the response, some of them are immediately interested, there are also those who are curious, maybe because they just heard about the existence of BPRS Amanah Bangsa, especially since we have a profit-sharing system and even to open a savings account you can start from just twenty thousand rupiah. What kind of response they have is certainly varied, we as providers are very willing if they come to ask questions and make applications with us (Interview Muhammad Abdi Noha, 2026).

Established confidence can be a key factor in triggering real action. This is based on the testimony of Mrs. Rini, a customer at BPRS Amanah Bangsa, who stated the following:

"For me, it's because I was confident at BPRS Amanah Bangsa from the start. It just so happens that I've been saving here for a long time. Essentially, it's the confidence that developed early on that drives me to stay here" (Interview with Rini, 2026).

The informants' statements can be analyzed as demonstrating that BPRS Amanah Bangsa's efforts to encourage consumer action include repeated persuasive approaches and offering the convenience of opening accounts starting from just IDR 20,000. Furthermore, savings with prizes are used as a promotional attraction and stimulus, enabling consumers to further solidify their intention to start using each financial product offered. The varied consumer responses, from some still curious to others immediately interested, demonstrate that each consumer's perspective and considerations vary. Thus, consumer actions are not spontaneous, but are influenced by their beliefs and evolving perceptions.

In relation to the AIDA model, at the "Action" stage, changes in consumer attitudes are influenced by repeated persuasive approaches, the ease of opening an account starting from just IDR 20,000, and incentives in the form of savings with prizes, which further strengthen consumer intentions. This can be seen in the diverse responses of consumers, as explained by the bank, both those who are still curious and immediately interested. This is evident in the recognition of consumers who have had confidence in the institution from the outset. This demonstrates how developing beliefs and perceptions can influence consumers' views and informed judgments. Thus, the marketing communications strategy implemented by BPRS Amanah Bangsa has been successful in encouraging and directing

consumers not only to desire but also to demonstrate action as a form of decision to start using each product offered.

4. CONCLUSION

Based on the research results, the marketing communication strategy implemented by BPRS Amanah Bangsa in Sinaksak, Simalungun Regency, shows that consumer interest in Islamic financial products is formed through a gradual, persuasive, and trust-based communication process. Using the AIDA model, the marketing strategy begins with efforts to attract consumer attention through field visits, social media, pamphlets, and product education; then continues with building interest through explanations of product benefits, profit-sharing systems, ease of financing, and prize savings programs. At the desire stage, consumers become more confident due to the guarantee of deposit security, transparency of institutional information, friendly service, a personal approach, and testimonials from other users. Next, the action stage is demonstrated through the consumer's decision to open an account or use BPRS Amanah Bangsa products after gaining confidence and positive communication experiences. Thus, BPRS Amanah Bangsa's marketing communication strategy functions not only as a promotional tool, but also as an educational process, shaping perceptions, and strengthening consumer trust in Islamic financial institutions. The practical implications of this research indicate that BPRS needs to continue to strengthen direct communication, improve service quality, optimize digital media, and expand Islamic financial education so that consumer interest can develop sustainably.

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