

Effectiveness Model of Marketing Communication of Bank Sumut Syariah in Increasing Public Interest in Saving at Bank Sumut Syariah KCP Binjai

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ABSTRACT

This study aims to analyze the marketing communication model implemented by Bank Sumut Syariah KCP Binjai in increasing public interest in saving. The research is motivated by persistent problems of limited public understanding, skepticism, and trust issues toward Islamic banking products, which negatively affect saving intentions. A descriptive qualitative method was employed, using in-depth interviews, observations, and documentation involving branch leaders, account officers, and customer service staff. Data were analyzed using the Miles and Huberman interactive model, supported by triangulation to ensure data validity. The results indicate that Bank Sumut Syariah KCP Binjai employs a relational, value-based marketing communication model rather than a transactional approach. Face-to-face communication is identified as the most effective strategy, supported by a structured six-step sales process and the application of Islamic communication principles, namely *qaulan layyinan*, *qaulan sadidan*, and *qaulan balighan*. These principles strengthen credibility, build customer trust, and enhance customer satisfaction, which in turn increases public interest in saving. The study concludes that ethical, effective, and sharia-compliant marketing communication plays a significant role in fostering the sustainable growth of Islamic banking in Indonesia.

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1. INTRODUCTION

The main functions of banking institutions are accepting deposits, distributing funds, and providing remittance services. These three functions have been known since the time of the Prophet, although they have not been systematically managed. In Indonesia, the first Islamic bank was established in 1992 through the establishment of Bank Muamalat. The development of Islamic banking in Indonesia is relatively slower than in other Muslim countries, but shows a consistent growth trend. In the period 1992–1998, there was only one

Islamic bank in Indonesia. This number increased to three in 1999, then increased to six in 2000 with the presence of conventional banks that opened sharia business units. The latest data from the Financial Services Authority (OJK) shows that Islamic banking has grown to 14 Islamic commercial banks and 20 Islamic business units [1].

The growth of Islamic banking in Indonesia is influenced by national macroeconomic conditions, public perceptions of Islamic banks, and the credibility and competence of Islamic businesspeople, including regulators such as Bank Indonesia [2]. Islamic savings products are often perceived as similar to conventional banks because they are both profit-oriented. However, Islamic banks have an additional responsibility: to encourage economic growth in accordance with sharia principles [3]. Although the practice differs from Islamic banking in the Middle East, Islamic banks in Indonesia are still constrained by national banking regulations. Thus, the development of Islamic banking in Indonesia reflects a combination of market needs, regulations, and socio-economic dynamics, while affirming its role as a financial instrument based on Islamic values [4].

Customer attitudes towards Islamic banking products are generally positive. They are attracted by the relatively easy requirements for opening savings accounts and applying for financing. Customers assessed that there is a significant difference between Islamic and conventional bank products, even though the competition between the two is not very sharp. Marketing communication is an important aspect in attracting public interest, where the effectiveness of communication carried out by Bank Sumut Syariah Binjai Branch plays a major role in increasing customer trust and loyalty [5]. Islamic banking has a historical foundation dating back to the time of the Prophet PBUH, which carried out basic functions of deposits, fund distribution, and financial services, although these were still simple. Its development continued during the Umayyad and Abbasid periods, culminating in the birth of modern banking institutions. In Europe, banking practices developed around an interest system that, in Islam, is considered *riba* and *haram* [6]. In Indonesia, Islamic banks were officially present in 1992 with the establishment of Bank Muamalat. The difference with conventional banks lies in the prohibition on usury, which is replaced by a profit-and-loss-bearing system [7].

This principle is affirmed in the Qur'an (QS. Al-Baqarah: 278–279) and strengthened by the MUI fatwa No. 1 of 2004, which prohibits bank interest [8]. Islamic banks also emphasize partnership relationships with customers, not just creditor-debtor relationships. In terms of performance, Islamic banking in Indonesia shows positive developments. In 2020, the CAR ratio of Sharia Commercial Banks increased to 21.64%; asset growth reached 13.11% (higher than conventional banks' 6.74%); deposits increased by 11.98%; and financing grew by 8.08%. Credit risk was also under control with gross NPF falling to 3.08% [2]. This data shows that Islamic banking is increasingly solid, competitive, and relevant as an alternative to the sharia-compliant financial system. Binjai City is a city of services, industry, and trade with a fairly large population. Moreover, its very strategic location between the cities of Medan, Stabat, and Langsa provides this city with greater access to the outdoors. Because the economic potential is quite good, of course, the need for banks is also increasing. Previous studies also emphasize the importance of marketing communication in strengthening customer relationships in Islamic banking [9]. Putri [10] found that integrated

marketing communication has a significant effect on customer satisfaction and loyalty in Islamic banks in Indonesia.

Similarly, Irma et al. [11] showed that effective promotion strategies, especially digital marketing, increased public awareness and interest in sharia-compliant products. Research by Manurung [12] highlighted that the credibility of Islamic bank employees and the transparency of product information are crucial in building trust and reducing public perception that sharia banking is identical to conventional banking. These findings underline that marketing communication is not only about promotion, but also about education and engagement to strengthen customer relationships and enhance the bank's competitiveness.

2. METHOD

This study uses a descriptive qualitative method to understand in depth the effectiveness of organizational communication in increasing people's interest in saving at the Bank Sumut Syariah Binjai Branch. The qualitative method emphasizes understanding context and meaning over generalization [13]. Descriptive research aims to systematically, accurately, and factually describe existing facts [14]. The study's subjects were the Leaders, Account Officers, and Customer Service of Bank Sumut Syariah Binjai, who were selected through purposive sampling because they were considered best positioned to understand the problem. Primary data were collected through in-depth interviews, while secondary data were obtained from supporting documentation [15].

Data collection techniques include: (1) in-depth interviews, which allow researchers to dig into more complex information about marketing communication strategies; (2) direct observation in the field to assess marketing communication practices; and (3) documentation studies in the form of archives, minutes, and supporting notes. Data analysis follows the Miles and Huberman model, which includes three stages: data reduction, data presentation, and conclusion/verification. Data reduction is carried out from the beginning of collection; data presentation is in the form of a matrix or description; and conclusions are repeatedly verified to ensure validity [16].

To ensure data validity, this study uses triangulation across sources, techniques, and time. Source triangulation is carried out by comparing information from various informants; Technical triangulation is carried out by combining interviews, observations, and documentation; Meanwhile, time triangulation is carried out through data collection in different periods to test the consistency of findings [17]. With this approach, the research is expected to provide an in-depth picture of Bank Sumut Syariah Binjai's marketing communication model and how the strategy affects the public's interest in becoming customers.

3. RESULTS AND DISCUSSION

3.1. The Effectiveness Model of Marketing Communication of Bank Sumut Syariah in Increasing Public Interest in Saving at Bank Sumut Syariah KCP Binjai

All the informants who were asked for information during the interviews were very cooperative and open in providing it, which was very helpful in quickly and precisely collecting information for this research. They are also very enthusiastic about providing

information. Information was obtained in the interview sessions that the researchers conducted with them. The informants in this study were as follows:

During the research and interviews, he was very good at providing the information researchers needed and at calmly answering their questions. He is the Head of Bank Sumut Syariah KCP Binjai, the authority over all implementing organizations of Bank Sumut Syariah KCP Binjai, and is responsible for the business section, including marketing. Namely, the Account Officer (AO) who sells products from Bank Sumut Syariah Binjai Branch in the field. He really understands how a good communication process is in accordance with Islamic law to increase public interest in saving at Bank Sumut Syariah Binjai Branch in particular. Mr. Sapto Adi Nugroho (Head of Bank Sumut Syariah KCP Binjai).

The next informant is Mr. Yusuf Rasyid.

“He is an Account Officer at Bank Sumut Syariah, Binjai branch. He has experience in selling Bank Sumut products. With his experience in increasing public interest in saving at Bank Sumut Syariah, Mr. Yusuf Rasyid is quite fluent in answering and providing information to researchers regarding questions that the researcher asks the person concerned”. Yusuf Rasyid (Account Officer).

The next informant is Rahmadi.

“He is a customer service (cs) at the Bank Sumut Syariah Binjai Branch. His experience working in several Bank Sumut Branches greatly helped him communicate with prospective customers, increasing their interest in opening a 9447 account at Bank Sumut Syariah, especially at the Binjai Branch. Rahmadi is very friendly and easy to communicate with to find out many things related to what researchers need in the interview process. Rahmadi is also quite pro-active in conducting talks. The research results were obtained through interviews with the informants mentioned above. Researchers also conducted observations and documentation to enrich the results of the interviews that had been conducted”. Rahmadi Rambe (Customer Service).

The effectiveness of marketing communication is a measure of the extent to which indicators of behavior change can be achieved through the communication process. Important elements in this effectiveness include sources, messages, media, recipients, and feedback that form the communication cycle [5]. Customer satisfaction is a crucial aspect because it is rooted in customer trust in service providers, as emphasized in the Qur'an: Surah Al-Maidah, verse 1, on the importance of keeping agreements, and Surah At-Taubah, verse 59, which emphasizes pleasure in giving [18].

The results of interviews with informants indicate that marketing of Bank Sumut Syariah products becomes easier when prospective customers already understand sharia principles. However, challenges arise when customers still hold rigid perceptions of Islamic banking, requiring persuasive communication strategies with concrete examples to foster openness (Sapto Adi Nugroho, interview, 2025). Yusuf Rasyid emphasized that deep product knowledge is crucial so that marketing personnel can act as financial consultants, while Rahmadi highlighted the importance of simplifying the message and differentiating communication strategies for Muslim and non-Muslim customers.

This finding aligns with Fauziah et al. [19], who reported that effective marketing communication improves trust and strengthens customer loyalty to Islamic banks. Manurung and Pohan [20] found that transparency and credibility of bank employees are critical to building public confidence, especially in explaining differences between sharia and conventional products. Bank Sumut Syariah marketers also apply the principles of Islamic communication, such as *qaulan layyinan* (gentle speech) and *qaulan sadiidan* (honest speech), which, according to Lutfiah et al. [6], are essential in creating ethical and persuasive da'wah-based communication. The dominant communication model used by Bank Sumut Syariah Binjai Branch is face-to-face interaction, considered the most effective because it allows for personalized engagement, exploration of customer needs, and trust-building. This supports the Theory of Individual Differences [6], which posits that audiences pay attention to messages that are personally relevant. Kotler and Keller [5] also emphasized that direct interaction is effective in exploring customer objections and generating richer qualitative insights. External factors such as customer perceptions of the benefits of Sharia products also influence communication effectiveness.

Government campaigns and the current trend of "hijrah" positively shape the image of Islamic banks, consistent with Yuniawan's [21] findings, which noted that social trends and public education play a significant role in Islamic banking growth. Nevertheless, barriers such as distrust, feelings of irrelevance, and limited funds remain, requiring empathetic approaches, comprehensive explanations, and reconfirmation strategies. Thus, the marketing communication applied by Bank Sumut Syariah Binjai Branch is not merely promotional but also functions as da'wah, internalizing Islamic values into economic activity. By combining ethical communication principles, persuasive strategies, and personalized interaction, Bank Sumut Syariah has successfully increased public interest in saving. This research strengthens previous findings that effective, transparent, and sharia-compliant communication is the key to improving public trust and achieving Islamic banking sustainability in Indonesia.

3.2. Organizational Communication of Bank Sumut Syariah in Attracting Public Interest in Saving in Binjai City

First, the researcher interviewed Mr. Sapto Adi Nugroho, the Head of Bank Sumut Syariah KCP Binjai, regarding the organizational communication of Bank Sumut Syariah in attracting public interest in saving in Binjai City. The researcher asked several questions during the interview session with the respondents.

The first question that the researcher asked

Mr. Sapto, *"Was do the marketing staff always market the products of Bank Sumut Syariah to customers? and respondents stated that: "That is right, our marketing always markets the products of Bank Sumut Syariah KCP Binjai every day. Meet outside the branch, because daily is spent more to meet customers outside the branch than inside the branch"*.

Respondents said that in their daily field marketing, they always offer Islamic Bank of North Sumatra products to the public. *"As a marketer, you must always be able to carry out a good and correct sales process, and in accordance with Sharia business ethics that have been taught in training. Not just selling, but the sales communication process and the*

ethics or morals contained in the sales process must reflect Sharia principles and comply with standard operating procedures, abbreviated as SOPs, namely carrying out procedures that the company has set".

The researcher also triangulated other informants by interviewing Yusuf Rasyid directly and taking a different view of the same question. The researcher asked, *"Do the marketing staff always do the marketing of Bank Sumut Syariah products to customers, and the respondents stated that: yes, we always carry out the process of selling these Bank Sumut Syariah products to customers we meet every day".*

In addition, the researcher asked Rahmadi Rambe the same question, and the respondent answered. *"It is true that our job as Customer Service is to carry out a good sales process and according to the principle of product correctness."* According to the respondents or informants, a marketing professional for Bank Sumut Syariah products always offers Bank Sumut Syariah products to customers whenever they meet. And this is in accordance with the marketing function as a marketer, namely carrying out the process of selling Bank Sumut Syariah products consistently to customers they meet.

The results of this study indicate that organizational communication plays a strategic role in attracting public interest in saving at Bank Sumut Syariah KCP Binjai. Based on in-depth interviews with key informants, namely the Head of Branch, marketing staff, and customer service officers, it was found that marketing communication is carried out consistently and intensively through direct interaction with prospective customers.

Mr. Sapto Adi Nugroho, Head of Bank Sumut Syariah KCP Binjai, explained that marketing staff actively promote Islamic banking products on a daily basis, predominantly outside the branch office. This approach reflects an organizational communication pattern that prioritizes proactive engagement and personal contact. Marketing activities are not merely focused on sales targets but also emphasize compliance with Sharia business ethics and standard operating procedures (SOPs).

According to him, the marketing process must reflect Islamic values, including honesty, trustworthiness, and moral responsibility, and these values must be embedded through structured training programs. This statement was corroborated by Yusuf Rasyid, who emphasized that daily customer encounters are always used to introduce and explain Bank Sumut Syariah products.

Similarly, Rahmadi Rambe highlighted that both marketing personnel and customer service officers share a responsibility in conducting accurate, ethical, and persuasive communication, ensuring that customers clearly understand the correctness and benefits of sharia-based products. From the perspective of marketing communication theory, these findings align with Kotler and Keller [5] who argue that the interaction of key elements such as message clarity, communicator credibility, appropriate media selection, audience characteristics, and feedback determines communication effectiveness. The face-to-face communication model predominantly used by Bank Sumut Syariah enables immediate feedback and message adjustment, thereby enhancing communication effectiveness and customer understanding.

Furthermore, informants revealed that marketing communication becomes more effective when prospective customers already possess basic knowledge of Sharia principles.

Conversely, challenges arise when customers hold rigid perceptions or misconceptions about Islamic banking. In such cases, marketing staff adopt persuasive strategies by providing concrete examples and simplified explanations. Yusuf Rasyid emphasized the importance of deep product knowledge, enabling marketers to function not only as salespersons but also as financial consultants. Rahmadi Rambe added that communication strategies must be adapted according to customer backgrounds, including differences between Muslim and non-Muslim customers. These findings are consistent with those of Harahap et al. [3], who found that effective marketing communication significantly enhances customer trust and loyalty in Islamic banking. In addition, transparency and credibility emerged as crucial elements in organizational communication.

This supports the findings of Pollák et al. [22], who noted that public confidence in Islamic banks is strongly influenced by employees' ability to explain the differences between sharia and conventional banking products transparently. The ethical dimension of communication practiced by Bank Sumut Syariah also reflects Islamic communication principles such as *qaulan layyinan* (gentle speech) and *qaulan sadiidan* (truthful speech). Harahap et al. [23] argue that these principles are essential for building persuasive and ethical da'wah-based communication within Islamic financial institutions. The dominance of face-to-face communication further supports the Theory of Individual Differences [24], which posits that individuals are more receptive to messages that are personally relevant and aligned with their needs. Direct interaction allows marketers to explore customer objections, personalize messages, and foster trust, an approach also emphasized by Miles and Huberman [25] as effective in generating richer qualitative insights. External factors also contribute to communication effectiveness. Government campaigns promoting Islamic finance and the growing "hijrah" trend positively influence public perceptions of Islamic banking.

This finding aligns with Pratama [26], who emphasized that social trends and public education significantly drive the growth of Islamic banking. However, barriers such as distrust, perceptions of irrelevance, and limited financial capacity among some community members remain challenges. These obstacles necessitate empathetic communication, comprehensive explanations, and reconfirmation strategies. In essence, the organizational communication implemented by Bank Sumut Syariah KCP Binjai is not merely promotional but also serves as da'wah, integrating Islamic values into economic activities. Customer satisfaction and trust rooted in the principles of keeping agreements and sincerity, as emphasized in Surah Al-Maidah verse 1 and Surah At-Taubah verse 59 [18], form the foundation for sustainable customer relationships. By combining ethical communication principles, persuasive strategies, and personalized engagement, Bank Sumut Syariah has effectively increased public interest in saving. This research reinforces previous studies that highlight effective, transparent, and sharia-compliant communication as a key determinant of public trust and the sustainability of Islamic banking in Indonesia.

3.2. Discussion

Model of Marketing Communication of Bank Sumut Syariah in Increasing Public Interest in Saving at Bank Sumut Syariah KCP Binjai

The findings of this study demonstrate that the marketing communication model implemented by Bank Sumut Syariah KCP Binjai is not merely transactional, but relational and value-based. This model positions communication as a strategic instrument that integrates Islamic ethical principles, persuasive marketing techniques, and personalized interaction to increase public interest in saving. These findings reinforce the theoretical framework proposed by Kotler and Keller [5], who argue that effective marketing communication is built through an integrated communication cycle consisting of credible sources, clear messages, appropriate media, receptive audiences, and continuous feedback.

Marketing communication at Bank Sumut Syariah KCP Binjai reflects an ethical, *da'wah*-based approach, where communication is intended not only to persuade but also to educate and guide customers ethically. This aligns with the Qur'anic principle in Surah Ali Imran verse 159, which emphasizes gentleness, forgiveness, deliberation, and trust in Allah as foundations of effective communication. From the perspective of Kotler and Keller [5], the communication cycle, these Islamic values strengthen the source's credibility, which is a crucial determinant of message acceptance. Customer satisfaction in this context is rooted in trust, as emphasized in Surah Al-Maidah, verse 1, regarding the obligation to keep agreements, and in Surah At-Taubah, verse 59, concerning sincerity and contentment [18]. This religious foundation reinforces the findings of Krauter [27], who concluded that effective marketing communication in Islamic banks enhances trust and customer loyalty. Thus, communication at Bank Sumut Syariah functions not only as promotion but also as *da'wah*, internalizing Islamic values into financial interactions.

The study reveals that communication effectiveness is influenced by both internal and external factors. Internally, the confidence, conviction, and product knowledge of marketing staff play a significant role in shaping persuasive communication. This supports Pollák et al. [22] assertion that communicator credibility and message mastery are critical elements in the communication process. Yusuf Rasyid emphasized that deep product knowledge enables marketing personnel to act as financial consultants rather than mere sellers, which enhances trust and professionalism.

Externally, customer perceptions and misconceptions about Islamic banking remain a significant challenge. Informants indicated that marketing becomes easier when customers already understand Sharia principles, while rigid perceptions require more persuasive strategies supported by concrete examples [21]. This finding is consistent with Nastase et al. [28], who highlighted that transparency and credibility in explaining the differences between sharia and conventional products are essential in building public confidence. One of the dominant findings of this study is the emergence of recurring customer objections, such as 'no money,' 'no need,' and 'no trust.' These obstacles are addressed through a relational communication strategy consisting of understanding, exploring, answering, and confirming.

This approach reflects the feedback element in the communication cycle [27] (where two-way interaction allows marketers to respond adaptively to customer concerns. As communication progresses, relationships evolve from impersonal to interpersonal, fostering

openness and trust. This finding supports the Theory of Individual Differences [3], which posits that audiences are more attentive to personally relevant messages. Continuous interaction and responsiveness gradually reduce resistance and strengthen trust, confirming that trust is a process rather than an instant outcome. The research confirms that face-to-face communication is the dominant and most effective marketing communication model used by Bank Sumut Syariah KCP Binjai. This model allows for personalized engagement, immediate feedback, and deeper exploration of customer needs. Irma et al. [11] emphasized that direct interaction enables richer qualitative insights and more effective handling of objections, as reflected in the findings of this study, by adapting messages to customer backgrounds, whether Muslim or non-Muslim, entrepreneurs or employees, marketers enhance message relevance and clarity. Rahmadi Rambe highlighted the importance of simplifying messages and differentiating communication strategies, which aligns with the principles of *qaulan balighan* and *qaulan maisyura*.

This personalized approach accelerates trust-building and positively influences savings interest. A distinctive contribution of this study lies in identifying the systematic application of Islamic communication principles, *qaulan layyinan*, *qaulan sadidan*, *qaulan balighan*, *qaulan maisyura*, *qaulan karima*, and *qaulan ma'rufa* as the ethical foundation of marketing communication. These principles enhance message clarity, honesty, simplicity, and emotional comfort. This finding is consistent with Alwi et al. (2020), who emphasized that Islamic communication principles are essential for creating ethical, persuasive *da'wah*-based communication. The integration of these principles strengthens transparency and credibility, which Zehetner-Hirtenlehner [29] identified as key drivers of public trust in Islamic banking.

The implementation of a six-step sales communication model, including introduction, fact-finding, presentation, objection handling, administrative completion, and follow-up, ensures structured and continuous communication. From a theoretical perspective, this model reinforces the message and feedback loop described by Kotler and Keller (2016). Follow-up activities, in particular, reinforce trust and commitment, which are crucial for sustaining long-term customer relationships. The findings confirm that improved communication effectiveness directly correlates with increased public interest in saving, supporting the conclusions of Aminah et al. [30] regarding the relationship between communication quality, trust, and customer loyalty. External factors such as government campaigns promoting Islamic finance and the growing "hijrah" trend positively influence public perceptions of Islamic banking. This supports Kolb's [31] findings, which noted that social trends and public education significantly contribute to the growth of Islamic banking.

Nevertheless, barriers such as distrust, perceived irrelevance, and limited funds persist, necessitating empathetic communication, comprehensive explanations, and reconfirmation strategies. Overall, this study strengthens previous research by demonstrating that the marketing communication model of Bank Sumut Syariah KCP Binjai is integrative, combining ethical Islamic values, persuasive interpersonal communication, and structured sales processes. This model not only enhances public interest in saving but also contributes to the sustainability of Islamic banking in Indonesia by aligning economic activities with spiritual and moral values.

4. CONCLUSION

This study concludes that the effectiveness of organizational communication plays a decisive role in shaping public interest in saving at Bank Sumut Syariah KCP Binjai. The main finding is that a structured, relational, and value-oriented communication approach, rooted in personal interaction and ethical principles, is more influential in building trust and encouraging saving behavior than purely transactional strategies. Effective communication enables customers to understand Islamic banking values better, thereby reducing skepticism and strengthening confidence in sharia-compliant financial services.

The implications of this research are both theoretical and practical. Theoretically, the study reinforces the importance of organizational communication as a strategic instrument in Islamic banking marketing, particularly in contexts where public trust and literacy remain limited. Practically, the findings suggest that Islamic banks should prioritize interpersonal communication, strengthen communicative competence among marketers, and consistently integrate Islamic ethical values into their communication practices to enhance customer engagement and loyalty.

This research is limited to a single Islamic banking branch in Binjai City and employs a qualitative descriptive approach. Consequently, the findings cannot be generalized to all Islamic banking institutions or regions with different socio-cultural and economic characteristics. Additionally, the study primarily focuses on the perspectives of internal bank actors, without extensively exploring customer perceptions. Future research is recommended to expand the scope by involving multiple Islamic banking institutions and to incorporate quantitative or mixed-methods approaches to more comprehensively measure the impact of organizational communication on savings interest.

Further studies may also examine customer perceptions, digital communication strategies, or comparative analyses between Islamic and conventional banks. For the general public, this research contributes to increasing awareness and understanding of Islamic banking practices, particularly regarding the ethical and relational values embedded in sharia-compliant financial communication, which may encourage greater participation in Islamic financial systems.

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