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**IMPLEMENTATION OF INTEGRATED MARKETING  
COMMUNICATION IN ENHANCING THE COMPETITIVENESS OF THE  
CICIL EMAS PRODUCT BASED ON MAQASHID SYARIAH AT BSI KCP  
MEDAN AH. NASUTION**

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**Abstract**

This study examines the implementation of Integrated Marketing Communication (IMC) in enhancing the competitiveness of the Cicil Emas (Gold Installment) product at Bank Syariah Indonesia (BSI) KCP Medan AH. Nasution, based on the values of maqashid syariah. Using a qualitative case study approach, data were collected through interviews, observations, and document analysis to explore how IMC strategies support the bank's efforts in promoting sharia-based products. The findings indicate that IMC plays a strategic role in strengthening BSI's market position through the integration of advertising, public relations, literacy education, and digital marketing. The study also reveals that aligning IMC with maqashid syariah, particularly *hifz al-maal* (protection of wealth) and *al-'adl* (justice), helps ensure that every marketing message reflects ethical and spiritual values. Despite challenges such as fluctuating gold prices and limited public literacy, the synergy between IMC and maqashid principles has enhanced customer trust and increased product participation. This research emphasizes that sharia-based IMC is not merely a marketing tool but a means of Islamic economic da'wah, fostering sustainable competitiveness grounded in transparency, justice, and blessings.

**Keywords:** Integrated Marketing Communication, Islamic Marketing, Maqashid Syariah, Gold Installment, Sharia Banking Competitiveness



## INTRODUCTION

The development of the Islamic banking industry in Indonesia over the past decade has shown a significant growth trend. Indonesia, as the country with the largest Muslim population in the world, holds great potential for the advancement of Islamic financial services. Since the establishment of *Bank Syariah Indonesia* (BSI) in 2021 through the merger of three state-owned Islamic banks, great expectations have been placed on this institution to become the driving force of the national Islamic financial ecosystem (Rini Rubhiyanti et al., 2020). The presence of BSI not only serves as a provider of Sharia-based financial services but also as a strategic instrument to support equitable economic development and promote public welfare. One of BSI's leading products is *gold installment financing*, which has experienced an increase in demand over recent years. Gold is considered a safe investment instrument (*safe haven*) due to its relatively stable value that tends to increase over time (Shahana & MNur, 2024).

However, in practice, BSI's gold installment product faces several challenges. This condition serves as both a focus and an opportunity for BSI to develop marketing strategies capable of reaching broader community segments, so that the gold installment product is not perceived as exclusive, but rather inclusive and relevant to the needs of various social groups (Rosyid et al, 2025). In facing increasingly fierce competition in the banking industry, both with conventional banks and non-bank financial institutions, marketing strategy becomes a key instrument for enhancing product competitiveness. One relevant approach is *Integrated Marketing Communication* (IMC). IMC is a comprehensive communication strategy that integrates various marketing channels—ranging from advertising, sales promotion, personal selling, and public relations to digital marketing—with the aim of delivering consistent messages to consumers (Kotler & Keller, 2016). In the context of Islamic banking, the implementation of IMC can help build trust, enhance understanding, and expand product reach within the community. Previous studies have shown that IMC implementation positively influences public interest in using BSI's gold installment financing (Shahana & MNur, 2024).

Nevertheless, most existing studies only measure the relationship between IMC and customer interest. Few have specifically evaluated the effectiveness of IMC in enhancing the competitiveness of gold installment products, especially at the branch or *Kantor Cabang Pembantu* (KCP) level, which serves as the front line of the bank's customer service. In fact, IMC effectiveness in a competitive context is crucial to ensure the sustainability of gold installment products amid



the emergence of various alternative investments, including digital financial services and platform-based investments. In other words, there remains a research gap where in-depth studies on IMC's contribution to the competitiveness of gold installment products are still limited. Apart from competitiveness, it is also important to review the gold installment product from the perspective of *maqashid sharia*. In *maqashid* theory, one of the main principles is *hifdz al-maal* (protection of wealth), which emphasizes the importance of safeguarding the sustainability and security of people's wealth through fair, transparent, and Sharia-compliant financial practices—free from elements of *gharar* (uncertainty) and *riba* (usury) (Nasution et al., 2024).

Based on the above discussion, this study specifically aims to analyze the implementation of IMC strategies in BSI's gold installment product at KCP Medan A.H. Nasution. Furthermore, it seeks to assess the effectiveness of IMC in improving product competitiveness and to link IMC with *maqashid sharia*, particularly the principle of *hifdz al-maal* and the aspect of Islamic financial literacy.

## LITERATURE REVIEW

### Integrated Marketing Communication (IMC)

Integrated Marketing Communication (IMC) is a marketing communication concept that integrates all forms of promotional activities such as advertising, sales promotion, direct marketing, public relations, and digital communication, into a unified strategy that delivers consistent messages and builds long-term relationships with consumers. According to Duncan (2000), IMC is the process of planning, executing, and controlling brand messages so that consumers receive a complete and consistent image. In the context of Islamic banking, IMC implementation serves not only as a promotional tool but also as a medium for *dakwah* (Islamic propagation) and education regarding halal products that align with Islamic values. The application of IMC in Islamic financial institutions strengthens customer trust because transparency, ethics, and the value of blessings must be reflected in every message conveyed (Hidayati & Fasa, 2024).

Furthermore, IMC in Islamic banking functions not only as a promotional medium but also as an educational and *dakwah* tool for Islamic economics. The messages delivered through various media should emphasize the advantages of Sharia-compliant products that are free from *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling), while promoting values of blessing for customers.



Through this approach, IMC helps reinforce the differentiation of Islamic banks from more established conventional banks. According to Damayanti et al. (2025), Islamic banks in the digital era must be able to design innovative, honest, and transparent communication strategies to remain relevant amid increasingly intense competition. Consistency in IMC implementation is also essential in building a positive brand image for Islamic financial institutions. A good image will facilitate Islamic banks in expanding their market share, attracting new customers, and maintaining the loyalty of existing ones.

A study by Aulia et al. (2021) at *Pegadaian Syariah* revealed that although IMC has been implemented, several obstacles still exist that reduce customer loyalty due to high competition. This finding confirms that IMC effectiveness depends not only on the use of various communication media but also on message quality, strategic consistency, and the bank's ability to understand customer needs and characteristics. Therefore, in the context of Islamic banking, IMC functions not merely as a commercial marketing strategy but also as a strategic instrument that harmonizes economic values with Sharia principles. Through IMC practices grounded in Islamic values, banks can build trust, enhance public financial literacy, and establish long-term relationships based on mutual blessings. This is particularly relevant to the marketing of the *Cicil Emas* (Gold Installment) product at *Bank Syariah Indonesia* (BSI), where promotional success is not solely measured by sales growth but also by how well the product is understood, accepted, and perceived as beneficial in accordance with *maqashid sharia*.

### **Gold Installment Product as a Sharia Investment**

The *Cicil Emas* (Gold Installment) product is one of the innovative services in Islamic banking that responds to the public's need for a safe, halal, and affordable investment instrument. Gold has long been recognized as a *store of value* because it possesses intrinsic stability, resists inflation, and tends to increase in value over time. This makes gold a preferred investment instrument, whether for wealth protection or long-term financial planning. Cholilah and Haryanti (2024) emphasize that gold investment has a *zero-inflation* characteristic, making it safer than other financial instruments that are vulnerable to market fluctuations.

In the *Cicil Emas* scheme, *Bank Syariah Indonesia* (BSI) applies the *murabahah* contract, a sale-purchase agreement in which the bank buys gold according to the customer's request and then sells it back with an agreed profit margin. This margin is transparent from the outset, thus avoiding elements of *riba* and *gharar*.



The customer then pays the price of the gold plus the margin in installments over an agreed period. Through this mechanism, *Cicil Emas* provides easy access to gold investment for people with limited funds while ensuring that transactions comply with Sharia principles.

From a regulatory perspective, BSI's *Cicil Emas* product has obtained Sharia legitimacy. Zahra et al. (2025) explain that the installment-based sale of gold has been regulated in DSN-MUI Fatwa No. 77/2010, which permits non-cash gold transactions as long as they are not used as an official means of payment and are carried out under a valid contract (Siti Zahra & Nurlailiyah Aidatus Sholihah, 2025). Furthermore, Azilah et al. (2023) add that the use of the *murabahah* contract in this product complies with PSAK 102 on *Murabahah* and aligns with Imam Shafi'i's view of transparent trade that does not harm either party. Compliance with DSN-MUI fatwas and Sharia accounting standards reinforces the legitimacy of *Cicil Emas* as a safe and trustworthy Islamic investment instrument (Azilah et al., 2023).

From a socio-economic perspective, this product provides an opportunity for middle-income communities to own gold bars through affordable installment schemes. Thus, *Cicil Emas* contributes to expanding Sharia financial inclusion, improving investment literacy, and strengthening the role of Islamic banks as facilitators of community welfare. In the framework of *maqashid sharia*, *Cicil Emas* contributes to the preservation of wealth (*hifz al-maal*) by helping people protect their assets through halal, safe, and productive investment instruments.

Therefore, *Cicil Emas* can be regarded as a strategic innovation in Islamic banking that combines financial, spiritual, and social values. This product not only offers a secure and halal investment but also broadens public access to Sharia financial instruments. With these advantages, *Cicil Emas* has strong appeal to be marketed through an integrated marketing communication (IMC) strategy that emphasizes education and social benefit.

### **The Concept of Product Competitiveness in Islamic Banking**

Competitiveness within the Islamic banking industry has become an increasingly strategic issue in the digital era. Competition occurs not only between Islamic and conventional banks but also with financial technology (fintech) companies offering digital financial services characterized by speed, accessibility, and lower costs. This condition requires Islamic banks, including *Bank Syariah Indonesia* (BSI), to develop innovative, efficient, and Sharia-compliant marketing and service strategies. Damayanti et al. (2025) assert that



innovative, educational, and technology-based marketing strategies are essential to enhance Islamic banks' competitiveness amid the global transformation of the financial landscape.

As one of BSI's flagship services, the *Cicil Emas* product competes not only with conventional investment products but also with various digital investment instruments increasingly favored by society, particularly among younger generations. To meet this challenge, *Cicil Emas* must be marketed using approaches aligned with digitalization trends. Meilita and Fasa (2024) found that digital marketing strategies through social media, mobile banking applications, and collaboration with fintech platforms are effective in attracting Millennials and Generation Z to Islamic banking products. This indicates that digitalization is not merely an option but a necessity for Islamic banks to maintain relevance and competitiveness.

In other words, the competitiveness of the *Cicil Emas* product at BSI KCP Medan A.H. Nasution depends not only on the product's intrinsic strengths but also on how effectively marketing communication strategies respond to evolving market needs. The integration of digital technology, Sharia values, and IMC practices will create sustainable competitive advantages. In the long run, this will not only strengthen BSI's position as Indonesia's largest Islamic bank but also establish it as a pioneer in educating the public about the importance of halal, safe, and beneficial investment.

### **Maqashid Sharia as a Marketing Strategy**

*Maqashid Sharia* represents the ultimate objectives of Islamic law, which aim to ensure the welfare (*maslahah*) of humankind. In the context of Islamic economics, *maqashid* ensures that every financial transaction is conducted fairly, brings blessings, and benefits society. Jasser Auda emphasizes that *maqashid* should be understood dynamically so it can be applied to various modern contexts, including Islamic banking marketing strategies (Siti Zahra & Nurlailiyah Aidatus Sholihah, 2025). The *Cicil Emas* product at *Bank Syariah Indonesia* reflects the application of *maqashid*, particularly *hifz al-maal* (protection of wealth), as it enables people to invest in gold lawfully and safely through transparent *murabahah* contracts in accordance with DSN-MUI Fatwa No. 77/2010.

From a marketing perspective, *maqashid sharia* serves as the foundation for developing communication strategies so that every message emphasizes not only financial benefits but also spiritual and social values. This aligns with the findings of Hidayati et al. (2024), which highlight the importance of



transparency and social value in building consumer trust. The integration of IMC and *maqashid sharia* creates a consistent, ethical, and meaningful strategy that strengthens BSI's position as a trustworthy financial institution, delivering fair and blessed financial solutions for society

## RESEARCH METHOD

This study employs a qualitative approach with a case study method, as it focuses on gaining an in-depth understanding of the implementation of Integrated Marketing Communication (IMC) in enhancing the competitiveness of the *Cicil Emas* product based on *maqashid sharia* at *Bank Syariah Indonesia (BSI) KCP Medan A.H. Nasution*. This approach was chosen not to measure outcomes quantitatively but to explore the meanings, contexts, and processes underlying the communication strategies implemented by BSI. The objective of this research is to comprehensively examine how IMC is designed, implemented, and integrated with *maqashid sharia* values to strengthen the competitiveness of the *Cicil Emas* product amid the growing competition in the Islamic banking industry. Furthermore, this study investigates the roles of IMC elements—such as advertising, public relations, sales promotion, personal selling, and digital marketing—in building customer trust and enhancing Islamic financial literacy, with an emphasis on the principle of *hifdz al-maal* (protection of wealth) as a core value. To ensure a systematic process, the researcher divided the study into three stages, namely data collection, data analysis, and research ethics.

### Data Collection Techniques

Data were collected through three main techniques: in-depth interviews, participatory observation, and document analysis. Semi-structured interviews were conducted to allow the researcher to obtain broad yet relevant information aligned with the study's focus. The main informants consisted of the branch manager, marketing officers, marketing banking staff, and several active *Cicil Emas* customers who had direct experience using the product. The selection of informants was carried out using a purposive sampling technique. Observations were made on promotional activities such as brochure distribution, public socialization events, and the interactions between bank officers and prospective customers. In addition, document analysis included the review of promotional materials, annual reports, and BSI's social media content to obtain a real depiction of IMC implementation in operational contexts.



### **Data Analysis Techniques**

Data analysis was conducted using thematic analysis, as described by Sitasari et al. (n.d.), through a process of data coding and grouping of key themes derived from interviews, observations, and documentation. The identified themes included IMC strategies, challenges in Islamic marketing, the impact of gold price fluctuations, community literacy levels, and the application of *maqashid sharia* values in promotional strategies. The coded data were then interpreted narratively to explain the relationships among themes and to highlight the contribution of IMC toward enhancing the competitiveness of the *Cicil Emas* product. Data validity was ensured through source triangulation—by comparing the results of interviews, observations, and documents—and theory triangulation—by comparing field findings with IMC theories and *maqashid sharia* principles as discussed by Nurfuadi and Nasution (2025). These steps ensured the credibility and academic relevance of the research findings.

### **Research Ethics**

In its implementation, this research adheres to academic ethical principles by respecting the rights, privacy, and confidentiality of all informants. All collected data were used solely for scientific purposes and presented in good faith, in accordance with Islamic values and research professionalism.

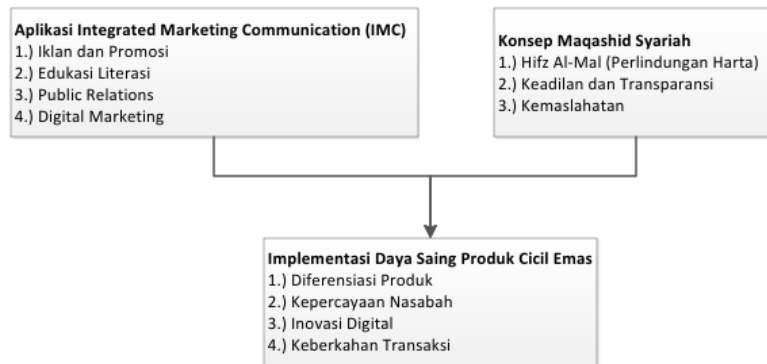
## **RESULTS AND DISCUSSION**

### **Implementation of IMC in Facing Competition in Islamic Banking**

Based on the results of interviews and field observations conducted at BSI KCP Medan AH. Nasution, it can be seen that the implementation of Integrated Marketing Communication (IMC) has become the main strategy to strengthen the competitive position of the *Cicil Emas* product amid the increasing competition between Islamic and conventional financial institutions. In line with the research of Rambe (2021), the implementation of IMC at BSI includes four main elements: advertising and promotion, literacy education, public relations, and digital marketing. Advertising is used to introduce the advantages of the product, while literacy education serves as a bridge to enhance public understanding of the *akad syariah* (Islamic contract mechanisms) applied. Through public relations activities, BSI builds good relationships with communities, educational institutions, and religious groups. Meanwhile, digital marketing utilizes social media platforms such as Instagram, TikTok, and YouTube to broaden the reach of its messages. The combination of these four

elements demonstrates that IMC is not only oriented toward promotion but also functions as a medium of *dakwah* for Islamic economic principles that is communicative and adaptive to modern developments.

In addition, the analysis results show that the IMC strategy at BSI does not stand alone but is integrated with the values of *maqashid syariah*. In this context, *maqashid syariah* provides a moral and philosophical foundation ensuring that every form of communication upholds the principles of justice (*al-'adl*), protection of wealth (*hifdz al-maal*), and public benefit (*maslahah*). Thus, the marketing strategy is not solely focused on increasing the number of customers but also aims to create blessings (*barakah*) in every transaction. The integration between IMC and *maqashid syariah* ultimately strengthens the competitiveness of the *Cicil Emas* product in terms of both customer trust and business sustainability. The relationship between IMC, *maqashid syariah*, and product competitiveness can be illustrated through the following conceptual model:



**Figure 1.**

### **Conceptual Model of the Relationship between IMC, Maqashid Syariah, and Product Competitiveness of *Cicil Emas***

The model above illustrates that the success of the *Cicil Emas* product's competitiveness is not solely dependent on the strength of promotion but also on the extent to which the communication reflects the values of *maqashid syariah*. IMC acts as the driving force behind marketing strategies, while *maqashid syariah* serves as the moral compass that ensures all promotional and educational activities remain within the boundaries of Islamic principles. The integration of these two aspects creates sustainable competitive advantages, measured not only by the number of customers but also by the level of trust and satisfaction the public has toward the offered products. Thus, IMC plays a crucial role both as a strategic communication tool and as a medium for disseminating Islamic values. This approach demonstrates that the success of Islamic banking in facing



competition is determined not only by product quality but also by the quality of the messages and values communicated to society.

**IMC as a Solution to Low Public Understanding**

One of the key findings of this research reveals that low Islamic financial literacy remains a fundamental challenge in expanding the market share of the *Cicil Emas* product. Many people still do not understand the difference between the *murabahah* system used in Islamic products and the interest system applied by conventional banks. In this context, Integrated Marketing Communication (IMC) functions as an educational tool that bridges the information gap between the bank and the public. Through participatory and dialogical communication approaches, BSI KCP Medan AH. Nasution actively engages the community in various outreach activities, training programs, and literacy seminars aimed at educating the public about Islamic principles and product benefits. The study by Akib et al. (2024) reinforces this finding, showing that two-way communication effectively enhances public understanding of Islamic financial products. The researcher concludes that an IMC approach emphasizing education and public engagement is more effective than one-way promotion since it builds trust grounded in understanding. Therefore, IMC serves not only as a promotional instrument but also as a social learning process that strengthens brand credibility and the positive image of Islamic banking amid low levels of public literacy.

**Strategies for Dealing with Gold Price Fluctuations**

One of the external factors influencing the competitiveness of the *Cicil Emas* product is the fluctuation of gold prices in the global market. Based on interviews with BSI officials, unstable price changes often create doubts among potential customers regarding the risks of long-term installment payments (Setiawan & Elwardah, 2024). To address this issue, BSI implements a communication strategy based on transparency and fairness by openly conveying every price change through digital media, accompanied by clear explanations of margin mechanisms aligned with the *hifdz al-maal* (protection of wealth) principle. This strategy not only demonstrates professionalism but also strengthens customers’ trust in the bank’s commitment to maintaining transparency and fairness in transactions.

**Table 1.**

**Percentage of BSI *Cicil Emas* Financing Customers for the Years 2021–2025**

Year	Number of Customers	Percentage	Description
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2021	60	14,22%	Decrease
2022	55	13,03%	Decrease
2023	110	26,07%	Increase
2024	147	38,84%	Increase

Source: Mrs. Esi (Marketing Banking Staff)

**Customer Data for 2025 (Preliminary Data):**

Month	Number of Customers	Percentage	Description
January	5	1,18%	Decrease
February	7	1,66%	Increase
March	11	2,61%	Increase
April	13	3,08%	Increase
May	8	1,90%	Decrease
June	6	1,42%	Decrease

The data above indicate a decline in the number of customers during 2021–2022, followed by a significant increase in 2023–2024, which aligns with the strengthening of IMC strategies and Islamic financial literacy programs. Meanwhile, the preliminary data for 2025 show fluctuations influenced by gold prices and consumer purchasing power. Overall, this trend suggests that the implementation of IMC based on Islamic values plays a vital role in maintaining customer trust and interest stability. Transparency of information and educational communication have become key factors in building long-term relationships consistent with *maqashid syariah*, as customers not only engage in transactions but also gain rational and spiritual understanding of Islamic investment values.

**Integration of *Maqashid Syariah* in Addressing Digitalization Challenges**

The study also reveals that digital transformation requires BSI to balance technological innovation with the principles of *maqashid syariah*. Through IMC, BSI seeks to ensure that every form of digital communication—whether through social media, chatbots, or the BSI Mobile application—reflects the values of *hifdz al-maal* (protection of wealth) and *hifdz ad-din* (preservation of faith). For instance, each digital promotion includes information about the type of contract



(*akad*) used and the related DSN-MUI fatwa as proof of Sharia compliance. In this context, the researcher argues that digitalization is not merely a challenge but also a strategic opportunity to expand the reach of Islamic economic *dakwah*.

This finding aligns with the perspective of Tuti Anggraini (2021), who emphasized that marketing strategies should focus not only on profitability but also on the sustainability of ethical values. The integration of *maqashid syariah* into digital communication helps BSI develop faith-based emotional branding, ensuring that relationships with customers are not only transactional but also spiritual. Thus, IMC in the digital era serves as a *value driver* that harmonizes innovation, education, and ethics. BSI competes not only in terms of service quality but also in values. This strategy places *maqashid syariah* at the core of its competitive advantage, as the consistent communication of blessings (*barakah*) and justice becomes the key differentiator from conventional banking practices.

## CONCLUSION

Based on the findings of the study on the *Implementation of Integrated Marketing Communication (IMC) in Enhancing the Competitiveness of the Cicil Emas Product Based on Maqashid Syariah at BSI KCP Medan AH. Nasution*, it can be concluded that the application of IMC plays a strategic role in strengthening the competitive position of the *Cicil Emas* product amid the growing competition within the Islamic banking industry. Through the synergy of advertising and promotion, literacy education, public relations, and digital marketing, BSI has been able to establish communication that is consistent, informative, and ethical – not only introducing the product but also enhancing public understanding of Islamic financial principles.

The integration of *maqashid syariah* values, particularly *hifdz al-maal* (protection of wealth), *al-'adl* (justice), and *maslahah* (public benefit), positions IMC not merely as a promotional tool but as a medium of Islamic economic *dakwah* oriented toward blessing (*barakah*) and societal welfare. Empirical data indicate that the increase in customer numbers during the 2023–2024 period serves as evidence of the success of Sharia-based IMC strategies in building public trust, despite ongoing challenges such as gold price fluctuations and digital transformation.

Therefore, BSI needs to continuously strengthen Islamic financial literacy in a sustainable and adaptive manner in response to technological developments while maintaining the principles of justice and transparency in all marketing activities. Overall, the synergy between IMC and *maqashid syariah*



serves as the foundational pillar for building the economic, social, and spiritual competitiveness of the *Cicil Emas* product in the modern era.

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