THE INFLUENCE OF SERVICE QUALITY AND SOCIAL MEDIA MARKETING ON FINANCING DECISION MAKING WITH CUSTOMER ENGAGEMENT AS A MODERATING VARIABLE (CASE STUDY AT BANK SYARIAH INDONESIA)

AUFA MADANIA [1]* and FARIDA INDRIYANI [2]

[1,2] Universitas Diponegoro, Semarang, East Java, Indonesia.
*Corresponding Author

Abstract

Bank Syariah Indonesia has recorded high growth in assets, profits, and the number of customers over the past few years. Behind this growth, there are many issues in the implementation of service quality, social media marketing, and customer engagement, as exemplified by BSI in the Semarang office. To continue to maintain and increase the number of customers at Bank Syariah Indonesia (BSI) in Semarang, the implementation of service quality, social media marketing, and customer engagement must be done well. The sample used for this research is 133 BSI customers out of a total population of 200 customers. This study uses Structural Equation Modeling (SEM) and is processed through the Analysis of Moment Structure (AMOS) program. The results show that the value of service quality and social media marketing influences financing decisions at Bank Syariah Indonesia (BSI) in Semarang. Customer engagement can also moderate the influence of service quality on financing decisions at Bank Syariah Indonesia (BSI) in Semarang. Finally, customer engagement can also moderate the influence of social media marketing on financing decisions at Bank Syariah Indonesia (BSI) in Semarang.

Keywords: Service Quality, Social Media Marketing, Customer Engagement.

1. INTRODUCTION

The financial services sector, including banking, is one of the rapidly growing service industries in the current era of globalization, despite the ups and downs of the economy. Competent marketing management plans and the involvement of quality human resources are crucial for the management and development of banking businesses, which are among the many service sectors that already exist and are actively growing (Hidayah, 2017).

The Financial Services Authority defines banking as everything related to banks, including institutions, commercial enterprises, and their operational procedures (OJK, 2018). These two types of banks are classified as conventional banks based on banking interest principles, and Islamic banks based on Sharia principles or Islamic law, in accordance with Law Number 10 of 1998, which is adjusted to the operational principles carried out by each bank (Khotibul, 2018).

According to their types, Sharia Commercial Banks and Sharia People's Financing Banks are banks that conduct commercial activities in accordance with Sharia law (Law No. 21 of 2008, Article 1 Paragraph 7). Islamic banks are increasingly attracting the attention of the Indonesian people over time.

According to Islamic banking statistics, there has been an increase in intermediation and good development with an increase in assets, distributed financing, and third-party funds compared to the same period last year. The table below shows the growth rate of Islamic banks.

Year	Growth Value
2019	524.564
2020	593.948
2021	676.735
2022	782.100

Due to the large number of people using banking products, especially at Bank Syariah Indonesia, the bank is able to provide many transaction services and product information to consumers with complete facilities. Three issues that Bank Syariah Indonesia always has to face are customer satisfaction, customer trust, and service quality improvement. These issues are greatly influenced by the banking products and services offered by the bank.

Bank Syariah Indonesia (BSI) itself is currently the largest sharia bank in Indonesia. The bank was established on February 1, 2021, as a result of the merger between Bank Syariah Mandiri, Bank BNI Syariah, and BRIsyariah. BSI has its headquarters in Jakarta and has a network of branch offices and services throughout Indonesia, including one branch in Semarang, which is the subject of this research.

Based on data from the Otoritas Jasa Keuangan (OJK), the profit of Bank Syariah Indonesia's branch in Semarang grew by 22.2% from Rp100 billion in December 2021 to Rp122 billion in December 2022. This growth was driven by increases in all revenue components, namely: Interest income increased by 21.5% from Rp80 billion to Rp97 billion, and non-interest income increased by 23.2% from Rp20 billion to Rp26 billion. Additionally, the number of customers at Bank Syariah Indonesia's branch in Semarang grew by 15% from 200,700 customers in December 2021 to 230,100 customers in December 2022, as shown in the table below.

Profit Components	December 2021 (Rp)	December 2022 (Rp)	Growth (%)
Interest income	80.000.000	97.000.000	21,5%
Margin Income	50.000.000	62.500.000	25%
Pendapatan bagi hasil	30.000.000	34.500.000	15%
Non-Interest Income	20.000.000	26.000.000	23,2%
Operational Expenses	60.000.000	66.000.000	10%
Net Profit	100.000.000	122.000.000	22,2%

Period	Number of Customers
December 2021	200.700
December 2022	230.100

Behind this increase, many efforts have been made by Bank Syariah Indonesia. One of the efforts made by Bank Syariah Indonesia is by providing Service Quality because the success of Bank Syariah Indonesia, which is determined by customer satisfaction, employee satisfaction, and profitability, will be influenced by the consistency of service quality. Therefore, Bank Syariah Indonesia consistently strives to provide services that are of a higher

caliber compared to its competitors (Kurniati Karim, 2020). In addition to service quality, Bank Syariah Indonesia's efforts to attract customers' interest in making financing decisions include effective use of social media marketing, where customer engagement also plays a role, as customer engagement is the level of closeness between customers and Bank Syariah Indonesia.

Thus, service quality, social media marketing, and customer engagement in financing decisions are not only beneficial for customers themselves but also beneficial for Bank Syariah Indonesia in building trust, increasing loyalty, and better understanding customer needs.

However, despite the efforts made, it cannot be denied that there are still problems faced by BSI in Semarang City. These problems occur in the application of service quality, social media marketing, and customer engagement carried out by BSI in Semarang City. Both from the difficulty of obtaining the information needed for the application of service quality, the lack of informative content in the application of social media marketing, and also the ineffective communication in the application of customer engagement.

From these problems, they will have an influence on customers' financing decisions, making customers reluctant to finance at BSI and indirectly will provide a bad experience for customers so that customers do not have an interest in financing at Bank Syariah Indonesia.

2. LITERATURE REVIEW AND HYPOTESIS DEVELOPMENT

2.1 Literature Review

2.1.1 Service Dominan Logic

According to Vargo and Lusch (2017), the client is always a co-creator of value under the logic that dominates services. Relational bonds, value co-creation, and intangible resources are three main aspects of the exchange model for marketing known as Service Dominant Logic (SDL).

2.1.2 Service Quality

Providing services above and beyond the level of customer interest is the definition of high-quality service (Rangkuti, 2017)

2.1.3 Social Media Marketing

According to David Evans and Jake McKee (2017), social media marketing is a technique used to interact with clients in the online social space where they naturally socialize.

2.1.4 Customer Engagement

According to Sashi (2017), the goal of customer engagement is to create long-term relationships based on trust and commitment by offering customers better value than competitors.

2.1.5 Customer Decision

According to Kotler (2017), customers make decisions while making choices for purchasing products or services. Different consumer decision-making processes include awareness of

problem needs, search for information, assessment of alternatives, purchase decision, and post-purchase behavior.

2.1.6 Syariah Bank

Financial institutions that support the economic mechanism in the real sector through business activities (investment, buying and selling, or others) based on Islamic principles are known as Islamic banks, or Syariha banks in Indonesia. Agreements based on Islamic law are very useful when banks and other parties want to misuse funds from each other and/or finance business ventures; also, finance business ventures; in addition, finance business ventures; or other ventures considered parallel based on Sharia principles (Ascarya, 2019).

2.1.7 Syariah Financing

The provision of money or equivalent bills based on agreements or agreements between banks and other parties that require the funded party to return funds or deposit bills after reaching a certain amount is known as sharia-based financing as stated in Law No. 10/1998.

2.2 Hypotesis Development

According to Rangkuti (2016), service quality is defined as the provision of services that exceed what clients desire. Acts or actions that can move from one party to another that are immaterial, not physical, and do not yield results (Kotler, 2012). Efforts to satisfy needs or expectations obtained by comparing results with expectations and determining whether customers receive high-quality services are another definition of service quality.

One type of relationship that exists between consumers and goods or services is customer engagement. Customers who interact well with a product or service will perceive its benefits, which will provide a competitive advantage. However, an advantage cannot be considered genuine until customers acknowledge it (Andi & Darmayanti, 2016).

Customer decisions are something they make when they decide whether to purchase a product or service, or when they decide something after going through several steps. Decisions can also be seen as the result of a problem-solving process that starts with the history of the problem, moves through identification, and ends with the formulation of findings or recommendations.

Therefore, the following hypotheses are proposed:

Hypothesis 0: There is no influence of service quality, social media marketing, customer engagement on the decision to take financing at Bank Syariah Indonesia and customer engagement cannot moderate the influence of social media marketing on the decision to take financing at Bank Syariah Indonesia.

Hypothesis 1: There is an influence of service quality, social media marketing, customer engagement on the decision to take financing at Bank Syariah Indonesia and customer engagement can moderate the influence of social media marketing on the decision to take financing at Bank Syariah Indonesia.

3. METHODOLOGY

In this study, an associative quantitative methodology is utilized, incorporating both primary and secondary data. The research focuses on the relationship or influence between two or more factors, specifically the impact of service quality on financing decision-making, the influence of social media marketing on financing decision-making, the influence of customer engagement on financing decision-making, and the simultaneous impact of service quality, social media marketing, and customer engagement on financing decision-making. Based on the sample classification and calculation using the Slovin formula, it is determined that a total of 133 respondents are required. There are four variables in the study: two independent variables, namely Service Quality (X1) and Social Media Marketing (X2), one dependent variable, namely Financing Decision-Making (Y), and one intervening variable, namely Customer Engagement (I).

4. RESULYS AND DISCUSSION

4.1 Outer Model

Table 1: Convergent Validity Outer Model

	Service Quality	Social Media Marketing	Customer Engagement	Keputusan Pembiayaan
X1.1	0,805			
X1.2	0,890			
X1.3	0,825			
X1.4	0,765			
X2.1		0,822		
X2.2		0,795		
X2.3		0,832		
X2.4		0,856		
M1			0,736	
M2			0,814	
M3			0,819	
M4			0,808	
M5			0,827	
Y1				0,853
Y2				0,815
Y3				0,766

The table above shows that the cross-loading values for each indicator of each latent variable are greater than the cross-loading values when connected to other latent variables. This indicates that the latent variables estimated as a whole have good discriminant validity
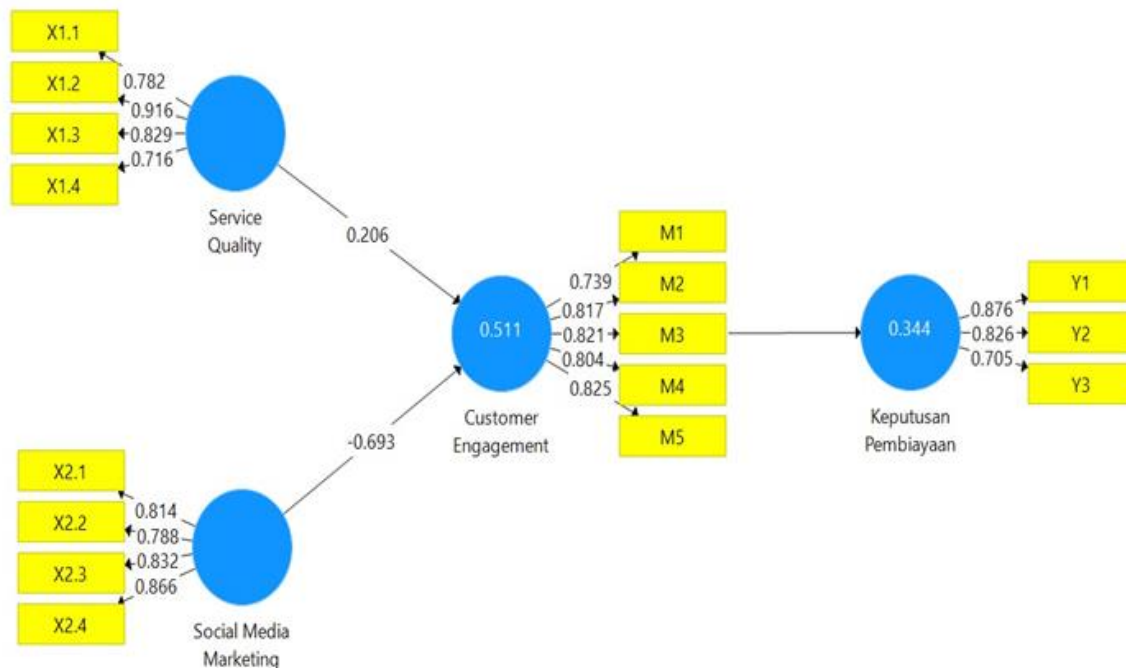
Based on the calculated loading factor using Smart PLS software above, the results are valid because they have loading factors above 0.7.

Table 2: Discriminant Validity Test from Cross Loadings

	Customer Engagement	Keputusan Pembiayaan	Service Quality	Social Media Marketing
Service Quality	0,163	-0,088	0,822	
Social Media Marketing	-0,681	-0,670	0,050	0,826
Customer Engagement	0,801			
Keputusan Pembiayaan	0,564	0,812		

Based on the table above, it can be seen that the cross-loading values for each indicator of each latent variable are greater than the cross-loading values when connected with other latent variables. Overall, the latent variables are estimated to have good discriminant validity.

Table 3: Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Service Quality	0,676
Social Media Marketing	0,683
Customer Engagement	0,642
Keputusan Pembiayaan	0,659

Table 3 shows that the AVE values for each variable are above 0.5. The Service Quality variable has an AVE value of 0.663, which is greater than 0.60, indicating that each item variable assessing Service Quality is reliable. Similarly, the AVE value for the Social Media Marketing variable is 0.682, also greater than 0.60, suggesting that each item variable assessing Social

Media Marketing is reliable. The AVE value for the Customer Engagement variable is 0.642, greater than 0.60, indicating that each item variable assessing Customer Engagement is reliable. Lastly, the AVE value for the Financing Decision variable is 0.649, greater than 0.60, suggesting that each item variable assessing Financing Decision is reliable. Therefore, all research variables have good convergent validity, as analyzed using the Average Variance Extracted.

Table 4: Composite Reliability

	Composite Reliability
Service Quality	0,893
Social Media Marketing	0,896
Customer Engagement	0,900
Keputusan Pembiayaan	0,853

Based on the composite reliability table 4 above, all research variables have Composite Reliability values above 0.60. The Service Quality variable has a Composite Reliability (CR) value of 0.886 > 0.60, indicating that each item variable assessing Service Quality is consistent and reliable. Similarly, the Composite Reliability (CR) value of the Social Media Marketing variable is 0.895 > 0.60, indicating that each item variable assessing Social Media Marketing is consistent and reliable. The Customer Engagement variable has a Composite Reliability (CR) value of 0.900 > 0.60, indicating that each item variable measuring Customer Engagement is consistent and reliable. Lastly, the Financing Decision variable has a Composite Reliability (CR) value of 0.847 > 0.60, indicating that each item variable measuring Financing Decision is consistent and reliable. This meets the criteria for good convergent validity. In conclusion, the indicators used in this study are considered reliable because they are > 0.60.

Table 5: Cronbach's Alpa

	Cronbach's Alpha
Service Quality	0,845
Social Media Marketing	0,846
Customer Engagement	0,861
Keputusan Pembiayaan	0,746

All variables have Cronbach's alpha values greater than 0.7, according to the Cronbach's alpha results in the table 5 above. The Service Quality variable has a Cronbach's Alpha value of 0.663 > 0.60, indicating that each item variable assessing Service Quality is consistent or reliable. The Social Media Marketing variable has a value of 0.682, which is greater than 0.60, so it can be concluded that each variable assessing social media marketing is consistent or reliable. The Customer Engagement variable is 0.642 > 0.60, hence it can be concluded that each variable assessing Customer Engagement is consistent or reliable. Lastly, the Financing Decision variable is 0.649 > 0.60, so it can be concluded that each variable assessing Financing Decision is consistent or reliable. All variables have met the criteria for good Cronbach's Alpha, therefore all variables are reliable and also meet the requirements.

4.2 Inner Model

Table 1: R Test

	R Square	R Square Adjusted
Customer Engagement	0,502	0,494
Keputusan Pembiayaan	0,480	0,467

Based on the table above, it can be seen that simultaneously, the exogenous variables Quality of Service and Social Media Management can explain the variable Financing Decision, with an R Square of 0.480, which falls into the modern category. Thus, it can be interpreted that the influence of the Quality of Service and Social Media Marketing variables on the Financing Decision is 48%, and the remaining 52% of variables are influenced by other variables not examined in this study.

Table 2: Square Predict Test

	SSO	SSE	Q^2 (=1-SSE/SSO)
Customer Engagement	615,000	422,236	0,313
Keputusan Pembiayaan	369,000	259,913	0,296
Service Quality	492,000	492,000	
Social Media Marketing	492,000	492,000	

Based on the calculations of the predicted square Q test as shown in the table above, the Q square predict value for Financing Decisions is 0.296, which exceeds 0, indicating that Q > 0. Therefore, it can be said that this study's model has good predictive relevance.

The Influence of Service Quality on Financing Decision Making

Based on the test results and data analysis, it was found that Hypothesis 1 is accepted, which means that service quality has an influence on financing decision making at Bank Syariah Indonesia Branch in Semarang City.

Hypothesis 1 is accepted because the data analysis results indicate that service quality in financing decision making has a positive effect. This can be seen from the original sample value of 0.102, which indicates a positive direction of influence. Furthermore, the T statistic value > T Table, which is 1.470 > 0.676, or can be seen from the P value of 0.090 > 0.05. Therefore, it can be concluded that there is an influence of service quality on customer decisions in financing decision making at Bank Syariah Indonesia Branch in Semarang City.

The Influence of Social Media Marketing on Financing Decision Making

Based on the test results and data analysis, it was found that Hypothesis 2 is accepted, which means that Social Media Marketing has an influence on financing decision making at Bank Syariah Indonesia in Semarang City. Hypothesis 2 is accepted because the data analysis results indicate that Social Media Marketing in financing decision making has a positive effect. This can be seen from the original sample value of 0.502, which indicates a positive direction of influence.

Furthermore, the T statistic value > T Table, which is 4.813 > 0.676, or can be seen from the P value of 0.00 < 0.05. Therefore, it can be concluded that there is an influence of social media marketing on customer decisions in financing decision making at Bank Syariah Indonesia Branch in Semarang City.

Customer Engagement Strengthening or Weakening the Influence of Service Quality on Financing Decision Making

Based on the test results and data analysis, it was found that Hypothesis 3 is accepted, which means that Customer Engagement can moderate the influence of Service Quality on financing decision making at Bank Syariah Indonesia (BSI) in Semarang City. Hypothesis 3 is accepted because the data analysis results indicate that the influence of service quality in financing decision making is moderated by customer engagement. This can be seen from the original sample value of 0.047, which indicates a positive direction of influence. Furthermore, the T statistic value < T Table, which is 1.699 < 0.676, or can be seen from the P value of 0.046 < 0.05. Therefore, it can be concluded that Customer Engagement can strengthen the influence of service quality on customer decisions when deciding to finance at Bank Syariah Indonesia (BSI) Branch in Semarang City.

Customer Engagement Strengthening or Weakening the Influence of Social Media Marketing on Financing Decision Making

Based on the test results and data analysis, it was found that Hypothesis 4 is accepted, which means that Customer Engagement can moderate the influence of Social Media Marketing on financing decision making at Bank Syariah Indonesia (BSI) in Semarang City. Hypothesis 4 is accepted because the data analysis results indicate that the influence of social media marketing in financing decision making is moderated by customer engagement. The direction of influence generated is positive, as indicated by the initial sample value of 0.165. Furthermore, the T statistic value > T Table, which is 1.989 > 0.676, or can be seen from the P value of 0.047 < 0.05. Therefore, it can be concluded that Customer Engagement can strengthen the influence of social media marketing on customer decisions when deciding to finance at Bank Syariah Indonesia (BSI) in Semarang City.

5. CONCLUSION

1. Service Quality influences customers' decisions when deciding to finance with Bank Syariah Indonesia (BSI) located in Semarang City.

2. Social Media Marketing influences customers' decisions when deciding to finance with Bank Syariah Indonesia (BSI) located in Semarang City.

3. Customer Engagement can moderate the influence of service quality on customers' decisions when deciding to finance with Bank Syariah Indonesia (BSI) located in Semarang City.

4. Customer Engagement can moderate the influence of social media marketing on customers' decisions when deciding to finance with Bank Syariah Indonesia (BSI) located in Semarang City.

References

1) Ade Sarwinta. (2020). Pengaruh Kualitas Pelayanan dan Promosi Terhadap Kepuasan Nasabah Menabung. Jurnal Ilmiah Manajemen Dan Akuntansi, 4,36.

2) Agus Hermawan. Komunikasi Pemasaran. Jakarta: Erlangga, 2018.

3) Ahmad Susanto. 2017. Teori Perilaku. Jakarta: Prenada Media Group.

4) Ahror, Ubaidillah Al, 2017, Pengaruh Kualitas Pelayanan, Harga dan Lokasi Terhadap Kepuasan Pelanggan Cafe Milkmoo, Jurnal Ilmu dan Riset Manajemen. Vol. 6, No. 3, hal. 1-20.

5) Alma, Buchari. 2018. Manajemen Pemasaran dan Pemasaran Jasa. Bandung: Alfabeta.

6) Andi, & Darmayanti, D. (2018). Pengaruh Market Orientation terhadap Competitive Advantage dengan Integrated Marketing Communication dan Customer Engagement sebagai Variabel Intervening pada Telkomsel di Surabaya. Jurnal Strategi Pemasaran,

7) Arry Widodo, M Syahbani. 2017, Food Blogger Instagram : Promotion Through Social Media Jurnal Ecodemica Vol, 1 No. 1

8) Arthur, C., 2017. In: What is the 1% rule? In the Guardian. Guardian News and Media, UK

9) Ascarya. 2019. Akad dan Produk Bank Syariah. Jakarta: PT Raja GrafindoPersada.

10) Brodie, dkk. 2017. Customer Engagement: Conceptual Domain, Fundamental Propositions and Implications for Research. Journal of Service Research.

11) Bolton, R.N., Parasuraman, A., Hoefnagels, A., Migchels, N., Kabadayi, S. &, Gruber, T., Komarova Loureiro, Y., 2018. Understanding generation Y and their use of social media: a review and research agenda. J. Serv. Manag. 24, 245–267.

12) Deddy Septian. "Strategi Komunikasi Pemasaran Cafe Tong Susu Pekanbaru Dalam Meningkatkan Jumlah Konsumen", JOM FISIP, Vol. 3 No. 1 (Februari 2018).

13) Etta Mamang & Sopiah. (2019). Perilaku Konsumen dan Strategi Pemasaran. Yogyakarta: Andi Offest.

14) Evans, Dave and jake Mckee, 2017, Sosial Media Marketing, Indianapolis, Wiley Publising, Inc.

15) Evans, D. (2018). Social Media Marketing: The Next Generation of Business Engagement. Wiley Publishing.

16) Evi Yupitri dan Raina Linda Sari. 2018. Analisis Faktor-faktor yang Mempengaruhi Non Muslim Menjadi Nasabah Bank Syariah Mandiri Di Medan. Jurnal Ekonomi dan Keuangan, Vol. 1 No. 1

17) Fajar, Marhaeni. Ilmu Komunikasi: Teori dan Praktek. Yogyakarta: Graha Ilmu, 2019.

18) Freddy, Rangkuti. 2017. Teknik Mengukur dan Strategi Meningkatkan Kepuasan Pelanggan. Penerbit: PT Gramedia Pustaka Utama. Jakarta.

19) Gemala Dewi. 2019. Aspek-Aspek Hukum Pembiayaan Syariah Dalam Perbankan Dan Perasuransian Di Indonesia. Kencana. Jakarta

20) Ghozali, I. (2018). Structural Equation Modeling: Metode Alternatif dengan Partial Least Square (PLS) Edisi 4. Semarang: Universitas Diponegoro.

21) Hair, J. F. (2019) H. A Primer On Plartial Least Square Structural Equation. Modeling PLS-SEM. SAGE Publication Inc.

22) Heri. 2020. Dasar-dasar Perbankan. Jakarta: PT. Grasindo.

23) Hidayat, A. (2017, Juli 26). Bisnis. Dipetik Mei 20, 2019, dari Tempo.co: https://bisnis.tempo.co/read/894605/45-juta-penggunainstagram-indonesia-pasar-terbesar-di-asia/full&view=ok

24) Ikatan Bankir Indonesia (Ibid). Mengelola Bisnis Pembiayaan Bank Syariah. Jakarta: PT. Gramedia Pustaka Utama. 2017.

25) Indriati, T. (2018). Analisis Pengaruh Corporate Governance Terhadap Kinerja Keuangan Sektor Perbankan yang Terdaftar di BEI Tahun 2012-2016. Jurnal Riset Manajemen Dan Bisnis (JRMB) Fakultas Ekonomi UNIAT, 3(1), 37–52.

26) Kasmir. Bank dan Lembaga Keuangan Lainya. Jakarta: PT. Rajagrafindo Persada, 2018.

27) Kelly at all. 2017. Pengaruh Media Sosial Instagram @Zapcoid Terhadap Brand Equity Zap Clinic. Jurnal Komunikasi.

28) Khotibul Umam. 2018 Perbankan Syariah, (Jakarta: PT RajaGrafindo Persada, 2016), h. 1

29) Kotler., Amstrong. Manajemen Pemasaran Edisi Milenium Alih Bahasa Nebyamin Molan. Jakarta: Prenhallindo, 2018.

30) Kotler dan Keller. 2018. Manajemen Pemasaran. Edisi Kedua Belas, PT. Indeks. Jakarta.

31) Kotler, Philip dan Kevin Lane Keller. Manajemen Pemasaran Edisi 13 Jilid 2. Jakarta: Erlangga, 2019.

32) Karim, Kurniati. 2020. Aspek Kepuasan Nasabah Berdasarkan Kualitas Jasa Perbankan. Surabaya: CV. Jakad Media Publishing.

33) Lupiyoadi. 2017. Faktor-Faktor Kepuasan Konsumen. Yogyakarta: Pustaka Pelajar.

34) Morrisan. Periklanan Komunikasi Pemasaran Terpadu. Jakarta: Ramadina Prakarsa, 2017.

35) Muhamad. 2018. Manajemen Dana Bank Syariah. Depok: PT Raja GrafindoPersada.

36) Nasution, Mislah Hayati. 2018. Faktor-faktor yang Mempengaruhi Minat Nasabah terhadap Internet Banking. Jurnal Nisbah Vol. 1.

37) Neti, Sisira. 2017 "Social Medi And its Role In Mareting" .Internal Journal of Enterprise Computing and Business System, vol. 1: 2

38) Novianti, Rani dan Mumuh Mulyana. 2018. Pengaruh Promosi Media Digital dan Social Media Marketing Terhadap Customer Engagement Studi Kasus pada Teh Botol Sosro. Program Studi Manajemen. STIEK Bogor.

39) Nurul Huda dkk., Pemasaran Syariah Teori dan Aplikasi (Depok: Kencana, 2017), h. 24

40) Otoritas Jasa Keuangan (OJK), Booklet Perbankan Syariah, http://www.ojk.go.id. (09 November 2020). h. 21

41) Otoritas Jasa Keuangan (OJK), Laporan Perkembangan Keuangan Syariah Indonesia, http://www.ojk.go.id. (09 November 2020). h. 12

42) Prisgunanto, Ilham. 2017. Komunikasi Pemasaran Strategi dan Takik. Bogor: Ghalia Indonesia.

43) Rosana, W. (2019). Perbedaan Persepsi Konsumen Laki-Laki Dan Perempuan Terhadap Daya Tarik Fisik Dan Komunikasi Interpersonal Pada Sales Asuransi . Skripsi.

44) Susanti & Jasmani. 2021. "The Influence Of Product Quality And Service Quality OnCustomer Satisfaction At Mitra 10 In Depok". Jurnal Pemikiran Ilmiah DanPendidikan Administrasi Perkantoran,

45) Sugiyono. (2017). Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.

46) Sugiyono (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alphabet.

47) Schiffman dan Kanuk, 2017. Consumer Behavior. 11th Edition. Global Edition.

48) Tjiptono, Fandy. 2017. Manajemen Jasa. Yogyakarta: Andi Offset

49) Tsitsi, et. al.2017, "The Adoption of Social Media Marketing in South African Banks", European Business Review, vol. 25:4

50) Vargo, Stephen R. & Lusch, Robert F. 2017. Evolving to a New Dominant Logic for Marketing. Journal of Marketing. 68: 1-17.

51) Veithzal Rivai, 2018, Islamic Banking: Teori, Konsep, dan Aplikasi, Bumi Aksara, Jakarta.

52) Yang, Sung-Un. 2017. Measuring Blog Engagement. Testing a Four Dimensional Scale.