

## Analysis of Factors of Customer Purchasing Power for Fashion Products in the Digital Era

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### ABSTRACT

Islamic banking is an alternative financial system that is growing rapidly amid the dominance of conventional banks. However, the low public interest in Islamic services shows the need for an appropriate marketing strategy to increase the competitiveness of Islamic banks. This study discusses the sharia marketing strategy implemented by Bank Syariah Indonesia (BSI) KCP Jakarta Rawamangun. Using descriptive qualitative methods, data was collected through interviews, direct observation, and documentation. The results show that BSI implements the 7P marketing mix and STP (segmentation, targeting, positioning) strategy as well as technology-based approaches and service personalization. Through SWOT analysis, BSI is in an aggressive position, showing high growth potential. These strategies are expected to be able to increase Islamic financial literacy and attract public interest to switch to a banking system that is in accordance with Islamic principles.

## INTRODUCTION

Banking is one of the important pillars in supporting the growth and economic stability of a country. Both conventional and sharia banking play a significant role in managing people's finances. In this context, Islamic banks are present to meet the needs of the Muslim community who want to transact in accordance with sharia principles. According to Syafi'i Antonio, Islamic banks function as financial institutions that collect and distribute funds to the public, while still being based on the principles of prudence and sharia values.

As part of the national financial system, Islamic banks in Indonesia are subject to laws and regulations, such as Law No. 10 of 1998 concerning Banking and Law No. 23 of 1999 concerning Bank Indonesia. Its products and operations are always guided by the Qur'an and Hadith. Although Islamic banks have experienced growth, data from the OJK and *the 2021 Sharia Banking Snapshot* show that its *market share* has only reached 6.52%, far behind conventional banks which reached 93.48%. This is a big challenge, considering that Indonesia is a country with the largest Muslim population in the world.

In order to encourage the development of Islamic banking, on February 1, 2021, the government launched Bank Syariah Indonesia (BSI) as a result of the merger of three state-owned Islamic banks: BRI Syariah, Mandiri Syariah, and BNI Syariah. With assets of IDR 240 trillion and core capital of more than IDR 22 trillion, BSI is expected to be the main driver of Indonesia as the center of the world's Islamic economy. Nevertheless, the challenges in market penetration are still large. The results of the 2019 OJK survey show that only around 9.10% of the Indonesian population actively uses Islamic financial services. In fact, only about 8.93% of people understand the basic principles of Islamic finance such as the profit-sharing system and the difference with interest.

The main factor that causes low interest in Islamic banks is not only due to the aspect of religiosity, but also because of factors such as ease of administration, product innovation, and service quality. Research by Sawitri and Febrian (2018) states that consumers tend to choose banks based on convenience and efficiency, not just religious values. Another challenge is the limited public literacy regarding the concept of *riba* and profit sharing in Islamic banking. Many people still consider the bank's profit sharing and interest system as a similar thing.

In addition to internal factors such as education and service, external factors are also obstacles. Customer complaints about Islamic bank services such as empty ATM machines, network disruptions, and slow service also contribute to the shift of customers to conventional banks which are considered more stable and efficient. In fact, there is a perception that the digital technology of Islamic banks is not as good as conventional banks.

Bank BSI KCP Rawamangun, East Jakarta is one of Bank BSI's branches that has a quite interesting situation. The majority of the population in this area is Muslim, but the level of public interest in Islamic banks is still low. Although BSI KC Rawamangun offers a competitive profit-sharing system, many residents still prefer to keep funds in conventional banks. This shows that there is still a gap in understanding the values and advantages of Islamic banking.

The fundamental difference between Islamic and conventional banks is not only in the interest system, but also in the approach to the relationship with customers. Islamic banks tend to build more personal and mutually beneficial relationships, while conventional banks place customers as debtors and banks as creditors. However, this approach has not been fully utilized by BSI in attracting new customers.

BSI KC Rawamangun's internal data also shows fluctuations in the number of customers in the last three years. In 2020, there were 1,279 customers who opened savings, dropped to 966 customers in 2021, and increased again to 1,960 customers in 2022. This inconsistency of growth reflects that the marketing strategy implemented has not been able to have a stable and sustainable impact on the increase in the number of customers.

### ***Problem Formulation***

Seeing the low public interest in Islamic banking services even though Indonesia is a country with a majority Muslim population, it shows that there are serious challenges in the marketing strategy implemented. Bank Syariah Indonesia (BSI), including at the Jakarta Rawamangun Sub-Branch Office (KCP), faces various problems related to public understanding of the concept of profit sharing, perception of service quality, and challenges in the adoption of digital technology. Although BSI KC Rawamangun is located in a Muslim-majority community and offers a competitive rate of profit sharing, the fluctuations in the number of customers from 2020 to 2022 show that the strategies implemented have not been fully effective and consistently attract market interest.

In this context, it is necessary to conduct an in-depth analysis of the marketing strategies used by BSI KCP Jakarta Rawamangun, especially in implementing the marketing mix (7P) and the segmentation, targeting, and positioning (STP) approach. The study also aims to assess BSI's position in banking competition and how their competitive strategies are designed to reach and retain customers.

Based on this background, the formulation of the problem to be studied in this study is: 1) What marketing strategies are carried out by BSI KCP Jakarta Rawamangun? 2) What is the position and competition strategy of BSI KCP Jakarta Rawamangun in marketing its products?

### **LITERATURE REVIEW**

Management is a very important process in an organization or company to achieve the goals that have been set. According to Haimann in a book by Firmansyah and Mahardika (2018), management is defined as a function to achieve something through the activities of others and supervise individual efforts in achieving common goals. In the same book, George R. Terry stated that management is the achievement of goals using the help of the activities of others. Mary Parker Follett even referred to management as the art of getting work done through others, which emphasizes the role of a manager in organizing and directing the members of the organization. This opinion is in line with the view of Ricky W. Griffin who defines management as the process of planning, organizing, and controlling resources to achieve goals effectively and efficiently.

In addition, Kotler and Armstrong emphasized that management is a series of processes consisting of planning, *organizing*, *actuating*, and controlling.

In short, management is a systematic process that includes several important stages, such as planning, organizing, mobilizing, and supervising. All of these processes aim to solve various problems and tasks faced by the organization through the coordination of cooperation between individuals.

To achieve organizational goals, management facilities are needed which are often known as management elements or known as 6M, namely *men*, *money*, *materials*, *machines*, *methods*, and *markets* (market). The human element includes human resources who carry out the organization's management and operational processes. The existence of competent employees who are actively involved in their work is a key driver of managerial success. Money is an important element in supporting operational activities because all company activities are highly dependent on stability and fund management. Lack of funds can have a major impact on the smooth running of business processes.

Materials are elements related to raw materials that will be processed into finished goods. In the production process, material quality greatly determines the final product, so that material selection and screening are strategic steps in operations. Machinery as the next element refers to the technology and production tools used in processing raw materials into finished products. These machines must always be maintained and supervised to ensure long-term production sustainability. The method refers to the procedures for implementing managerial activities effectively. In this case, the method includes strategic considerations that affect the achievement of goals. Finally, a market is a place where products are offered and sold. Knowledge about the intended market will help companies in developing the right and effective marketing strategy.

Management functions according to Firmansyah and Mahardika (2018) consist of several components, namely *forecasting*, *planning* and *budgeting*, *organizing*, *staffing* or *assembling resources*, *directing* or *commanding*, *leading*, *coordinating*, *motivating*, *controlling*, then *reporting*. *Forecasting* is a forecasting process that is carried out before planning begins. The goal is to estimate various possibilities that can occur in the future so that management can prepare the right strategy. *Planning* and *budgeting* is the process of determining a series of actions aimed at achieving certain results, as well as calculating the necessary resources, including cost budgets.

*Organizing* or organizing is an activity that formulates management activities into work groups determined based on the duties, functions, authorities, and responsibilities of each member of the organization. With good organization, all activities can run efficiently towards the predetermined goal. *Staffing* or *assembling resources* refers to the process of recruiting, selection, and placing human resources in accordance with the needs of the organization. *Directing* or *commanding* is the activity of directing members of an organization to work according to their role. Meanwhile, *leading* is a leadership process that arouses work morale, fosters communication, and builds harmonious working relationships.

Furthermore, *coordination* is an effort to integrate various activities in the organization so that there is no overlap between parts. *Motivating* is an action to encourage employee morale to be motivated to achieve optimal performance. *Controlling* is an important function in management that aims to ensure that all activities run according to a predetermined plan. Finally, *reporting* is the submission of performance reports that are carried out periodically to assess the effectiveness and efficiency of the implementation of activities.

According to Henry Fayol's classical management theory, the main management functions consist of *planning*, *organizing*, *actuating*, and *controlling*. Planning is the foundation of all other functions, including the initial steps in determining what to do, how to do it, and what resources are needed to achieve the expected results. Organizing is the process of organizing activities and personnel into one directed work system so that organizational goals can be achieved harmoniously. This function plays an important role in dividing the work, establishing authority and responsibilities, and determining the appropriate organizational structure.

The *actuating* function is an effort to move all members of the organization to work with full awareness and responsibility in carrying out the planned tasks. This function focuses on how managers inspire and encourage employees to have the will to work to achieve organizational goals. The last is controlling, which is a process to ensure that the organization's operational activities are in accordance with the plan. Supervision includes monitoring, evaluation, and corrective actions in the event of irregularities. With this function, management can prevent deviations from the original goal and quickly adjust actions to keep the organization on track.

Marketing management is the process of determining an organization's marketing goals by considering internal resources and market opportunities, and includes planning and implementing marketing activities to achieve the goals that have been set, as well as measuring the results. According to Assauri, marketing management includes the analysis, planning, execution, and control of programs aimed at building and maintaining favorable relationships with the target market. Ebert and Griffin emphasized the functions of planning, organizing, mobilizing, and supervising. Meanwhile, Kotler, Keller, and Hollenson stated that marketing management is a series of managerial functions ranging from analysis, planning, implementation, to control.

From these definitions, it can be concluded that marketing management is the art and science of choosing the target market, as well as managing products, prices, distribution, and promotions to help organizations achieve their goals through an effective approach to consumers. This activity emphasizes the importance of careful planning to produce targeted marketing.

Important elements in marketing management include customer onboarding, coordination and integration, achieving organizational goals, and achieving better performance than competitors. Customer orientation means that all marketing activities should focus on customer needs and satisfaction. Coordination and integration emphasize the importance of cooperation between divisions so that there is no overlap or conflict in the implementation of

marketing strategies. Success can be measured by customer satisfaction levels as well as their loyalty in making repeat purchases. Meanwhile, good marketing performance will be reflected in the product's advantages in the market over competitors, both in terms of brand, distribution speed, and promotion effectiveness.

According to Kotler, Alma, and Yodaya & Kodrat the marketing mix consists of seven elements known as the 7P, namely product, price, place, promotion, people, process, and *physical evidence*). Products are goods or services offered to consumers, which must be designed according to the needs and desires of the market. Price is the exchange rate set in exchange for a given product. Place refers to a distribution strategy so that products can be easily accessed by consumers. Promotion is any form of marketing communication, such as advertising and personal sales, to persuade consumers to buy.

People include all parties involved in the delivery of services, such as employees, staff, or even other consumers who can affect the perception of services. Process refers to stages and service flows that are designed to provide an efficient and satisfying experience for consumers. Meanwhile, physical evidence includes all physical elements seen by consumers such as interior design, employee uniforms, logos, and other visual elements that give a professional and convincing impression of the company's service quality.

Marketing strategy is a systematic process that includes defining, anticipating, creating, and fulfilling consumer needs and desires for products and services. According to David, this strategy is not only an operational guideline, but also an innovative tool in achieving the company's goals. Humairaa added that marketing strategy is a form of creativity used to achieve the company's targets, the implementation of which is the responsibility of the marketing manager. Walker and Urban in Noor explain that marketing strategy involves the allocation of resources and the interaction of an organization with the market, competitors, and the environment. Monasanti also emphasized that this strategy is dynamic, influenced by market levels, locations, and changes in competitors, and includes aspects of targeting, positioning, and competitive product development.

To achieve an effective marketing strategy, there are several means that companies can use. The first is a joint venture, which is a collaboration between two or more companies to pursue certain opportunities. Second, mergers and acquisitions, which are the merger of two companies into one new, stronger business entity. Third, acquisitions by private equity firms that buy and then sell companies with higher value. Fourth, the advantage of the first actor, namely the benefit of being the first company to enter the market or launch a new product before competitors. Finally, the outsourcing strategy, where the company takes over the operational functions of other companies, such as HR, marketing, or customer service.

The main goal of a marketing strategy is to build a long-term relationship with consumers through a deep understanding of their needs and wants. Modern marketing is not just about selling products, but creating value and customer satisfaction to create loyalty. An effective marketing strategy also contributes to

the achievement of organizational goals, be it business profit, business sustainability, or social contribution. Kotler and Armstrong state that marketing is an integrated approach oriented towards customer satisfaction, as the key to the overall success of the organization.

The concept of marketing strategy according to Kurtz is the entire program of the company that aims to determine the target market and satisfy customers through the optimal combination of elements of the marketing mix. This includes products, pricing, distribution, and promotions, all of which are structured in such a way as to provide the best value to consumers and a competitive advantage for the company. Thus, marketing strategy becomes an important foundation in achieving a strong position in the market and achieving the organization's long-term goals.

Islamic banks are financial institutions that operate based on Islamic principles, especially in the aspect of muamalah. This means that all of its activities follow sharia provisions, including in terms of financing, fundraising, and other financial transactions. In accordance with Government Regulation Number 10 of 1998, Islamic banks run an interest-free financial system (*riba*) and emphasize the principles of fairness, efficiency, and partnership in every transaction. The basic philosophy of Islamic banks is based on mutually beneficial cooperation and synergy to achieve mutual benefits, with the spirit of productivity and justice.

The main purpose of Islamic banks is to collect and distribute public funds in a way that is in accordance with Islamic values. This allows Muslims to avoid the practice of *flowers* which in Islam is categorized as *riba* and forbidden, as explained in the Qur'an surah Al-Baqarah verse 275. The function of Islamic banks includes four main roles: as a place to store funds in the form of savings or current accounts, as a means of investment based on the principle of profit sharing, as an institution that markets sharia-based banking products, and as a manager of community social funds such as *zakat*, *infaq*, and *alms*. With this system, Islamic banks not only play a role as a financial institution, but also as an agent of economic change for the *ummah* based on the values of justice and partnership.

Sharia marketing is a marketing concept that is carried out based on Islamic values and principles. This concept does not only see marketing as an economic activity, but also as part of worship and muamalah which is based on honesty, openness, and moral responsibility. Hermawan Kartajaya explained that the main basis of sharia marketing is trust and *truthfulness*, so promotional activities should not deceive or manipulate consumers. In practice, a marketer becomes a direct representation of the product and the company, so ethics are strongly emphasized in every interaction with consumers. Unfortunately, in today's common practice, a lot of marketing is actually identified with fraud or pressure to get consumers to buy products, which damages the image of the marketing profession itself.

Sharia marketing has distinctive characteristics that distinguish it from conventional marketing. First, it is theistic (*rabbaniyyah*), which is sourced from Islamic sharia which is considered the most perfect and suitable for all

conditions. Second, it is ethical (*akhlaqiyyah*), because it strongly emphasizes moral and moral values in the entire marketing process. Third, it is realistic (*al-waqiyyah*), which means that it is flexible and able to adapt to the times, without ignoring the basic principles of sharia. Fourth, it is humanistic (*insaniyyah*), which places humans as the center of attention, regardless of race, social status, or background, and prioritizes protection and justice in accordance with sharia. Sharia marketing thus aims not only to create economic transactions, but also meaningful and responsible relationships between producers and consumers within the framework of Islamic values.

## METHODOLOGY

This research uses a qualitative approach as explained by Sugiyono (2017), that qualitative research methods are based on post-positivism and interpretive philosophy. The main goal is to understand the meaning, construct the phenomenon, and capture the reality of the field in its entirety through triangulation of data in the form of observations, interviews, and documentation. This method was chosen because it is able to describe in depth the real conditions in the field, especially related to the sharia marketing strategy implemented by BSI KCP Jakarta Rawamangun.

The qualitative approach used focuses on social studies and organizational activities that are thoroughly researched from the perspective of relevant sources. Researchers act as the main instruments that are present directly in the field to collect, interpret, and report data descriptively. In this case, the main resource person was Mr. R. Ari Rulandono as Brand Manager at BSI KCP Jakarta Rawamangun. The location of the research was carried out at the BSI office, which is located at Jl. Paus Raya No.86, Rawamangun, East Jakarta.

The data sources in this study are divided into two, namely primary data obtained directly from interviews with sources, and secondary data in the form of internal documents such as Company Profiles and other supporting materials. The data collection techniques include three main methods, namely semi-structured interviews that are flexible and allow for information deepening, documentation as a form of tracking authentic evidence and administrative records, and direct observation in the field to understand the actual conditions and behavior of the organization.

The data analysis method used is qualitative descriptive. The data collected is processed inductively through the stages of data reduction, data presentation, and conclusion drawn. This analysis aims to describe the phenomenon that is systematically researched, especially in the context of the sharia marketing strategy implemented by banks. Data sources were analyzed based on direct interviews and field observations, as well as compared with references from journals, books, and other relevant publications.

To strengthen the analysis, this study also uses SWOT (*Strengths, Weaknesses, Opportunities, and Threats*) analysis as a tool to formulate BSI's marketing strategy. Strength includes internal strengths such as company image, network, and expertise. Weaknesses include internal limitations such as lack of innovation or service gaps. Opportunities include external conditions that can be

exploited such as the vast Muslim market and technological developments. Threats are external factors such as the entry of new competitors or regulatory changes that can disrupt operational stability.

The use of SWOT helps in designing strategies that maximize strengths and opportunities, as well as anticipate weaknesses and threats. The results of this analysis are expected to provide a comprehensive picture of BSI KCP Jakarta Rawamangun's strategic position in the Islamic banking market, and become the basis for designing more effective and competitive marketing measures.

## **RESEARCH RESULT AND DISCUSSION**

From the results of observations and interviews conducted at BSI KCP Jakarta Rawamangun, it was obtained that the marketing management process is carried out through planning, organizing, directing, and supervision, emphasizing the moral value and honesty of the workforce. The recruitment system uses a merit system, which is selection based on skills, experience, and health. Marketing is carried out with two schemes, namely fundraising and lending using sharia contracts such as Murabahah, Ijarah, Mudharabah, and Musyarakah. Its marketing strategy includes a direct approach to customers, the use of social and electronic media, and the latest technology services such as e-banking. The main goal is to provide the best service and not disappoint customers. The Branch Manager said that the marketing strategy is carried out through a Segmentation, Targeting, and Positioning (STP) approach so that the marketing process is more directed.

In marketing wadiah savings products, BSI KC Jakarta Rawamangun uses marketing strategies that are effectively prepared to face the competition. This strategy is designed to increase customers and keep banks stable. The strategies used are STP: Segmentation is carried out on self-employed groups, families, and agencies; Targeting is directed to all levels of society with a note of willingness to use sharia principles without usury; and Positioning is carried out by placing wadiah savings products as superior products that are easy, trustworthy, and sharia-compliant. This strategy aims to gain the trust of the public as a reliable institution in collecting and distributing funds. With the right strategy, Bank BSI is able to position itself in the growing Islamic finance industry.

Bank BSI KCP Jakarta Rawamangun implements a marketing strategy to deal with the changing times and the community's needs for Islamic financial services. This strategy aims to raise public funds in accordance with sharia principles. In practice, the marketing strategy of wadiah savings is formulated through the STP approach. In segmentation, BSI targets self-employed, families, and agencies based on central decisions developed according to local conditions. This segmentation is important to direct bank resources to be more efficient. In targeting, banks do not limit certain segments, but target all people who are willing to keep their funds without usury. This reflects the bank's inclusivity and flexibility in reaching a wide market. In positioning, the bank places wadiah savings products as superior sharia products and in accordance with Islamic values, which are easy to understand, trustworthy, and avoid usury. All of these efforts are directed at attracting public trust, expanding market share, and strengthening the bank's position in the Islamic finance sector.

A SWOT analysis of BSI KCP Jakarta Rawamangun shows that internally, the bank has strengths in the form of advantages of sharia products in accordance with Islamic principles, technological support such as e-banking, competent human resources, and friendly service. However, the weakness of banks is still seen in the perception of the public who do not understand the differences between the interest and profit-sharing systems, as well as the limitations of education on sharia products. From the external side, great opportunities are open because the majority of Indonesian people are Muslims and are starting to be open to the Islamic economic system. In addition, technological developments also provide room for innovation in services. However, threats remain from conventional banks that are better known and their more stable digital networks. For this reason, an aggressive strategy that combines cost advantages and product differentiation is the right option for BSI to expand the market and increase competitiveness.

### CONCLUSIONS AND RECOMMENDATIONS

Bank Syariah Indonesia (BSI) implements two main schemes in its operations, namely *funding* and *landing* schemes. In the *funding scheme*, products such as current accounts, savings, and deposits use Wadi'ah and Mudharabah Muthalaqah contracts. Meanwhile, in the *landing scheme*, financing contracts such as Murabahah (buying and selling), Ijarah (rent), Musyarakah (partnership), and Mudharabah (profit sharing) are used. In terms of marketing, BSI utilizes technology and social media such as WhatsApp, Instagram, Twitter, as well as advertising on television and the internet. In addition, marketing strategies are also carried out directly through a personal approach by marketing personnel to potential customers. After the merger, BSI showed a significant increase, both in terms of the number of customers and the growth of the company's assets.

BSI KCP Jakarta Rawamangun's marketing strategy is further strengthened by a proactive approach to people who have not used Islamic banking services, as well as by improving technology services such as e-banking and maintaining customer satisfaction through optimal service. Based on the results of the SWOT analysis, BSI KCP Rawamangun is in a *growth and build condition*, which is in an aggressive position that allows the company to continue to grow. This is supported by the trend of increasing the number of customers, both from individuals and institutions, without any significant obstacles in their operations.

To increase the number of customers, BSI KCP Jakarta Rawamangun is advised to expand the market segment by presenting more specific savings products, such as savings for children, students, and adolescents. This product diversification can attract young age groups to get to know and use Islamic banking services more from an early age. In addition, BSI should also maximize gathering programs or direct visits to community leaders, agencies, and institutions as a form of active socialization. This activity is important to increase public understanding of the benefits and value of being an Islamic bank customer, as well as build emotional closeness that can encourage the trust and loyalty of new customers.

### **ADVANCED RESEARCH**

This research still has limitations in the scope and approach used, so subsequent researchers who want to raise a similar title or continue this study are advised to expand the scope of the research object, not only limited to one branch office, but also to include several branch offices of Bank Syariah Indonesia (BSI) in various regions to obtain a more comprehensive picture of the national sharia marketing strategy. In addition, research approaches can also be developed with quantitative or mixed *methods* to test the influence of marketing strategies on customer satisfaction or loyalty through measurable and generalizable data. The researcher is also advised to explore external factors that affect the effectiveness of Islamic marketing strategies, such as the role of digital technology, the level of Islamic financial literacy of the community, and the public's perception of Islamic bank products in more depth. No less important, follow-up studies can pay attention to the psychological and sociocultural dimensions of Muslim consumers in the digital era which may have a major influence on the decision to choose Islamic financial institutions. With a broader and in-depth approach and scope, it is hoped that further research can make a more comprehensive theoretical and practical contribution to the development of sharia marketing strategies in Indonesia.

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