



## Analysis of the Influence of Promotion and Perception on Students' Decisions to Choose Islamic Banks in Malang Raya

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### ABSTRACT

The purpose of this study is to examine the influence of promotion and perception on students' choices in determining Islamic banks. This research is expected to provide a better understanding of the roles of promotion and perception in the decision-making process of students. The population for this study consists of undergraduate students in Islamic Banking in Malang Raya. The sampling technique used is purposive sampling, with a sample size of 100 respondents. Data analysis is conducted using IBM SPSS Statistics 25 software. The findings indicate that promotion does not have a significant effect on students' choices in determining Islamic banks. Conversely, perception has been proven to have a significant impact on that decision. Meanwhile, both promotion and perception jointly have a significant influence on students' choices in selecting Islamic bank.

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## INTRODUCTION

According to Hamdani (2022), a bank is a financial institution that conducts various transaction activities related to the financial system. Meanwhile, Arafah (2019) explains that the financial system is the economic structure of a country tasked with managing financial service activities through the financial institutions operating within it. As stated by Saputri (2022), Islamic banks are a form of banking services that operate based on the Islamic economic system, adhering to Shariah laws and principles.

According to Lubis in Nst & Mujiatun (2023), banking has become highly relied upon and is now an essential need as it involves managing and distributing funds through banking institutions as intermediaries. Recognizing this, banks actively strive to attract the attention of various segments of society to utilize the services they offer. Students are a primary target for banks in expanding their customer base, as they are seen as having a progressive mindset and often engage in financial transactions in their daily activities. Despite Islamic banks offering financial principles aligned with religious values, student interest in using Islamic banking services remains relatively low. The majority of students tend to prefer conventional banks, as they are perceived to be more accessible, familiar, and have a broader network. This is reflected in data from OJK in September 2020, which shows that the market share of Islamic banking is still relatively small, as indicated in the following data:

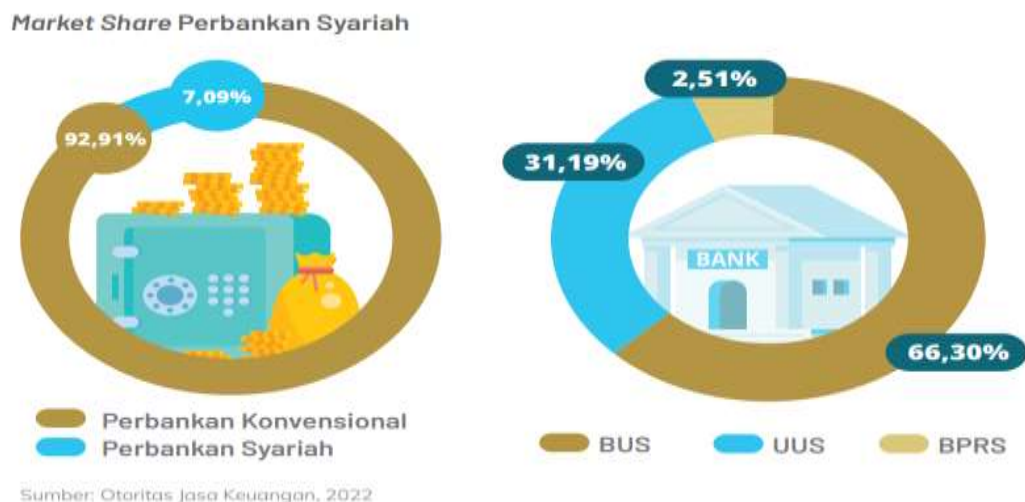


Figure 1. Market share Perbankan Syariah

Islamic banks in Indonesia have become a financial choice based on Islamic principles that reject interest and emphasize values of justice and transparency. Statistics indicate that the market share of Islamic banking reached 7.09% in 2022. However, this figure still shows that Islamic banks are significantly lagging behind conventional banks. Given that the majority of the population is Muslim, this should present a great opportunity for Islamic banks to expand their market share. This reflects a lack of understanding and knowledge among the public regarding Islamic banking products and systems. One method to maintain customer loyalty and encourage saving is through promotion. Strategies that can be implemented include introducing banking

products to the public via print and electronic media, as well as other channels (Ortega and Alhifni, 2017).

Promotions of Islamic banks in Indonesia are still trapped in conventional competition that focuses on yields or interest. This makes it difficult for Islamic banks to differentiate themselves and attract a broader customer base. It highlights the need for Islamic banks to emphasize Shariah principles in their promotional strategies. Islamic banks should place greater emphasis on the ethical values and sustainability offered through their products and services, rather than just offering high returns. The use of digital technology to provide ease of transactions and banking services should also be a key focus of promotion that Islamic banks need to strengthen (Antara Kantor Berita Indonesia, 2023). Peter (2023) states:

"Promotions for Islamic banks should not be equated with the marketing approach of conventional banks that highlight aspects of interest or financial gains. Instead, promotions should emphasize the core Shariah values that underpin the operations of Islamic banks."

Many people, especially Muslims, view the presence of Islamic banking positively as it aligns with religious principles such as the prohibition of *riba* (interest), uncertainty (*gharar*), and gambling (*maysir*). Islamic banks are perceived as more ethical and religious, thereby increasing trust among Muslim customers. However, there are still skeptical views suggesting that Islamic banks, in practice, do not differ much from conventional banks, as some of their products only appear different in terminology without fundamental changes (Department of Economics and Business, Vocational School, Gadjah Mada University, 2024).

Students, as a generation updated on banking, are certainly familiar with Islamic banking (Setiawan et al., 2023). Based on several previous studies, differences in results have been found regarding the influence of promotion and perception on students' decisions to choose Islamic banks. In this study, the research subjects are focused on undergraduate students in the Islamic Banking program at Maulana Malik Ibrahim State Islamic University Malang, Islamic University of Malang, and Raden Rahmat Islamic University.

## LITERATURE REVIEW

### *Promotion*

Promotion is a crucial activity carried out by companies to share information regarding the strengths and weaknesses of their products or services, with the hope of influencing and convincing customers to make a purchase. Through advertising, companies build interactions with potential consumers, introducing products or services so that they become aware, understand, and ultimately interested in utilizing them (Laksana, 2019). According to Kotler and Keller (2016), sales promotion includes communication efforts made by companies to buyers and target markets aimed at conveying the value and benefits of products or services so that consumers are willing to purchase and utilize them. Lupiyoadi (2014) states that sales promotion is a marketing mix variable that functions as a communication tool between the

company and consumers, as well as a means to motivate consumers to make purchases or use services based on their needs and desires.

According to Tjiptono (1997), promotion is one of the marketing communication methods aimed at providing information, influencing, reminding, and persuading target consumers about a company's products or services. The goal of this activity is to encourage consumers to accept, purchase, and remain loyal to the offered products. From this explanation, it can be concluded that sales promotion is the company's effort to inform and educate consumers about the advantages and benefits of a product or service in an attractive manner, thereby encouraging consumers to make purchases. Research conducted by Wahyulkarima et al. (2018) shows that advertising has a significant impact on customers' decisions when selecting Islamic banks.

Therefore, based on related previous studies, this research proposes the hypothesis:

H1: Promotion has a significant effect on students' decisions to choose Islamic banks.

### ***Perception***

Etymologically, the word "perception" in English comes from the Latin "perceptio" or "percipere," meaning to obtain or receive. Perception can be defined as an individual's experience regarding events, objects, or specific relationships that arise from the process of drawing conclusions and interpreting the information or messages received. In this context, perception involves assigning meaning to stimuli received by the senses.

Thus, perception is a mental process that gives specific meaning to sensory stimuli for the individual. Sensation and perception are closely related, where sensation is a part of the overall perception process (Rakhmat, 2011). According to Walgito (2010), perception is the step taken by an individual in receiving stimuli through their senses (sensory steps). However, this step does not stop at the sensory level; the stimuli are then transmitted and further processed until they form a perception. At this stage, the object or individual that is the source of the stimulus can influence how someone assigns meaning to that stimulus.

Research conducted by Komariyah and Farhan (2020) shows that perception has a significant impact on customers' choices in determining Islamic banking services. Based on these findings and related previous studies, this research proposes the hypothesis:

H2: Perception has a significant effect on students' decisions to choose Islamic banks.

### ***Decision***

A decision is a choice, defined as a selection from two or more possibilities. Decision-making involves a problem-solving process that ranges from background analysis and problem identification to the creation of recommendations or conclusions. These recommendations are then used as a basis for decision-making. Most choices can be classified into two categories: programmed decisions and non-programmed decisions. A decision can only be

made when there are several options available. If there are no options, the action taken is not considered a decision-making process.

The decisions made by consumers regarding the purchase of products or services are referred to as customer decisions. The decision-making process during a purchase involves five steps: problem recognition, information search, evaluation of alternatives, decision to purchase, and post-purchase behavior, each explained in detail (Kotler and Keller, 2008).

According to Almosawi (2001), cited by Slamet et al. (2019) in Bahrain, customer considerations in choosing Islamic banks are largely influenced by religious aspects, particularly due to the alignment of Islamic banks with Islamic principles. Decision-making is a thinking process aimed at solving problems to achieve desired outcomes. Therefore, some problems may be simple and easily resolved, while others are more difficult and complex. The level of difficulty in problem-solving depends on the severity of the issue; the smaller the problem, the easier the solution tends to be, and conversely, the larger the problem, the more complex the decision-making process becomes.

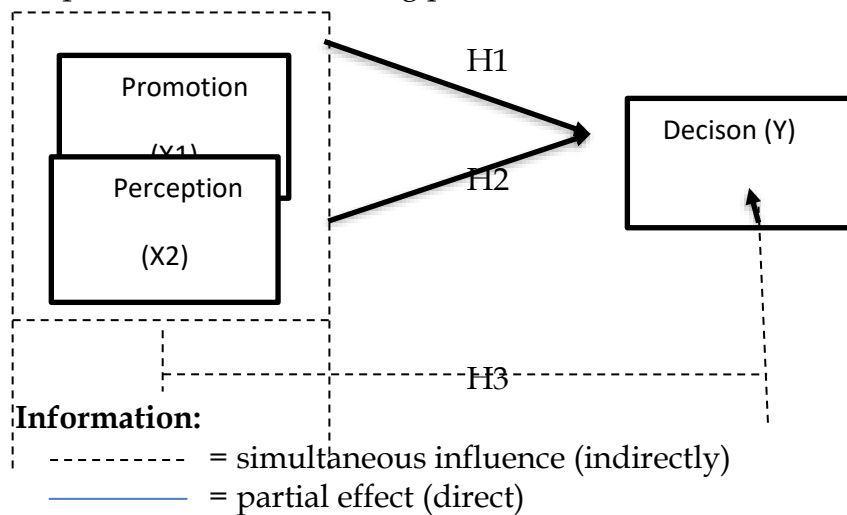


Figure 2. Conceptual Framework Image

## METHODOLOGY

This study employs a quantitative research design with an associative approach. The research location is in Malang Raya, East Java, focusing on students in Malang Raya. This study uses primary data in the form of questionnaires distributed to the student subjects. The population in this study consists of undergraduate students in Islamic Banking in Malang Raya, with a total of 100 respondents. Given the time constraints in data collection, the researcher applied Slovin's formula, resulting in 100 student respondents.

The sample size determination in this study is based on Malhotra's theory (2010), which states that if the population is unknown, the sample size can be calculated by multiplying the number of questions (n) by 5 (Khotimah and Febriansyah, 2018). With 20 questions in this study, the sample size reaches 100 respondents. Additionally, data analysis is conducted using IBM SPSS Statistics Version 25.

## RESEARCH RESULT

### *Respondent Characteristics*

Based on the sample calculation in this study, there are a total of 100 respondents. The respondents are predominantly female, with 73 female students (73%) and 27 male students (27%). In terms of age, the majority are between 21-22 years old, totaling 78 students (78%), while those aged 23-24 comprise 16 students (16%), and the smallest group is aged 19-20, with 6 students (6%). Regarding the universities the respondents attend, most are from UIN Maulana Malik Ibrahim Malang, totaling 66 students (66%), followed by Universitas Islam Malang with 24 students (24%), and Universitas Raden Rahmat Malang with 10 students (10%). The study indicates that 87 students (87%) have become customers of Islamic banks, while 13 students (13%) have not.

### *Research Instruments*

#### *Validity Test*

Table 1. Results of Validity Test

Variable	Indicator	R count	R Table	Sig.	<i>a</i>	Description
<b>Promotion (X1)</b>	X1.1	0,822	0,195	0,000	0,05	Valid
	X1.2	0,765	0,195	0,000	0,05	Valid
	X1.3	0,761	0,195	0,000	0,05	Valid
	X1.4	0,720	0,195	0,000	0,05	Valid
	X1.5	0,755	0,195	0,000	0,05	Vaid
	X1.6	0,810	0,195	0,000	0,05	Valid
	X1.7	0,733	0,195	0,000	0,05	Valid
	X1.8	0,741	0,195	0,000	0,05	Valid
	X1.9	0,749	0,195	0,000	0,05	Valid
	X1.10	0,751	0,195	0,000	0,05	Valid
<b>Perception(X1)</b>	X2.1	0,685	0,195	0,000	0,05	Valid
	X2.2	0,749	0,195	0,000	0,05	Valid
	X2.3	0,672	0,195	0,000	0,05	Valid
	X2.4	0,564	0,195	0,000	0,05	Valid
	X2.5	0,613	0,195	0,000	0,05	Vaid
<b>Decision (Y)</b>	Y1.1	0,648	0,195	0,000	0,05	Valid
	Y1.2	0,704	0,195	0,000	0,05	Valid
	Y1.3	0,589	0,195	0,000	0,05	Valid
	Y1.4	0,648	0,195	0,000	0,05	Valid
	Y1.5	0,596	0,195	0,000	0,05	Valid

Source: Data processed by researchers, 2025

According to the research in table 1, it can be seen that the calculated r value for the promotion variable (X1), perception (X2), and decision (Y) exceeds the table r value of 0.195, so the conclusion is that the question is valid.

**Reliability Test**

Tabel 2. Reliability Test Results

Variabel	Cronbach's Alpha	Standard	Information
Promosi	0,918	0,60	Reliabel
Persepsi	0,665	0,60	Reliabel
Keputusan	0,634	0,60	Reliabel

Source: Data processed by researchers, 2024

According to the research in table 2 above indicates that the promotion variables (X1), perception (X2), and decision (Y) have values exceeding 0.60. Thus, the conclusion is that these findings are reliable.

**Normality Test**

Tabel 3. Normality Test Results  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.90517027
	Most Extreme Differences	Absolute .069 Positive .055 Negative -.069
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Data processed by researchers 2025

According to the research in table 3, the results of the normality test of the residual significance value were recorded at 0.200, which is higher than 0.05. This shows that the data in the research is normally distributed.

**Multicollinearity Test**

Tabel 4. Multicollinearity Test Results Coefficient

Model	Unstandardize		Standardize	t	Sig.	Collinearity Statistics	
	d Coefficients		d Coefficients			Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	8.241	1.634		5.043	.000		
Promosi	.088	.045	.214	1.960	.053	.549	1.821
Persepsi	.432	.106	.442	4.060	.000	.549	1.821

a. Dependent Variable: Keputusan

Source: Data processed by researchers, 2025

From the research in table 4, according to the results of the multicollinearity test in table 4.11, it shows that the tolerance value is > 0.10, namely 0.549 and 0.549. So it can be interpreted that there are no symptoms of multicollinearity in the tolerance value. While seen from the VIF shows a figure of 1.821 and also 1.821. This shows that there are no symptoms of multicollinearity. So the research can be continued to conduct multiple linear regression analysis.

**Heteroscedasticity Test**

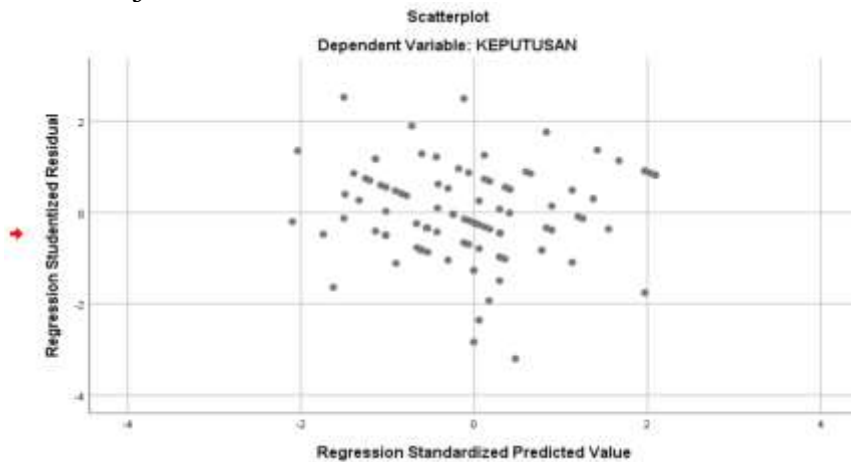


Figure 3. Heteroscedasticity Test Results

Source: Data processed by researchers, 2024

According to the research in table 5 above, the results of the heteroscedasticity test for each variable show that the points are distributed above or below zero on the y-axis without creating a clear pattern. This condition is in accordance with the criteria for decisions in heteroscedasticity testing. Thus, the conclusion is that this research model does not experience heteroscedasticity problems.

**Multiple Linear Regression Test**

Tabel 6. Multiple Linear Regression Analysis Test Results Coefficiennts<sup>a</sup>

Model		Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.241	1.634		5.043	.000
	Promosi	.088	.045	.214	1.960	.053
	Persepsi	.432	.106	.442	4.060	.000

a. Dependent Variable: Decision

Source: Data processed by researchers, 2025

From the results of the multiple linear regression test in table 4.13, it can be obtained that the constant value is 8.241 and the promotion regression coefficient (X1) is 0.088 and perception (X2) is 0.432. The multiple linear regression equation model can be explained as follows: The fixed coefficient of 8.241 has a positive value showing that the decision variable (Y) increases by 8.241 when the promotion variable (X1) and perception (X2) are present. In addition, the promotion variable (X1) and perception (X2) have a positive impact on the decision variable (Y). For the promotion variable (X1), the beta coefficient of 0.088 shows that the decision variable (Y) will increase by around 8.8% when the X1 variable increases by 1%. Conversely, the decision variable (Y) will also decrease by 8.8% when the X1 variable decreases by 1%. As for the perception variable (X2), the beta coefficient with a total of 0.447 shows that if X2 increases by 1%, the decision variable (Y) will increase by 43.2%, and if X2 decreases by 1%, the decision variable (Y) will decrease by 43.2%.

**Partial Significance Test (T-Test)**

Tabel 7. Test Results t Coefficienntsa

Model		Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.241	1.634		5.043	.000
	Promosi	.088	.045	.214	1.960	.053
	Persepsi	.432	.106	.442	4.060	.000

a. Dependent Variable: Keputusan

Source: Data processed by researchers, 2025

The influence of independent variables on dependent variables partially is:

The t-value of the promotion variable (X1) is 1.960 > t table, which is 1.66071 and the sig. value is 0.053 < 0.05, thus the promotion variable does not

have a significant impact on the decision to choose a sharia bank. The t-value of the perception variable (X2) is  $4.060 > t$  table, which is 1.66071 and the sig. value is  $0.000 < 0.05$ , thus the perception variable has a significant impact on the decision to choose a sharia bank.

**Simultaneous Significance Test (F Statistical Test)**

Tabel 8. Results of F ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	209.172	2	104.586	28.232	.000 <sup>b</sup>
	Residual	359.338	97	3.705		
	Total	568.510	99			

a. Dependent Variable: Decision

b. Predictors: (Constant), Promotion, Perception

Source: Data processed by researchers, 2025

The calculated F value is 28.232 with a probability of 0.000, as seen in Table 8. This indicates that the dependent variable is jointly influenced by the three independent variables, namely promotion (X1) and perception (X2).

**Coefficient of Determination Test (R<sup>2</sup>)**

Table 9. Results of the Determination Coefficient Test (R<sup>2</sup>)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.607 <sup>a</sup>	.368	.355	1.925

a. Predictors: (Constant), Promotion, Perception

Source: Data processed by researchers, 2025

The R Square value is 0.368 or 36.8%. This coefficient of determination indicates that the promotion variable (X1) and perception variable (X2) can explain 36.8% of the decision variable (Y), while the remaining 63.2% is attributed to other variables.

**DISCUSSION**

***The Influence of Promotion on Students' Decisions in Choosing Islamic Banks***

The first hypothesis (H1) in this study states that the variable does not have a significant effect on students' choices in selecting Islamic banks. The results from the t-test presented in Table 7 indicate that the coefficient is 1.960 with a significance level of 0.053, which is greater than 0.05. This suggests that advertising does not significantly influence students' choices in selecting Islamic banks. This may be due to the suboptimal advertising strategies of Islamic banks at the time the data was analyzed. These findings are consistent with the research conducted by Dianah (2013), which showed that advertising does not have a

significant impact on customers' decisions when choosing Islamic banks. Meanwhile, the study conducted by Wahyulkarima et al. (2018) presents a contrasting view, as it found that promotion significantly influences customers' decisions in selecting Islamic banks.

### *The Influence of Perception on Students' Decisions in Choosing Islamic Banks*

The second hypothesis (H2) in this study indicates a significant effect of the perception variable on students' decisions to choose Islamic banks. Based on the results of the t-test in Table 4.13 above, it shows that the perception variable produces a coefficient of 4.060 with a significance level of  $0.000 < 0.05$ . The results indicate that student perception plays an important role in determining their choices regarding Islamic banks. Evidence from the data suggests that students' views directly influence their decisions in selecting Islamic banks. Visual perception, derived from the sense of sight, is the result of what we see, whether it is before we actually see it or while still imagining it after interacting with the target object. These findings align with the research conducted by Komariyah & Farhan (2020), which shows that perception significantly impacts customers' decisions in choosing Islamic banks. Additionally, a study by Novita et al. (2024) confirms that perception significantly influences the decision to select Islamic banking services.

### *The Influence of Promotion and Perception on Students' Decisions in Choosing Islamic Banks*

The third hypothesis (H3) in this study states that there is a significant impact between the advertising and perception variables on students' choices in determining Islamic banks. This indicates that hypothesis (H3) in this study is valid. The results from the F-test presented in Table 7 show an F value of 28.232 with a significance level of 0.000. The findings of this research indicate that the dependent variable is jointly influenced by three independent variables: promotion (X1) and perception (X2). Therefore, the combination of advertising and perception enhances students' decisions in choosing Islamic banks. This finding aligns with the research results of Dianah (2013), which affirm that both advertising and perception jointly influence students' choices regarding Islamic banks.

## **CONCLUSIONS**

Based on the findings from the data analysis and the discussion conducted by this researcher regarding "The Influence of Promotion and Perception on Students' Decisions in Choosing Islamic Banks (A Study on Undergraduate Students in Islamic Banking in Malang Raya)," the following conclusions can be drawn:

1. The promotion variable does not have a positive and significant effect on students' decisions in selecting Islamic banks. This indicates that the promotions carried out by Islamic banks are still insufficient to be a determining factor in students' decisions to choose Islamic banks. The least influential factor in forming this variable is the Public Relations indicator, specifically the survey item: "The programs created by Islamic

banks create a positive image for the bank." This reflects how the programs implemented by Islamic banks contribute to a positive image.

2. The perception variable has a positive and significant effect on students' decisions in choosing Islamic banks. This suggests that the perception held by students about Islamic banking is favorable, and this perception significantly influences their decisions. The most influential factor in shaping this variable is the absorption of stimuli indicator, specifically the survey item: "The information I receive about Islamic banks is relevant to my needs." This illustrates how the information obtained by students is relevant to what they need.
3. The promotion and perception variables together have a significant effect on students' decisions in choosing Islamic banks. Thus, the presence of both promotion and perception further encourages students to select Islamic banks.

## RECOMMENDATIONS

Based on the conclusions above, the researcher can provide the following recommendations:

1. The researcher hopes that other researchers who will conduct similar studies can add other variables that significantly influence students' decisions in selecting Islamic banks.
2. The researcher hopes that other researchers can expand the research sample to include not only undergraduate students in Islamic Banking in Malang Raya.

## ADVANCED RESEARCH

Advanced research on the influence of promotion and perception in Islamic banking could integrate behavioral economics and digital analytics to better understand decision-making patterns among younger consumers. Future studies could employ experimental designs using eye-tracking and sentiment analysis to assess how students respond to different promotional narratives whether value-based, religious-principled, or digitally gamified and how these interact with prior perceptions. Additionally, by leveraging big data from social media and mobile banking usage, researchers could model predictive decision pathways, identifying which combinations of promotional strategies and perception-shaping interventions most effectively drive adoption of Islamic banking services in competitive financial ecosystems.

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