

The Effect Of Promotion And Education In Increasing Public Interest In Choosing Indonesian Syariah Bank In Bima City

Ira Indriyani ^{1*}, Muhammad Rasyad Al Fajar ², Dinah Husniah ³

^{1,2,3} Muhammadiyah University of Bima, Bima, Indonesia

*Corresponding Author: indriyaniira03@gmail.com, muhammadrasyadalfajar@umbima.ac.id, dinah.husniah@gmail.com

Article History

Received: 13-05-2026

Revised: 22-05-2026

Published: 30-05-2026

ABSTRACT

This study aims to analyze the influence of promotion and education on public interest in choosing Islamic banking services, especially at Bank Syariah Indonesia in Bima City. The study uses a quantitative approach with an associative design to test the causal relationship between variables. The study population was 1,000 active customers of BSI KCP Bima Kartini, with a sample of 286 respondents determined using purposive sampling techniques and the Slovin formula with a 5% error rate. Data collection was carried out through a structured questionnaire and analyzed using inferential statistical techniques. The results showed that promotion had a positive and significant effect on public interest with a regression coefficient value of 0.421 and a significance value of 0.000. Education also had a positive and significant effect with a coefficient value of 0.368 and a significance value of 0.000. Simultaneously, promotion and education had a significant effect on public interest with a calculated F value of 58.421 and a coefficient of determination (R^2) of 0.612, which means that both variables were able to explain 61.2% of the variation in public interest. These findings indicate that promotion acts as an external factor driving initial interest, while education serves as an internal factor shaping public understanding and trust. Therefore, integrating promotion and education is a crucial strategy for increasing public interest in Islamic banking. This research implies that strengthening Islamic financial literacy and effective communication strategies are necessary on an ongoing basis to optimize the development of the Islamic banking industry at the local level.

Keywords: Promotion, Education, Public Interest, Islamic Banking, Bank Syariah Indonesia

INTRODUCTION

The development of the banking industry in Indonesia in recent years has shown an increasingly competitive and diverse trend. (Yanti, 2023) . Amidst the dominance of conventional banking, Islamic banking presents a distinct character because it is based on Islamic principles such as justice, transparency, and the prohibition of usury (Darmawan, 2023) . The presence of Bank Syariah Indonesia emphasizes efforts to consolidate and strengthen the national Islamic banking industry, not only as an alternative financial system, but also as part of an economic transformation that is more oriented towards ethical values and social justice (Fauzi, Hasan, & Lutfi, 2024) . Structurally, the opportunities for the development of Islamic banking in Indonesia are enormous. This is supported by the composition of the population, which is predominantly Muslim, increasing awareness of the halal aspects of economic activities, and the existence of government policies that encourage the strengthening of the Islamic financial ecosystem (Amanda, 2025) .

However, this substantial potential is not yet fully reflected in market share. Islamic banking still lags behind conventional banking, indicating fundamental issues in public acceptance and preference. This situation is inextricably linked to limited Islamic financial literacy and inclusion (Muhammad, 2026) . Some members of the public do not yet comprehensively understand the basic concepts of Islamic banking, including the contract mechanism, profit-sharing system, and the principal differences between Islamic banking and the interest system (Himmah, 2025) . This lack of understanding has led to the formation of inaccurate perceptions, often assuming that Islamic banks are not significantly different from conventional banks (Nawawi & Ananda, 2025) .

In situations like this, people's decisions in choosing financial services tend to be based on practical factors such as convenience, speed of service, and pre-existing habits (Febrianti & Siregar, 2025) . Thus, the issues facing Islamic banking are not only technical but also relate to the cognitive and perceptual aspects of society (Hidayati & Susanto, 2024) . This is where the importance of strategies that are not only oriented towards marketing but also towards building a comprehensive understanding becomes crucial. Promotion plays a crucial role in building awareness and introducing products to the public (Aisyah, 2024) . Through the right approach, promotion can build a positive image and increase the attractiveness of Islamic banking.

However, promotion that is not accompanied by education tends to have limited impact. Education serves as a process of internalizing knowledge that enables the public to understand the values, mechanisms, and advantages of the sharia system more deeply. (Muzadi, 2023) . Continuous education not only increases understanding but also builds trust, which ultimately influences people's attitudes and decisions in choosing banking services (Nai'mah, 2023) . Therefore, promotion and education must be positioned as two complementary strategies, not stand alone. Locally, Bima City is an area with great potential

for the development of Islamic banking. Sociologically and culturally, its people are close to Islamic values that emphasize honesty, justice, and the prohibition of usury.

However, reality shows that public preference for Islamic banking is not fully aligned with these values. Some people still prefer conventional banks due to familiarity, ease of access, and perceived service quality. This phenomenon demonstrates a gap between accepted normative values and actual economic practices. This gap indicates that current approaches have not fully addressed the public's understanding and awareness. In other words, the problem is not simply a lack of information, but also a suboptimal process of building perceptions and trust.

Based on these conditions, it is important to examine in more depth how the promotional and educational strategies implemented by Islamic banks, particularly Bank Syariah Indonesia, influence public interest. This study is relevant not only to assess the effectiveness of the strategies implemented but also to identify factors that inhibit and encourage public interest in Islamic banking. Therefore, this research is expected to contribute academically to the development of Islamic economic studies, while also providing practical implications for banking institutions in formulating more targeted strategies. Furthermore, the results are expected to serve as a basis for strengthening efforts to increase Islamic financial literacy and inclusion, allowing its significant potential to be more effectively utilized in people's lives.

RESEARCH METHODS

This study uses a quantitative approach based on the positivist paradigm, with the aim of testing causal relationships between variables through numerical data analysis and statistical techniques (Maufur & Putri, 2025). The design used is associative research, namely to analyze the influence of independent variables in the form of promotion and education on the dependent variable, namely public interest in choosing Islamic banking services. The research object is focused on Bank Syariah Indonesia in Bima City, so this study is directed to produce empirical, measurable findings that can be used to explain and predict public behavior in choosing Islamic-based financial institutions.

Data collection was conducted using a structured questionnaire instrument compiled based on the indicators of each research variable. The data obtained were then analyzed using inferential statistical techniques to test the magnitude of the influence of promotional and educational variables on public interest (Lia, 2023). The population in this study were all active customers of Bank Syariah Indonesia at the Bima Kartini Branch Office with a population size of 1,000 people. The sample determination used a purposive sampling technique, with the criteria for respondents being at least 18 years old and having active customer status. This technique was chosen to ensure that respondents had direct relevance to the research focus (Utami & Agrosamdhya, 2025).

The sample size was determined using the Slovin formula with a 5% margin of error, resulting in a sample size of 286 respondents. This number is considered representative

enough to describe the characteristics of the population and meet the needs of statistical analysis in quantitative research (Suhelmi, 2023) . This research was conducted in the even semester of 2026, located in Bima City, West Nusa Tenggara Province. The location was selected based on the consideration that Bima City has significant potential for the development of Islamic banking and the heterogeneous characteristics of its population, making it relevant to examine the influence of promotion and education on interest in choosing Islamic banks.

RESULTS AND DISCUSSION

The Influence of Promotion on Public Interest

Table 1. Results of the Promotion Variable t-Test

Variables	Regression Coefficient	t count	Sig	Information
Promotion (X1)	0.421	6,732	0,000	Significant

The analysis results show that promotion has a positive and significant influence on public interest in choosing Bank Syariah Indonesia services. The regression coefficient value of 0.421 places promotion as the strongest variable in this research model. This finding suggests that improvements in the quality and intensity of promotion are significantly followed by increased public interest in using Islamic banking services (Musyaffa & Iqbal, 2022) . Upon closer examination, promotion in this context serves not only as a means of conveying information but also as a means of shaping public perceptions of Islamic banks (NAWIR, 2023) . Information conveyed through various media, both digital and in-person, helps the public become familiar with products, understand their benefits, and assess whether the services meet their needs.

In practice, respondents tend to be more engaged when promotional messages are delivered simply, clearly, and straightforwardly. This demonstrates the crucial role of clarity in communication, particularly in the context of financial products, which are inherently quite complex (Yani, Rusmiati, & Rosyidi, 2025) . From a marketing theory perspective, this finding can be understood through Philip Kotler's theory, which positions promotion as a key instrument in influencing consumer behavior.

Promotion works by attracting attention, fostering interest, and ultimately driving decisions. This pattern is also seen in the AIDA model, where promotion is the starting point for developing interest (Ismanto, 2024) . This means that without adequate information, it is unlikely that people will reach the stage of considering, let alone choosing, a service. Furthermore, within the Hierarchy of Effects Model framework, promotion does not stop at conveying information, but plays a role in driving change from knowledge to attitude, and ultimately action (Hanan, Sapwan, & Fatihin, 2026) . In other words, effective promotion can transform a state of ignorance into interest, which then develops into a desire to try.

In Islamic banking, this process is crucial because some people are still in the early stages, lacking a complete understanding of the differences between the Sharia and conventional systems. Empirical findings in this study indicate that aspects such as the attractiveness of promotional media, consistency of message delivery, and ease of understanding are the factors that most influence public response. This also demonstrates that the public needs not only information but also a delivery method that suits their characteristics. Promotions that are overly technical or full of difficult-to-understand terms have the potential to reduce interest, creating a distance between the institution and the public (Tirrisala, 2025).

When compared with previous studies, these results demonstrate consistency. Numerous studies have shown that promotions play a crucial role in increasing interest in and decisions to use financial services, including Islamic banking. In fact, several studies have found digital-based promotions to be more effective because they can reach a wider and faster audience, particularly among the productive age group who are already familiar with technology.

However, not all studies yield the same results. Some findings suggest that promotions don't always have a significant impact, especially when consumers lack a sufficient understanding of the product being offered. This underscores the point that promotions cannot stand alone. While the information conveyed can attract attention, without adequate understanding, that interest often doesn't translate into a concrete decision. This study demonstrates the relatively higher average scores for promotions compared to education.

This means that the public has actually been exposed to sufficient information about Islamic banking, but not all of them have a deep understanding. This situation makes promotion more of an initial trigger, while the final decision is still influenced by other factors, especially the level of understanding. Therefore, it's understandable that promotion plays a crucial role in shaping public interest, but it's not the sole determining factor. Promotion can open the door to interest, but to truly make a choice, support from other factors, especially education, is needed. This is where it's important to view promotion not merely as a marketing activity, but also as part of a communication process that can build public understanding and trust in Islamic banking.

The Influence of Education on Public Interest

Table 2. Results of the t-test for the Education Variable

Variables	Regression Coefficient	t count	Sig	Information
Education (X2)	0.368	5,984	0,000	Significant

The results of the study indicate that education has a positive and significant effect on public interest in choosing Bank Syariah Indonesia services, with a coefficient value of 0.368.

Although lower than promotion, education plays a more profound role because it is directly related to how people understand, evaluate, and ultimately decide to use Islamic banking services. Further analysis reveals that education serves not only as a means of conveying information but also as a process of building understanding. Through education, the public not only learns about Islamic banking products but also understands how the system works, its advantages, and why it differs from conventional banks (Septian, 2024) . This understanding is crucial because decisions in choosing financial services are generally based not only on interest but also on the level of trust (Fithri, Kurniawan, Abidin, & Berliananda, 2025) .

Theoretically, this aligns with the concept of financial literacy, which emphasizes that an individual's level of understanding of financial products will influence their attitudes and behavior (Syh, Anwar, & Riqqoh, 2024) . Education in this context not only increases knowledge but also shapes beliefs and perceptions of financial institutions (Maghfiroh, 2024) . People with a good understanding tend to be more trusting, confident, and better prepared to make decisions. Furthermore, from the perspective of the Theory of Planned Behavior, education plays a role in shaping attitudes and self-control in behavior (Akbar, Salama, & Salim, 2025) . When someone understands a system well, they will be more confident in making decisions. This explains why a higher level of understanding is often followed by an increased interest in using the service.

The findings of this study indicate that respondents who understand the concept of contracts, profit-sharing systems, and the basic principles of Islamic banking tend to have higher interest. This confirms that people's decisions are not solely influenced by emotional factors, but also by rational considerations. In other words, education plays a role in transforming interest into confidence. When compared with previous research, these results align with various studies that place financial literacy as a crucial factor in the use of Islamic banking services. Several studies even confirm that low literacy rates are one of the main causes of the slow development of the Islamic financial industry amidst its significant potential. (Wahyuni Wahyuni & Fasa, 2024) . However, not all studies show a strong direct impact. Some studies find that education plays a more indirect role, for example through increased trust and changes in perception. This suggests that the impact of education is often not immediate, but rather develops gradually as public understanding increases.

In this study, this condition is reflected in the average education score, which remains below the promotion variable. This indicates that although the public has received information, in-depth understanding is still uneven. Therefore, education should be viewed as a long-term process that requires a sustainable and easily understood approach. Thus, it can be emphasized that education plays a crucial role in shaping and strengthening public interest. Education not only serves as a complement to promotion but also as a foundation that makes interest more stable and resistant to change. Without a sound understanding, emerging interest

tends to be temporary. Conversely, with adequate education, interest can develop into a more solid decision in choosing Islamic banking services.

The Simultaneous Effect of Promotion and Education

Table 3. F Test Results

F count	Sig	Information	F count
58,421	0,000	Significant	58,421

Table 4. Coefficient of Determination

R Square	Information
0.612	61.2%

The results of the simultaneous test show that promotion and education together have a significant influence on public interest in choosing Bank Syariah Indonesia services. The calculated F value of 58.421 indicates that the research model has a strong level of significance, while the coefficient of determination value of 0.612 indicates that the two variables are able to explain 61.2 percent of the variation in public interest. This figure shows that promotion and education have a significant contribution in shaping interest, although there are still other factors outside the model that also influence it. If examined more deeply, these results indicate that public interest is not formed by a single factor, but through the interaction between various aspects.

Promotion acts as an external factor that drives initial interest, while education serves as an internal factor that strengthens understanding and belief (Irma Sri Wahyuni, Hasanah, & Indrajaya, 2025) . Both work in a complementary process, resulting in more informed decisions. In consumer behavior studies, this condition can be explained through an approach that views decisions as the result of a combination of external stimuli and information processing within the individual (Nurmasari, 2025) . Promotion can attract attention and arouse curiosity, while education helps people understand the information more deeply (Lubis, 2022) . When both work together, the interest formed tends to be stronger and more resistant to change. This can also be understood through the concept of information processing, where individuals tend to use two methods in making decisions.

On the one hand, there's a quick and simple process triggered by the allure of promotions. On the other hand, there's a deeper process involving rational consideration, which in this case is shaped by education. The combination of these two processes results in decisions that are not based solely on fleeting interest but also on a deeper understanding. When compared with previous research, these results align with various studies that suggest

the combined influence of marketing communications and financial literacy is greater than the influence of each variable individually. Some studies even confirm that the failure to integrate promotions and education is one of the causes of low public interest in Islamic banking services, despite the significant market potential. (Nabilah, 2024) .

However, the coefficient of determination of 61.2 percent also indicates that there are still areas not explained by this research model. This indicates that public interest is also influenced by other factors such as service quality, level of trust, ease of access, and social and religious factors. In other words, promotion and education are important, but not entirely sufficient to explain overall public behavior (Setra, Sunarto, & Polindi, 2026) . Based on the overall findings, it can be understood that public interest is formed through two main dimensions. First, matters related to initial interest that arise through promotion. Second, dimensions related to understanding and beliefs formed through education. These two dimensions cannot be separated, as each has a different but complementary role. This finding confirms that the development of Islamic banking is not sufficient to rely solely on marketing strategies, but also requires serious efforts to increase public understanding.

In this case, education can no longer be viewed as an add-on, but rather as a crucial part of the main strategy. Consequently, Bank Syariah Indonesia needs to develop a more integrated approach between promotion and education. Promotion should be aimed not only at attracting attention but also at fostering understanding. Furthermore, education needs to be packaged in a simpler, more relatable way for greater acceptance. With this mutually supportive approach, public interest will not only increase but also develop into stronger trust and long-term decisions.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the analysis and discussion, this study yields several key conclusions. First, promotion has been shown to have a positive and significant influence on public interest in choosing Bank Syariah Indonesia services. This finding indicates that promotion plays a dominant role in shaping initial public interest. The more effective the promotion, both in terms of message clarity, media, and delivery intensity, the higher the public's interest in using Islamic banking services. Second, education also has a positive and significant influence on public interest.

Although its contribution is lower than promotion, education plays a more fundamental role because it is related to the level of public understanding and trust. Education not only increases knowledge but also shapes more rational and sustainable decisions in choosing Islamic financial services. Third, promotion and education simultaneously have a significant influence on public interest. This indicates that the formation of interest cannot be explained in isolation but rather is the result of an interaction between external and internal factors. Promotion serves as a trigger for interest, while education strengthens confidence in decision-making. Thus, this study confirms that public interest in Islamic banking is formed

through the integration of the affective (promotion) and cognitive (education) dimensions. These findings also reinforce the point that a marketing approach alone is insufficient without being balanced by increasing Islamic financial literacy.

Suggestion

Based on these conclusions, several recommendations can be put forward. First, Bank Syariah Indonesia needs to strengthen its promotional strategy, which is not only persuasive but also informative and educational. Promotion should not only showcase products but also explain the advantages of the sharia system in a simple and contextual manner to make them easier for the public to understand. Second, educational efforts need to be systematically and sustainably enhanced. Sharia financial literacy programs can be implemented through closer community engagement, such as community-based outreach, the use of digital media, and collaboration with educational institutions and community leaders. Effective education must bridge the gap between sharia values and everyday economic practices.

Third, integration between promotion and education should be considered a primary strategy for increasing public interest. A separate approach tends to produce less than optimal results, necessitating a communication model that simultaneously combines marketing and literacy aspects. Fourth, future researchers are advised to expand the research model by adding other variables such as trust, service quality, religiosity, and ease of access. This is crucial considering the significant proportion of other variables influencing public interest beyond this research model. Therefore, this research is expected to provide not only academic contributions but also serve as a basis for developing more effective strategies for increasing public interest in Islamic banking.

BIBLIOGRAPHY

- Aisyah, Fitri. (2024). Promotion, Education, and Motivation: Their Influence on Customer Decisions to Choose Hajj Savings in the BSI Meulaboh Area. *Journal of Management Science and Business Review* , 2 (3), 99–119.
- Akbar, Muhammad Faizin, Salama, Hartini, & Salim, Agus. (2025). Analysis of Factors Influencing Customer Interest in Choosing Wadiah Savings Products at Bank DKI Syariah KCP Matraman. *Forum Cendekia: Multidisciplinary Scientific Journal* , 2 (1), 1–8.
- Amanda, Risa. (2025). *The Influence of Promotion and Product Knowledge on Customer Interest in Choosing Gold Installment Products at Bank Syariah Indonesia in Palangkaraya City* . Palangkaraya State Islamic University.
- Darmawan, Lendra. (2023). *The Influence of Promotion, Education, and Motivation on Customer Decisions to Choose Hajj Savings at Bank Syariah Indonesia (BSI) Kelapa Gading 1 Branch [UIN Prof. Kh Saifuddin Zuhri Purwokerto]* .
- Fauzi, Muchammad Chasan, Hasan, Asyari, & Lutfi, Mohammad. (2024). The Role of Financial Literacy, Promotion, and Religiosity on Generation Z's Interest in Islamic

- Banking in Kudus Regency. *An Nawawi* , 4 (1), 41–54.
- Febrianti, Tanti, & Siregar, Mulki. (2025). The Influence of Perception, Knowledge, and Promotion on Public Interest in Using Islamic Banks. *Riggs: Journal of Artificial Intelligence and Digital Business* , 4 (2), 3893–3898.
- Fithri, Nadiah Khalisah, Kurniawan, Pratomo Cahyo Kurniawan, Abidin, Rohmad, & Berliananda, Anugrah Fitria. (2025). The Effect of Promotion, Product Knowledge, and Income on Interest in Investing in Gold Installment Products at Bank Syariah Indonesia, Pemalang Comal Branch Office. *Sahmiyya: Journal of Economics and Business* , 221–236.
- Hanan, Abdul, Sapwan, Muhammad, & Fatihin, Muh Khairul. (2026). The Influence of Brand, Price, and Promotion on Interest in Pawning Gold at PT. Bank Syariah Indonesia, Lombok Pancor Branch Office. *Journal of Accounting Literacy* , 6 (1), 1–12.
- Hidayati, Dian, & Susanto, Is. (2024). The Influence of Sharia Marketing on Consumer Trust in Sharia Banks. *Indonesian Journal of Intellectuals and Scholars* , 1 (5), 7545–7558.
- Himmah, Putri Ayu Faiqotul. (2025). Bank Syariah Indonesia's Strategy in Increasing Public Interest in Sharia Savings. *Writing: Nusantara Research Journal* , 1 (3), 698–702.
- Ismanto, Dinda. (2024). *The Influence of Perception, Knowledge, and Promotion on Non-Muslim Customers' Decisions to Use Indonesian Sharia Banks in Jambi City* . University of Jambi.
- Lia, Apriliana. (2023). *The Influence of Promotion and Education Strategies in the New Normal Period on the Decision to Use Murabahah Financing from an Islamic Perspective (Study on Civil Servant Customers of Bprs Tanggamus 2018-2021)* . Uin Raden Intan Lampung.
- Lubis, Suaidah. (2022). *The Influence of Islamic Banking Education on Public Savings Interest at Bank Sumut, Padangsidimpuan Islamic Branch*. IAIN Padangsidimpuan.
- Maghfiroh, Zaqirotul. (2024). *The Influence of Service Quality, Promotion, and Location on Public Interest in Becoming Customers of Bank Jateng Syariah Pekalongan* . Uin. Kh Abdurrahman Wahid Pekalongan.
- Maufur, Miqdam, & Putri, Sherlly Oktavia Dwi. (2025). Analysis of the 7p Marketing Mix in Increasing Customer Interest in Hajj Savings Products at Bank Syariah Indonesia. *Alwatzikhoebillah Journal: Islamic Studies, Education, Economics, Humanities* , 11 (2), 707–724.
- Muhammad, Faa'iz Al Azzam. (2026). *The Influence of Promotion, M-Banking Services and Trust on Customer Decisions to Choose Savings Products at Bank Syariah Indonesia in Bandar Lampung (Study on Bandar Lampung Customers)* . Uin Raden Intan Lampung.
- Musyaffa, Hilmi, & Iqbal, Muhammad. (2022). The Influence of Religiosity, Service Quality, and Promotion on Interest in Saving in Islamic Banks. *Perbanas Journal of Islamic*

Economics and Business , 2 (2), 167–177.

- Muzadi, Muhammad Hasyim. (2023). *The Influence of Sharia Financial Literacy, Promotion, Corporate Image, and Religiosity on Public Interest in Choosing Sharia Financial Products (Case Study of BSI KCP Malang Pakis Kembar Customers)* .
- Nabilah, Frisca Rahmani. (2024). The Influence of Mobile Banking Services and Banking Education on Students' Interest in Using Sharia Banking Products. *Al-Ihsan: Journal of Sharia Business and Economics* , 2 (2), 75–86.
- Nai'mah, Dini Choffatun. (2023). *The Influence of Religiosity, Promotion, and Company Image on Customer Interest in Choosing Griya Simuda (Case Study of Bank Syariah Indonesia, Malang Lawang Branch)* .
- Nawawi, Zuhrial M., & Ananda, Popi Dea. (2025). The Influence of Marketing on Interest in Using Sharia Banking Products in Generation Z. *Journal of Islamic Economics and Finance Research* , 3 (2), 65–74.
- Nawir, Iksan. (2023). *The Influence of Location and Promotion on the Lack of Interest in Savings among Botta Village Communities in Sharia Banks* . Palopo State Islamic Institute.
- Nurmasari, Laila Tri. (2025). *Development of Antam's Murabahah Financing Promotion Strategy to Increase Member Interest at BMT MBS Syariah Center Jiwon Madiun* . UIN Ponorogo.
- Septian, Damar. (2024). Analysis of the Role of Promotion in the Development of the Number of Customers at Bank Syariah Indonesia, Bojonegoro Branch. *Genius: Journal of Economics and Management* , 1 (02), 22–33.
- Setra, Aurin Novima, Sunarto, Andang, & Polindi, Miko. (2026). The Influence of Promotions, Changes in Gold Prices, and Digitalization on Customers' Decisions to Save Gold at Bank Syariah Indonesia, Adam Malik Branch, Bengkulu City. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah* , 11 (2).
- Suhelmi, Rahmad. (2023). *The Influence of Religiosity, Knowledge, and Promotion on Community Preferences in Using Sharia Banking Products (Case Study of Sialogo Village, West Angkola District)* . Uin Syekh Ali Hasan Ahmad Addary Padangsidempuan.
- Syh, Sri Nawang, Anwar, Anugrah Nurila, & Riqqoh, Hariz Safiudin. (2024). Analysis of Consumer Behavior in Choosing Indonesian Islamic Banking Products. *Journal of Islamic Propagation Management* , 2 (1), 77–92.
- Tirrisala, Laila Kamala. (2025). *The Influence of Knowledge, Motivation, and Promotion on People's Saving Decisions in Islamic Banks (Case Study of the Kebonsari Village Community, Pekalongan Regency)* . Uin Kh Abdurrahman Wahid Pekalongan.
- Utami, Sely Murdiani, & Agrosamdhyo, Raden. (2025). The Influence of Promotion and

Service on Customer Interest in Home Financing at Bank Syariah Indonesia Tbk Renon Denpasar Branch Office. *The Indonesian Journal of Economic and Accounting* , 1 (1), 28–38.

Wahyuni, Irma Sri, Hasanah, Nur, & Indrajaya, Darmawan Tia. (2025). Promotion Mix Analysis of Customer Interest in Pawning Gold at Bank Syariah Indonesia. *Student Journal of the Faculty of Sharia and Law, Uin Suska Riau* , 4 (2), 95–119.

Wahyuni, Wahyuni, & Fasa, Muhammad Iqbal. (2024). Sharia Bank Marketing Strategy in Increasing Millennial Generation Interest Through Social Media. *Scientific Journal of Economics, Management and Sharia* , 3 (3), 408–416.

Yani, Sri Handa, Rusmiati, Rosida, & Rosyidi, Mushawir. (2025). Sharia Promotion Approach in Increasing Interest in Hajj Savings (Islamic Banking) at Bank Mega Syariah, Mataram Branch. *Riggs: Journal of Artificial Intelligence and Digital Business* , 4 (3), 7292–7298.

Yanti, Rima Putri. (2023). *The Influence of Promotion and Knowledge on Public Interest in Using Bank Syariah Indonesia (BSI) KCP Jambi Sungai Bahar* . 2 (1).