



**THE INFLUENCE OF PERSONAL SELLING, DIRECT SELLING, AND
ADVERTISING ON ASN CUSTOMERS' DECISIONS TO CHOOSE MULTI-
PURPOSE MOTORCYCLE FINANCING PRODUCTS AT BANK SUMUT
SYARIAH KCP RANTAU PRAPAT**

Melani Adila Putri¹

¹Universitas Islam Negeri Sumatera Utara Medan, Indonesia
melaniadilaputri@gmail.com

Muhammad Syahbudi²

²Universitas Islam Negeri Sumatera Utara Medan, Indonesia
bode.aries@uinsu.ac.id

Nurwani³

³Universitas Islam Negeri Sumatera Utara Medan, Indonesia
nurwani@uinsu.ac.id

Abstract

The purpose of this study is to examine how advertising, direct sales, and personal sales influence the decisions of civil servants (ASN) in choosing multipurpose financing (PMG) options for motorcycles at Bank Sumut Syariah KCP Rantau Prapat. The methodology used is quantitative survey research using questionnaires as a research tool. The survey will be given to customers of Bank Sumut Syariah KCP Rantauprapats multifunctional motorcycle loan products. The sampling method used was incidental sampling and the following slovin formula, and data analysis was performed using SPSS version 25, which included multiple linear regression analysis. The study findings show that although direct sales and advertising have a significant positive impact on consumer decisions, personal sales have a positive but negligible impact. Together, these three variables contribute 64.1% to ASN customer decisions, while other factors outside the scope of this study influence 35.9%. The implications of this study highlight the importance of Islamic banks maximizing face-to-face promotion and innovative advertising to increase ASN interest and encourage more participatory assessment of personal marketing tactics. To obtain a more comprehensive picture, further research is recommended to examine additional elements, including service quality, trust, and Islamic financial knowledge.

Keywords: Personal Selling, Direct Selling, Advertising, Murabahah, Multipurpose Financing



INTRODUCTION

Banks are institutions that perform three main tasks: accepting deposits, granting loans, and facilitating money transfers (Karim, 2016) in (Anadayani, 2022). Financial institutions that adhere to Sharia law are known as Sharia banks. This means that Sharia ideals, ideas, and concepts must be the basis for the management of Sharia banks (Anadayani, 2022). Sharia banking is a type of financial institution that focuses primarily on providing financial services and other services related to money circulation. Profit sharing is the basis of its operations, which is in accordance with Islamic Sharia. Profit sharing is a common concept and forms the basis of Islamic banking operations. Compared to financing through conventional bank interest structures, financing through profit sharing schemes reflects a higher sense of fairness. Financial strength, capital, and efficient risk management all have a significant impact on the financing performance of Islamic financial institutions (Nurwani, 2020). In the contemporary financial system, banks play an essential role as financial institutions that act as financial intermediaries and key instruments of monetary policy (Khairina Tambunan, 2024; Omar et al, 2025).

In Islamic banking, murabahah is a type of financing. When the buyer and seller agree on the purchase price and profit margin, this is known as murabahah. Because murabahah sets the desired profit rate, this contract is an example of a natural certainty contract. According to Islamic banking, murabahah is generally based on two factors: the agreed markup (profit) and the purchase price and related costs. One of the most popular financing methods used in Islamic banking is murabahah. Nearly 80–95% of all financing in Islamic banking institutions that use murabahah transactions are dominated by this method.

In banking, money is taken from the general public and returned to the public. Thus, the financial industry can serve as a link between those who have more money and those who do not. Banks use the principle of prudence in carrying out this role, especially when distributing cash to the general public. Funding provided by one party to another to support planned investments, whether by individuals or organizations, is referred to as "finance" in Islamic banking activities (Anissyafira Ula Paramadina, 2021). Similarly, the Bank Sumut branch office in Rantau Prapat is one of its sharia business units, operating as a sharia bank that implements sharia principles in its operations, both in disbursing funds (lending) and collecting funds (funding).

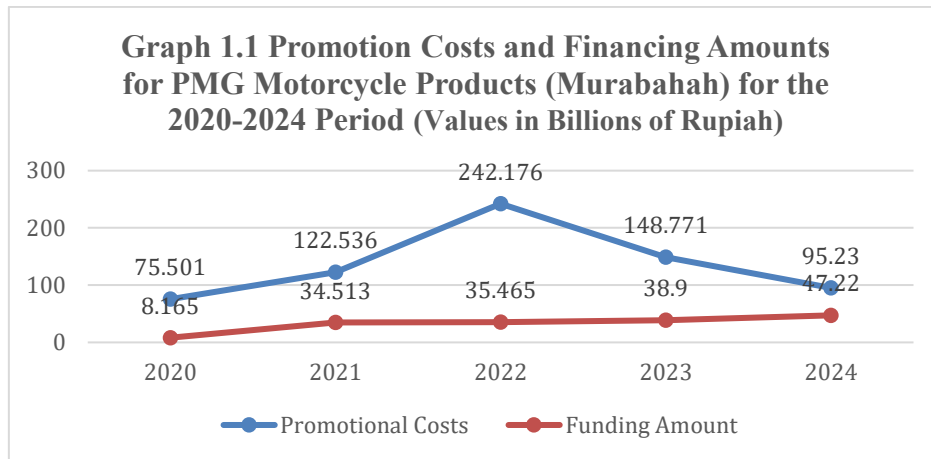
The five financing options offered by Bank Sumut Syariah KCP Rantauprapat are iB Multipurpose Financing, Umrah Down Payment Financing, Subsidized Housing/FLPP Financing, Motor Vehicle Multipurpose Financing (PMG), and Civil Servant Multipurpose Financing (PMG). Several financing schemes, such as PMG for Civil Servants, Umrah Down Payment Financing, and Subsidized Housing/FLPP, have



been withdrawn or cannot be disbursed due to problematic or excessive financing. In addition, there are problems with the iB Multipurpose financing program, which is specifically designed for independent contractors, which has not been implemented due to a sharp decline in the number of branch customers. Therefore, only motor vehicle (motorcycle) financing remains the primary choice for ASN customers after the implementation of promotional strategies such as direct sales (visits to agencies), personal sales (SMS distribution), and advertising (standing with booths and periodic raffles). Over the past five years, from 2020 to 2024, with 712 ASN customers, motor vehicle (motorcycle) financing has continued to operate and experience growth.

In response to this trend, PT Bank Sumut KCP Syariah Rantau Prapat sees a significant market opportunity to offer multipurpose financing products specifically for civil servants. Under the name "PMG ASN Motorcycle Product," the management of PT. Bank SUMUT launched a Multipurpose Financing (PMG) product for civil servants (PNS) in the second half of 2020. This aligns with the directive to focus on consumer financing and accelerate financing growth. All Sharia Business Units of PT. Bank Sumut have been disbursing PMG ASN Motorcycle Financing since October 2020. In order to reduce the potential for problematic financing at Bank SUMUT, particularly in the Sharia Business Unit of Bank Sumut, this financing targets Civil Servants (PNS) who work at Bank SUMUT and the payroll system.

Based on the graph below, it shows the trend of the relationship between promotional costs and financing at Bank Sumut Syariah over a 5-year period, from 2020 to 2024. Promotional costs rose sharply from IDR 75.5 billion in 2020 to IDR 242.1 billion in 2022, then declined in the following two years to IDR 148.7 billion in 2023 and IDR 95.2 billion in 2024. Financing showed a gradual upward trend, but it was not comparable to the surge in promotional costs, as seen in the graph. In 2020, financing amounted to 8.1 billion, then in 2021 it increased to 34.5 billion, and in 2022 it increased again to 35.4 billion. then in 2023 it increased again to 38.9 billion, and in 2024 there was the highest increase in financing to 47.2 billion.



Source: Financial Report of Bank Sumut Sharia Business Unit (Data processed by researcher, 2025)

Promotions aim to educate, persuade, and influence consumers decisions to buy, claim (Kurtz & Boone, 2006). Successful marketing efforts can influence customer decisions and actions (Kotler & Amstron, 2010). Throughout the business cycle, promotion costs must be closely related to the company's sales movements (Philip, 1999). Therefore, it can be indirectly concluded that an increase in promotional costs can also lead to an increase in financing as a result of consumer choices and selections related to available products. Since each additional budget (spent value) is determined by the level of product trial and repeat use (financing growth), (Kotler & Keller, 2012) state that promotional spending has an impact on sales (financing). According to (Fitiria & Kurniullah, 2021), profits and all operational costs must be covered by efficient financing without reducing the business's ability to compete in the service industry. Meanwhile, the success of a companys marketing plan, including promotion, has a significant impact on its ability to generate funds to repay loans (Nasution, 2018). The business ability to boost sales (financing) increases in line with the sophistication and effectiveness of its marketing (promotion). Companies incur promotional costs to boost sales, so for the promotion to have the desired effect, the increase in sales must exceed the promotional costs (Indrawan & Givan, 2019).

However, from the results of the graph analysis above, it is known that from 2020 to 2024, promotion costs have always been higher than the amount of funding received. Research findings show that from 2023 to 2024, promotion costs will decrease, while funding will increase consecutively, indicating the possibility that the promotion strategy is ineffective and there is a lack of other supporting factors. This is as explained by (Saragih et al., 2022), Promotional activities usually contribute significantly to the



success of product marketing. However, not all promotional efforts result in a better perception of the company or greater (financial) income.

From the initial research and discussions I conducted with one of the persons in charge of the PMG motorcycle financing product, even though this financing product has experienced an increase, there are still obstacles found on the part of ASN customers themselves, such as: (1). Limited locations of Sharia offices: This program is specifically intended for ASN and can only be processed through Bank Sumut Syariah. However, not all regions have a nearby sharia branch office. This often poses a challenge for civil servants who live far from Sharia offices, which may result in the cancellation of the contract due to limited location coverage. (2). Cashback requests by customers: some customers often request cashback because they consider this transaction to be like a cash purchase. However, this scheme is a bridge loan facility from Bank Sumut Syariah, so cashback cannot be given. (3). Requests on Behalf of Another Party: Some prospective customers request that documents or vehicle registration be made in the name of another person. However, according to applicable regulations, ownership can only be in the name of the customer, spouse, or children listed on one Family Card (KK). (4). Long Indent or Ordering Time: The process of ordering or indenting a unit sometimes takes a long time. This is because unit availability is highly dependent on the number of requests and production capacity of the dealer or manufacturer.

The implementation of the multipurpose financing (MPF) principle is also hampered by internal company variables, such as a shortage of staff with the necessary skills, who often do not fully understand the financing process. This can result in inaccurate identification of eligible recipients (Atika, 2024).

Due to increasingly fierce competition in the financial industry, businesses must remain competitive by creating effective marketing plans. Without them, businesses may fail. How Islamic financial institutions sell their products is an important consideration for securing their survival amid the growth of conventional banks. Therefore, banks need to determine and understand the actual desires of potential customers (the general public) before launching products. They will not be able to launch demand-based products until after that. Therefore, customers must be viewed as profitable business partners (Anissyafira Ula Paramadina, 2021).

So far, the promotional activities carried out by Bank Sumut Sharia Business Unit (UUS) KCP Rantauprapat in marketing PMG products from the results of initial research and discussions include: Personal Selling, which distributes SMS blasts related to a special motorcycle purchase program for civil servants. However, the effectiveness of SMS blasts as a form of personal selling is still questionable, because the messages sent are often considered spam and are not read by customers, and there



is no direct two-way interaction as defined in the ideal definition of personal selling according to Kotler and Keller (2016).

Direct Selling, where Bank Sumut's marketing team collaborates with dealers to visit various agencies and institutions in the Labuhan Batu Raya area. This activity is carried out through direct socialization and distribution of program brochures. However, there are still obstacles such as limited coverage, where not all civil servants have access to sharia branch offices or can be reached by the marketing team. Advertising by setting up special ASN motorcycle booths, both at dealers and at Bank Sumut itself, and holding periodic raffles for ASNs who have taken advantage of the special ASN motorcycle purchase program. The problem with this variable can be seen from the media used (such as booths and brochures), which have limitations in reaching ASNs who rarely visit the dealer's social media.

The concept of murabahah or profit sharing is relevant to the effectiveness of promotion and ASN financing decisions in the context of multipurpose motorcycle financing at Bank Sumut Syariah KCP Rantau Prapat. This is because Islamic banks use sharia principles in their operations, including in financing, so that the concepts of murabahah and profit sharing can be attractive to ASNs who are looking for financing that is in accordance with sharia principles. In addition, effective promotion can be carried out by emphasizing the compatibility of the product with sharia principles and the benefits that can be obtained from such financing. Thus, civil servants can obtain economic benefits and professional services from Islamic banks, thereby increasing their trust and interest in choosing multipurpose motorcycle financing products. Therefore, the concept of murabahah or profit sharing can be an important factor in increasing the effectiveness of promotions and financing decisions for civil servants at Bank Sumut Syariah KCP Rantau Prapat.

Previous studies have shown differences in the effects of promotional tactics such as advertising, direct selling, and personal selling on consumer choices. At PT. Bank Syariah Bukopin, Medan Branch, (Aulia, 2019) found that consumer savings decisions are influenced by personal selling, sales promotions, and advertising simultaneously. However, further research by (Aripin & Novita, 2023) and (Yoga & Pertiwi, 2022) cast doubt on the effectiveness of personal marketing by showing that personal marketing has a positive but small impact on consumer choices. Conversely, (Fatimah, 2021) found that when members chose financing products at BMT NU East Java, direct marketing had a positive and significant impact. Based on this data, the promotion component in the marketing mix, although playing an important role, can yield varying results depending on the media, strategy, and context of its use.

Therefore, this study will focus on analyzing the effectiveness of personal selling, direct selling, and advertising on the decisions of civil servants (ASN) in



choosing multi-purpose financing (PMG) products for motorcycles at Bank Sumut Syariah KCP Rantau Prapat.

LITERATURE REVIEW

The Theory of Promotion Mix

According to Kotler (2008), the Promotion Mix is all communication activities of a company consisting of:

- a. Advertising is the presentation and promotion of concepts, products, or services that are non-personal and paid for by a designated sponsor.
- b. Personal selling is when a company's sales team conducts personal presentations to increase sales and establish relationships with customers.
- c. Sales promotion is a brief persuasion to promote the purchase or sale of goods or services.
- d. To gain positive exposure, build a positive reputation, and manage rumors or negative news, public relations is responsible for building positive relationships with various external parties.
- e. Direct marketing is the direct involvement of a company with its target customers to obtain their feedback as soon as possible and build lasting relationships with them (Mahendra, 2019).

The application of this theory to consumer choices related to multipurpose financing begins with Kotler's promotional mix, which describes a combination of promotional strategies such as public relations, sales promotion, direct selling, and advertising that target consumer behavior. These promotional methods influence consumers' attitudes, perceptions, and knowledge, and ultimately their decisions to purchase certain goods or services, making them relevant to consumer choices. Effective advertising, for example, can increase brand awareness; sales promotions can stimulate impulse buying; and public relations initiatives can create positive perceptions that influence brand preferences. Another important element in attracting customers and differentiating products from competitors is innovation in marketing tactics (e.g., relevant content, social media interaction, influencer utilization) (Dewi & Nurwani, 2025). The use of effective promotion mix theory allows businesses to influence consumer choices in ways that support their marketing objectives (Saputri, 2024).

Murabahah Financing

Based on an agreement with the financing party, murabahah financing is when an Islamic financial institution provides money or invoices for the sale and purchase of goods at cost price plus profit for the bank (Zulmi, 2021). Customers who need a down payment to purchase products or services are required to repay the money in full plus



a profit margin, which is known as murabahah financing. The difference between the supplier's purchase price and the financial institution's selling price to the customer is called the profit margin. The following is the Murabahah contract scheme:

The bank acts as the seller and the customer as the buyer.

1. To apply for Murabahah financing, the customer visits the bank. After negotiating with the bank, the customer fills out the necessary documents for financing.
2. The agreement between the bank and the customer is signed after all requirements have been met and approved by the bank. The customer financing, type of goods, and specifications, as well as the price of goods and profit margin must be stated in the agreement.
3. The bank purchases the goods from the manufacturer or supplier (dealer) according to the customer's specifications after the customer has agreed to the terms of the contract.
4. The customer receives the goods from the supplier.
5. Goods are delivered to consumers.
6. The customer makes installment payments to the bank within a predetermined period.

Some of the basic requirements of Murabahah are as follows:(Baidhowi, 2018)

1. Murabahah is a sales contract in which the seller sells goods to another party with a certain profit margin after clearly stating the purchase price of the goods.
2. The profit margin in murabahah can be agreed upon by both parties and can be stated as a percentage of the acquisition price or as a lump sum.
3. The profit margin is calculated using the total price of the goods, which includes all costs incurred by the seller to obtain them, including taxes, shipping, and other costs.
4. The validity of murabahah depends on the certainty of the cost of acquiring the goods.

The General Provisions of Murabahah in Islamic Banks, as stated in Fatwa DSN-MUI No: 04/DSN-MUI/IV/2000, include:

- a. A riba-free murabahah contract must be signed by the bank and the customer.
- b. Islamic law does not prohibit the exchange of products.
- c. The bank bears all or part of the purchase costs of products whose specifications have been determined.
- d. The bank makes its own purchases of products needed by customers; these purchases must be valid and free of usury.
- e. The bank is required to disclose all information about the purchase, including whether it was made on credit.



- f. The bank then sells the products to customers (buyers) at a profit equal to the purchase price. In this case, the bank is required to honestly inform customers of the price of the goods, including any costs incurred.
- g. Within a specified period, the buyer pays the agreed amount for the goods.
- h. Banks can make special agreements with customers to avoid misuse or breach of contract.
- i. Murabahah sales agreements must be signed after the product, in theory, becomes the property of the bank if the bank wants to allow customers to purchase goods from third parties (DSN-MUI, 2000).

Personal Selling

The promotional strategy known as "Personal Selling" involves sending pre-approved offer letters to each civil servant via email, WhatsApp, and Short Message Service (SMS) (Harsono et al., 2023). In contrast, Santosa, Assauri, and Wardana define personal selling as sales conducted by salespeople through mass media and verbal marketing (Lasmi & Yusrizal, 2022).

According to (Kotler & Armstrong, 2008), personal selling is the practice of a company's sales force introducing themselves personally to consumers with the aim of increasing sales and fostering relationships (Alvin Hidayatullah, 2023). Personal selling, specifically a sales strategy for goods or services actively carried out by vendors directly with customers using personal communication methods. (Wahyundari et al., 2024).

According to (Villamor & Arguelles, 2014) in (Saputri, 2024), the indicators of personal selling are:

- a) Tangible: The ability of the sales force to demonstrate to external parties that they are present. Appearance and completeness of sales features are indicators of this dimension.
- b) Reliability: The ability to fulfill promises with accurate and reliable data.
- c) Responsiveness: The ability to assist and offer prompt help to clients by communicating information effectively.
- d) Quality Perception: How customers view the overall quality or excellence of a product or service as expected.

H1: The Personal Selling variable has a positive and insignificant effect on the decision of ASN customers to choose the Multi-Purpose Motorcycle Financing product.

Direct Selling

Business or organizational efforts to communicate directly with target potential clients in order to obtain a response and/or reach an agreement are known as direct marketing. Direct sales and database administration are two of the many activities included in direct marketing (Dwi Poetra, 2019).



Building relationships with selected customers and getting direct responses is the goal of direct marketing (Pratiwi, 2020). Direct selling is a marketing strategy in which businesses communicate directly with customers. PT. Unit Usaha Syariah Bank Sumut once implemented this strategy when offering direct services to ASN offices and government agencies (Harsono et al., 2023).

The following are three indicators of Direct Marketing/Selling according to (Kotler & Keller, 2016), namely:

1. Target marketing, which can reactivate old customers and retain existing customers, to target very specific categories of people.
2. Information access: When users visit a particular website, they can obtain various information about product details, how to purchase, and other matters. In addition, new information can be provided instantly.
3. Creativity, which means that visually appealing websites can generate interest in the business and its offerings and encourage repeat visits.

H2: The Direct Selling variable has a positive and significant effect on ASN customers' decisions to choose Multi-Purpose Motorcycle Financing products.

Advertising

Advertising is often considered an advertising agent. In reality, advertising can be defined as the dissemination of persuasive content or messages to the general public or potential customers through the mass media to promote a business's goods or services. According to (Astuti, 2020). Advertising is one of the most popular ways for businesses to advertise their products. Advertising can take many forms, such as placing bank advertisements in print media, such as magazines or newspapers. Advertisements in print media can inform the public about products and their benefits.

In short, advertising is a type of commercial communication that is disseminated through public channels. Advertising targets every aspect of society with the same message, without distinguishing between them. According to (Astuti, 2020), this is a weakness because advertisements cannot reach customers directly.

According to Kotler (2003) in (Astuti, 2020), the indicators of advertising are: Mission, Message, Media, Money, and Measurement.

H3: The Advertising variable has a positive and significant effect on ASN customers' decisions to choose the Multi-Purpose Motorcycle Financing product.

Customer Decision

Decisions, according to Schiffman and Kanuk (2008), are choices made between two or more possibilities. In other words, a person must have access to various possibilities when making decisions (Haryanto & Rudy, 2020). Consumer decision-making methods do not attempt to fairly describe the challenges customers face when making choices.



For marketers, consumer product or service choices are a crucial factor. These choices also indicate the extent to which the marketing campaigns designed by marketers have influenced customer purchasing patterns. Based on the above description, decision-making is the phase in which customers decide to purchase goods or services after identifying their needs and difficulties (Alfikaromah & Nurhidayati, 2023).

The indicators for reaching a decision, according to Kotler (2003) in (Astuti, 2020) are:

1. Problem Recognition: This occurs when the consumer's ideal conditions or circumstances differ from the actual conditions or circumstances.
2. Information Search: Consciously or unconsciously, consumers actively seek information relevant to their needs.
3. Evaluation of Alternatives: Consumers consider what they believe to be most important compared to what they know about the differences between brands and products.
4. Purchase Decision: After identifying the problem, gathering information, and evaluating options, consumers are ready to make a decision using financing.
5. Post-Purchase Behavior: Using financing can result in satisfaction or disappointment for consumers.

H4: The variables of Personal Selling, Direct Selling, and Advertising simultaneously have a positive and significant effect on ASN customers' decisions to choose Multi-Purpose Motorcycle Financing products.

RESEARCH METHOD

The methodology used is quantitative survey research using questionnaires as a research tool. This approach uses large-scale research data, including data collection, interpretation, and presentation of findings. The survey will be given to customers of Bank Sumut Syariah KCP Rantauprapat's multifunctional motorcycle loan products. The independent variables in this study are advertising, direct sales, and personal sales. The decision of ASN customers, represented by Y , is the dependent variable.

Population is a broad category consisting of items or people with certain attributes selected by researchers for study, from which researchers will then conclude (Sugiyono, 2020). The population of this study consisted of 712 customers who used Bank Sumut Syariah's multipurpose financing products between 2020 and 2024. A portion of the population's size and composition constitutes the sample size (Sugiyono, 2020). Customers of the PMG motorcycle financing product at the Bank Sumut Syariah Rantauprapat Branch Office constitute 10% of the research sample size. The following Slovin formula is used to determine the sample size from a population:



$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{712}{1 + 712(0,1)^2}$$

n = 87,6 or 88 (rounded)

With a population of 712 customers, the sample size obtained from the previous calculation was 88 customers (rounded from 87.6). The sample was selected using incidental sampling techniques combined with non-probability sampling. In this way, researchers could collect samples whenever and wherever they met customers of Bank Sumut Syariah KCP Rantauprapat. This study used primary data as its data source. A 5-point Likert scale was used as a measuring instrument. A questionnaire was used in this study as a data collection method. Validity and reliability tests, multiple linear regression analysis, hypothesis testing (t-test, F-test), classical assumption tests (normality, multicollinearity, and heteroscedasticity), and coefficient of determination analysis (R^2) were some of the analytical methods used in this study.

This material and method as much as possible to give an idea to the reader through the methods used (footnote on this template is just an example). Sub-subhead on this method comprising at least on type of research; location research; materials law source; data collection technique; and data analysis.

RESULTS AND DISCUSSION

Respondent Data Results

Table 1.
Respondent Data

Variable	Respondents	Number	Percentage
Gender	Male	38	43.2
	Female	50	56.8
Age	20-30 years old	33	37.5
	31-40 years old	28	31.8
	41-50 years old	26	29.6
	>50 years old	1	1.1
	Civil Servant/State Civil Apparatus	52	59.1
Occupation	State-Owned Enterprise Employee	5	5.7
	Others	31	35.2

Source: Primary data processed by researchers, 2025



The gender of respondents can be determined from the data in Table 1 above. A total of 50 people (56.8%) were female, and 38 people (43.2%) were male. Based on the above data, women constituted the majority of study participants. Thirty-three people (37.5%) of the respondents in this study were between 20 and 30 years old. The data shows that the majority of study participants were between 20 and 30 years old. In addition, 52 respondents, or 59.1% of the total study respondents, were civil servants (PNS). The data also shows that most of the study participants were ASN or civil servants (PNS).

Data Quality Testing

Validity Test

The validity of the questionnaire was assessed through a validity test. A significance test comparing the calculated r value with the table r value formed the basis for this selection. The table r value for a sample of 88 respondents was 0.209.

Table 2.
Validity Test Results

Variable	Item	Calculated r	R table	Description
Personal Selling (X1)	X1.1	0.683	0.209	Valid
	X1.2	0.627	0.209	Valid
	X1.3	0.622	0.209	Valid
	X1.4	0.666	0.209	Valid
	X1.5	0.694	0.209	Valid
Direct Selling (X2)	X2.1	0.681	0.209	Valid
	X2.2	0.662	0.209	Valid
	X2.3	0.607	0.209	Valid
	X2.4	0.684	0.209	Valid
	X2.5	0.670	0.209	Valid
Advertising (X3)	X3.1	0.636	0.209	Valid
	X3.2	0.682	0.209	Valid
	X3.3	0.694	0.209	Valid
	X3.4	0.631	0.209	Valid
	X3.5	0.614	0.209	Valid
ASN Customer Decision (Y)	Y.1	0.616	0.209	Valid
	Y.2	0.686	0.209	Valid
	Y.3	0.630	0.209	Valid
	Y.4	0.697	0.209	Valid
	Y.5	0.609	0.209	Valid

Source: Primary data processed by researcher, 2025



The calculated r value for the factors of advertising, direct sales, personal sales, and customer decisions is higher than the table r value (0.209), as shown in the table above. Therefore, each item in the variables of ASN customer decisions (Y), advertising (X3), direct sales (X2), and personal sales (X1) is valid.

Reliability Test

The reliability indicator of a measuring instrument is called the reliability test. When a measuring instrument measures the same phenomenon in several Cronbach Alpha test sessions, the instrument is said to be reliable. If the Cronbach Alpha value of a measuring instrument is greater than 0.60, the instrument is considered reliable.

Table 3.

Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Description
<i>Personal Selling (X1)</i>	5	0.670	Reliable
<i>Direct Selling (X2)</i>	5	0.667	Reliable
<i>Advertising (X3)</i>	5	0.656	Reliable
ASN Customer Decision (Y)	5	0.639	Reliable

Source: Primary data processed by researcher, 2025

Table 3 above shows that each variable has a Cronbach's Alpha value of more than 0.60, indicating that the statement items are considered credible. This implies that each item in the questionnaire can be reused for research purposes.

Classical Assumption Test

Normality Test

To determine whether the data comes from a normally distributed population, a normality test is used. The Kolmogorov-Smirnov One-Sample test is used to check the normality of the data. If the significance threshold is greater than 0.05, the data distribution is considered normal.

Table 4.

Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Personal Selling	Direct Selling	Advertising	ASN Customer Decisions
N		88	88	88	88
Normal Parameters ^{a,b}	Mean	19.25	20.17	21.02	18.3409



	Standard Deviation	2.437	2.547	2.771	1.47279
Most Extreme Differences	Absolute	.094	.094	.092	.089
	Positive	.094	.076	.076	.048
	Negative	-.088	-.094	-.092	-.089
Test Statistic		.094	.094	.092	.089
Asymp. Sig. (2-tailed)		.054 ^c	.055 ^c	.061 ^c	.079 ^c

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

Source: Primary data processed by the researcher, 2025

The regression model meets the assumption of normality, which states that all samples come from the same population, in accordance with the findings of the SPSS output above, which shows that the Kolmogorov-Smirnov (K-S) significance value for each variable is greater than 0.05.

Multicollinearity Test

There is a strong relationship between the independent variables, according to the multicollinearity test. Independent variables in a good regression model should not be correlated. Independent variables in a regression model do not show multicollinearity if the tolerance value is greater than 0.10 and the VIF value is less than 10.

Table 5. Multicollinearity Test Results

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1 (Personal Selling)	.706	1.417
	X2 (Direct Selling)	.426	2,346
	X3 (Advertising)	.532	1,879

a. Dependent Variable: Y (ASN Customer Decision)

Source: Primary data processed by researcher, 2025

The VIF values and tolerance values for the variables advertising, direct sales, and personal sales are 0.706, 0.426, and 0.532, and 1.417, 2.346, and 1.879, respectively, as shown in Table 5 above. Therefore, the VIF values are less than 10 and the tolerance values of both variables are greater than 0.05. Thus, it can be concluded that multicollinearity is not a problem.



Heteroscedasticity Test

If the size of one of the independent variables causes inequality in the residual savings value, this can be verified using a heteroscedasticity test. In this study, the Glejser test, one of the methods for determining the presence of heteroscedasticity in regression models, was used to test this.

Table 6.
Heteroscedasticity Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		Std. Error	Beta			
(Constant)	3.927	.873			4,497	.000
X1 (Personal Selling)	.003	.032	.010		.085	.932
X2 (Direct Selling)	-.090	.049	-.291		-1.855	.067
X3 (Advertising)	-.029	.051	-.081		-.574	.567

a. Dependent Variable: ABS_RES

Source: Primary data processed by researcher, 2025

Based on Table 6 above, the Glejser test produced data with a significance value of 0.932 for the personal sales variable (X1), 0.067 for direct sales (X2), and 0.567 for advertising (X3). All variables have significance values ≥ 0.05 (5%), indicating no heteroscedasticity issues in the regression equation.

Hypothesis Testing

Multiple Linear Regression Analysis

The purpose of multiple linear regression analysis is to determine the extent of the influence of advertising, direct sales, and personal sales on ASN consumers' decisions in choosing multi-purpose motorcycle financing at Bank Sumut Syariah KCP Rantauprapat.

Table 7.
Multiple Linear Regression Analysis Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
		Standard Error	Beta			
(Constant)	4.777	1.534			3,113	.003



X1 (Personal Selling)	.013	.056	.017	.224	.823
X2 (Direct Selling)	.433	.086	.506	5,055	.000
X3 (Advertising)	.352	.089	.355	3,962	.000

a. Dependent Variable: Y (ASN Customer Decision)

Source: Primary data processed by the researcher, 2025

Based on Table 7 above, the results of the multiple linear regression in this study show that the regression equation model is produced in the form of a standard regression equation as follows:

$$\text{Formula: } Y = 4.777 + 0.013X1 + 0.433X2 + 0.352X3 + e$$

From this regression equation, the following interpretation and conclusions can be drawn:

- 1) At a value of 4.777 units, the constant value is positive. This means that the customer's decision level will be 4.777 units if the advertising, direct sales, and personal sales variables remain at zero.
- 2) The personal sales variable has a positive regression coefficient value of 0.013 units. Thus, if all other factors remain unchanged, a one-unit increase in the personal sales variable will result in a 0.013-unit increase in the decision level of ASN customers who choose multi-purpose motorcycle financing products at Bank Sumut Syariah KCP Rantauprapat.
- 3) At a value of 0.433, the regression coefficient of the direct sales variable is positive. The decision of ASN consumers to choose multifunctional motorcycle financing products at Bank Sumut Syariah KCP Rantauprapat will increase by 0.433 units if the direct sales variable is increased by one unit and all other variables remain the same.
- 4) The regression coefficient for the advertising variable is positive at 0.352. Thus, if all other factors remain the same, a one-unit increase in the advertising variable will result in a 0.352-unit increase in the level of ASN consumer choice for multifunctional motorcycle financing products at Bank Sumut Syariah KCP Rantauprapat.

Partial test (t-test)

This test is also known as a partial test. The purpose of this test is to determine how significantly independent factors affect the dependent variable, even if only partially. In multiple linear regression, this is necessary because each independent variable affects the model differently.

Table 8.
t-Test Results

Coefficients ^a		Unstandardized Coefficients	Standardized Coefficients		
Model		Std. Error	Beta	T	Sig.
(Constant)	4.777	1.534		3,113	.003
X1 (Personal Selling)	.013	.056	.017	.224	.823
X2 (Direct Selling)	.433	.086	.506	5,055	.000
X3 (Advertising)	.352	.089	.355	3,962	.000

a. Dependent Variable: Y (ASN Customer Decision)

Source: Primary data processed by researcher, 2025

The results of the partial test (t-test) can be seen in Table 8 above, where the t and sig. columns can be interpreted as follows:

- 1) The t-value is less than the t-table value for the personal sales variable, which is $0.224 < 1.988$ with a significance level of $0.832 > 0.05$. Thus, the hypothesis rejects H1 and accepts Ho. Therefore, the product variable has no significant impact on ASN consumers' decisions to choose multi-purpose motorcycle financing solutions.
- 2) At a significance level of $0.000 < 0.05$, the estimated t-value is $>$ t-table for the direct sales variable, which is $5.055 > 1.988$. Thus, the hypothesis rejects Ho and accepts H2. Therefore, the decision of ASN consumers to choose a multipurpose motorcycle financing package is significantly influenced by the direct sales variable.
- 3) The advertising variable has a t-value $>$ t-table, namely $3.962 > 1.988$, with a significance level of $0.000 < 0.05$, which means that the hypothesis accepts H3 and rejects Ho, so that the advertising variable partially has a significant effect on ASN customers' decisions to choose multipurpose motorcycle financing products.

Simultaneous Test (F-test)

The purpose of this hypothesis test is to determine the interpretation of parameters, or the combined effect of independent factors on the dependent variable.

Table 9.
F Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.



Regression	485.038	3	161,679	50,054	.000 ^b
Residual	271,326	84	3,230		
Total	756,364	87			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Primary data processed by researcher, 2025

Based on Table 9 above, in columns F and sig., the calculated F value is > F table, namely 50.054 > 2.71 with a significance level of 0.000 < 0.05. This indicates that the variables of advertising, direct sales, and personal sales significantly influence ASN customers' decisions to choose motorcycle multipurpose financing products.

Determination Coefficient Test (R²)

The ability of independent variables to explain dependent variables is very limited when the coefficient of determination (R²) is small. On the other hand, a high coefficient of determination (R²) value close to 1 means that independent variables predict changes in dependent variables.

Table 10.
Test Results (R²)

Model Summary^b

Model	R	R Square	Adjusted R-Square	Standard Error of the Estimate
1	.801 ^a	.641	.628	1.797

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Primary data processed by the researcher, 2025

The R-squared value is 0.641, as shown in Table 10 above. The results show that 64.1% of ASN clients' decisions are influenced by advertising, direct sales, and personal sales factors. The remaining 35.9% are influenced by additional factors not included in this study, as shown by the formula (100% - 64.1% = 35.9%).

The Influence of Personal Selling on ASN Customers' Decisions to Choose Multi-Purpose Motorcycle Financing Products

The personal selling variable obtained a significance value of 0.832, which is greater than 0.05 based on the results of the t-test calculation. Thus, it can be said that H1 is rejected and H0 is accepted, which shows that the personal selling variable (X1) has an effect on the ASN customer's decision variable in choosing a Multipurpose Motorcycle Financing product at Bank Sumut Syariah KCP Rantauprapat, although it is not significant. With a coefficient of 0.224 < 1988, the results of this study indicate that the direct effect of the personal selling variable has a good and negligible effect on



consumer choice. This shows that, although not significant, more ASN consumers will choose Multipurpose Financing at Bank Sumut Syariah if personal marketing is improved. Because Bank Sumut Syariah officers implement personal selling by sending flash SMS messages to each customer's WhatsApp, personal selling has only a small impact on this study. Face-to-face sales are only conducted if customers respond and express interest in the multipurpose motorcycle financing product. Because WhatsApp users often consider SMS offers to be spam or annoying notifications, this approach is certainly less effective and has little impact on personal sales.

This is consistent with data collected from respondents, the majority of whom were women (56.8%). Since mass messages are often considered spam and do not engage emotions, personal sales techniques such as mass SMS or WhatsApp messages are less appropriate for this demographic. When making decisions, women prefer direct interaction rather than text messages. In addition, the majority of respondents (37.5%) are between 20 and 30 years old, a demographic known to be selective in choosing the advertising messages they see in digital media. Instead of replying to promotional SMS messages, they are more proactive in seeking information themselves, which reduces the effectiveness of personal sales. Furthermore, the civil servant (PNS/ASN) employment rate of 59.1% indicates that they have busy work schedules. Because they are considered non-urgent, promotional messages sent via WhatsApp or SMS are rarely replied to. This explains the lack of impact of personal sales.

The findings of this study are in line with the research (Aripin & Novita, 2023), which found that personal sales have a relatively small positive impact on customers' decisions to use the BRImo mobile banking application at PT. BRI Slogohimo 1 Branch in Wonogiri. The research (Yoga & Pertiwi, 2022), which found that personal selling has no significant impact on purchasing decisions at BMT Mitra Khazanah Palembang, is also in line with this study.

The Influence of *Direct Selling* on Civil Servant Customers' Decisions to Choose Multi-Purpose Motorcycle Financing Products

The calculated t-value is $5.055 > t\text{-table } 1.988$ based on the partial t-test. Thus, the calculated t-value ($5.055 > t\text{-table } (1.988)$) and the sig. value ($0.000 < 0.05$) is indicated. Therefore, it can be concluded that H_0 is rejected and H_2 is accepted. It can be concluded that the direct sales variable has a significant and positive effect on the decision of ASN consumers in choosing Bank Sumut Syariah KCP Rantauprapat Multipurpose Motorcycle Financing.

Direct sales involve direct interaction with customers to obtain quick responses and build relationships with them. This marketing strategy also uses one or more forms of advertising to elicit responses. In collaboration with dealers, the Bank Sumut



marketing team visited various businesses and agents in the Labuhan Batu Raya region to conduct direct sales of multipurpose motorcycle financing solutions offered by Bank Sumut Syariah KCP Rantauprapat. Program brochures and direct socialization were used to carry out these activities. This is in line with research conducted by (Hidajat, 2022) explaining that the main strategy used by staff or other components at the BPRS SPM Pamekasan office to market mudharabah deposits is a personal approach, especially by the marketing and customer service departments, in a program known as "house to house". This means that marketers here visit the homes of customers or potential customers who are interested or have been targeted for marketing to offer mudharabah deposit products through a form of direct sales known as face-to-face sales, where marketers and customer service representatives meet directly with customers to market their products.

The majority of female respondents (56.8%) were more easily influenced by face-to-face interactions because they had the opportunity to ask questions directly about procedures, margins, and benefits, thereby increasing their trust. It was also found that the majority of respondents aged 20–30 (37.5%) and 31–40 (31.8%) were productive groups with high transportation needs. Direct outreach to government offices/agencies provides them with the convenience of obtaining information without having to spend additional time. And the majority of respondents are civil servants at 59.1%. The strategy of direct visits to government agencies is highly effective because it directly targets the primary target group. This makes direct selling more relevant than other promotional methods.

The results of this study are in line with the research entitled (Fatimah, 2021), which found that members' decisions in choosing Lasisma financing products at BMT NU East Java Branch Tlanakan Pamekasan were positively and significantly influenced by direct marketing variables.

The Effect of Advertising on Civil Servant Customers' Decisions in Choosing Multi-Purpose Motorcycle Financing Products

The calculated t-value based on the partial t-test is $3.962 > t\text{-table } 1.988$. Thus, the sig. value $(0.000) < 0.05$ and the calculated t-value $(3.962) > t\text{-table } (1.988)$. Therefore, it can be said that H_0 is rejected while H_3 is accepted. ASN customers can conclude that the advertising variable has a significant and positive effect on their choice of Multipurpose Motorcycle Financing at Bank Sumut Syariah KCP Rantauprapat.

Banks use advertising as a promotional strategy to inform the public about all their products. Product advantages over competitors, prices, and benefits are some of the information provided. The goal is to influence and attract new customers (Eli, 2020). This shows how advertising, which is communication through attractive images or text, can make consumers more interested. By designing a unique motorcycle booth for



the ASN program, Bank Sumut Syariah KCP Rantauprapat promotes the program both within the bank and at dealerships. For ASN members who have participated in the special ASN motorcycle purchase program, they also frequently hold raffles.

From the available respondent data, it was found that the majority of female respondents (56.8%) tended to be more responsive to visual advertisements such as brochures, exhibition booths, and prize draws. This makes advertising effective in attracting the attention of the largest segment of respondents. Respondents aged 20–30 are more accustomed to visual advertisements and promotional *events*. The presence of motorcycle booths or attractive sweepstakes is a factor that influences their decisions. And the majority of civil servants (59.1%) are more easily reached through official promotional media within their institutions or dealers. Advertising such as brochures and sweepstakes enhances the image of the product as an official and trusted program.

The findings of this study are in line with the findings of (I Made et al., 2023), which found that advertising strategies significantly and positively influence consumers' decisions to shop at KSP Nirwana Artha Mandiri. Advertising can help businesses stand out from their competitors and increase consumer awareness of the services they offer.

The Influence of Personal Selling, Direct Selling, and Advertising on ASN Customers' Decisions to Choose Multi-Purpose Motorcycle Financing Products

The variables of advertising, direct sales, and personal sales, together and simultaneously, have a positive and significant effect on civil servant customers decisions in choosing multipurpose motorcycle financing products at Bank Sumut Syariah KCP Rantauprapat, based on F test analysis (Simultaneous). This is supported by a significance value of $0.000 < 0.05$ and a calculated F value of $50.054 > F$ table 2.71.

This shows that potential ASN consumers can be influenced and attracted to choose multi-purpose motorcycle financing through advertising, direct sales, and personal sales initiatives by Bank Sumut Syariah KCP Rantauprapat. Advertising, direct sales, and personal sales are some of the strategies used by businesses to convince consumers and target customers to buy their products by highlighting the advantages of those products. To increase sales, promotional activities are based on the company's relationship with its customers.

CONCLUSION

Based on the results of data analysis and discussion, this study concludes that advertising, direct sales, and personal sales together have a positive impact on ASN customers' decisions to purchase Multipurpose Financing (PMG) motorcycle products at Bank Sumut Syariah KCP Rantau Prapat, with a contribution of 64.1%. Several



studies show that personal selling does have a small but beneficial impact. This is because the approach used is still limited to sending WhatsApp messages or SMS blasts, which are often considered spam and lack direct connection with customers. In contrast, direct sales have proven to have a significant impact; tactics such as direct visits to offices and agencies can attract the attention of civil servants and help them decide to use PMG. Promotions that include brochures, exhibition booths, and prize draws have succeeded in attracting new clients, demonstrating the importance of advertising. Therefore, it can be said that the success of PMG motorcycle promotions largely depends on the effectiveness of direct sales and advertising, but personal sales need to be improved to generate a greater impact. The scope of this study is limited to one branch office, and the sample size is small. Therefore, these findings cannot be applied to all Islamic financial institutions, including Bank Sumut Syariah.

REFERENCES

- Alfikaromah, L., & Nurhidayati, M. (2023). Pengaruh Pengetahuan Produk, Kebutuhan dan Promosi Terhadap Keputusan Nasabah Menggunakan Produk Murabahah Mikro Di BPRS Mitra Mentari Sejahtera Ponorogo. *JPSDa: Jurnal Perbankan Syariah Darussalam*, 3(2), 161–174. <https://doi.org/10.30739/jpsda.v3i2.2217>
- Alvin Hidayatullah, M. (2023). Analisis Strategi Promosi Personal Selling Pada Baitul Maal Wat Tamwil (Bmt) Beringharjo Dolopo, Madiun Terhadap Loyalitas Anggota. *Salam (Islamic Economics Journal)*, 4(1), 79. <https://doi.org/10.24042/slm.v4i1.17028>
- Anissyafira Ula Paramadina, A. W. L. (2021). Strategi Pemasaran Produk Pembiayaan Multi Guna-Aparatur Sipil Negara Pada Masa Pandemi Covid-19 Di PT Bank Sumut. *Jurnal Ekonomi Islam*, 01(1), 46–54. <https://doi.org/10.22236/alurban>
- Aripin, L., & Novita Dewi, S. (2023). Peran Personal Selling, Respon Nasabah Dan Minat Nasabah Untuk Meningkatkan Keputusan Nasabah Dalam Mengaktifkan Aplikasi Brimo Mobile Banking Melalui Kepuasan (Studi Pada Pt. Bri Unit Slogohimo 1 Cabang Wonogiri the Role of Personal Selling, Customer Res. *Jurnal Ekonomi Dan Perbankan*, 8(2), 269.
- Astuti, C. N. (2020). Pengaruh Personal Selling dan Advertising Terhadap Keputusan Memilih Produk Pembiayaan Griya ib Hasanah di BNI Syariah KCP Mikro Ipuh Mukomuko. Skripsi, IAIN Bengkulu.
- Atika, R. D. P. (2024). Analisis Strategi Peningkatan Pembiayaan Multi Guna (PMG) Pada PT Bank Sumut Unit Usaha Syariah. *Jurnal Bisnis Net Volume : 7 No . 2 Desember , 2024 | ISSN : 2621. 3(2)*, 511–517.
- Aulia, W. (2019). Pengaruh Periklanan, Promosi Penjualan dan Personal Selling Terhadap Keputusan Nasabah Menabung Pada PT. Bank Syariah Bukopin



- Cabang Medan. Skripsi, 1–61.
- Baidhowi, B. (2018). Rekonstruksi Akad Murabahah (Studi Akad Murabahah Di Bmt Sm Nu Pekalongan). *YUDISIA : Jurnal Pemikiran Hukum Dan Hukum Islam*, 8(2), 221. <https://doi.org/10.21043/yudisia.v8i2.3237>
- Devi, R. S., & Anggraini, T. (2024). Analisis Strategi Pemasaran dalam Meningkatkan Pembiayaan Multiguna ASN khusus Sepeda Motor di PT Bank Sumut KCP Syariah Rantau Prapat. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 9(5), 3402–3413.
- Dewi., Tambunan, K., & Nurwani., M. (2025). Revisiting The Evolution Of Sharia-Compliant Insurance Marketing : Social Media As An Innovative Catalyst For Engaging Millennial. 386–398. <https://doi.org/10.24090/jimrf.v14i2.14964>
- DSN-MUI. (2000). Fatwa Dewan Syariah Nasional No. 04/DSN-MUI/IV/2000 tentang Murabahah. *Direktori Putusan Mahkamah Agung*, 1–6.
- Dwi Poetra, R. (2019). BAB II Tinjauan Pustaka BAB II TINJAUAN PUSTAKA 2.1. 1–64. *Gastronomía Ecuatoriana y Turismo Local.*, 1(69), 5–24.
- Eli Sri Dyah. (2020). Keputusan Memilih Pembiayaan Murabahah atas Pengaruh Lokasi dan Promosi. *Wadiah*, 4(1), 21–40. <https://doi.org/10.30762/wadiah.v4i1.3076>
- Fatimah, S. (2021). Pengaruh Direct Marketing Dan Personal Selling Terhadap Keputusan Anggota Dalam Memilih Produk Pembiayaan Lasisma di BMT NU Jawa Timur Cabang Tlanakan Pamekasan. *April 2021*, 71–106.
- Fitiria Halim, Ardhariksa Zukhruf Kurniullah, et al. (2021). *Manajemen Pemasaran Jasa*. Medan: Yayasan Kita Menulis.
- Harsono, M., Soemitra, A., & Arif, M. (2023). Strategi Peningkatan Pembiayaan Multi Guna (PMG) Pada PT. Bank Sumut Unit Usaha Syariah. *Jurnal Ilmiah Ekonomi Islam*, 9(3), 3602. <https://doi.org/10.29040/jiei.v9i3.11325>
- Haryanto, M. M., & Rudy, D. R. (2020). *Manajemen Pemasaran Bank Syariah (Teori dan Praktik)*. [http://repository.iainmadura.ac.id/id/eprint/356%0Ahttp://repository.iainmadura.ac.id/356/5/Manajemen Pemasaran Bank Syariah %28Rudy Haryanto%29 B5.pdf](http://repository.iainmadura.ac.id/id/eprint/356%0Ahttp://repository.iainmadura.ac.id/356/5/Manajemen%20Pemasaran%20Bank%20Syariah%20Rudy%20Haryanto%29B5.pdf)
- Hidajat, C. M. (2022). Implementasi Direct Marketing dalam Upaya Meningkatkan Pertumbuhan Dana Deposito Mudharabah di BPRS SPM Pamekasan. *Paper Knowledge. Toward a Media History of Documents*, 7(2), 107–115.
- I Made Irvan Widiatmika, Ni Putu Cempaka Dharmadewi Atmaja, D. M. (2023). Pengaruh kualitas pelayanan, strategi iklan dan personal selling terhadap keputusan menjadi nasabah koperasi simpan pinjam (ksp) Nirwana Arta Mandiri. *VALUES*, 4, 522–534.



- Indrawan, H. E., & Givan, B. (2019). Biaya promosi dan biaya dana berpengaruh terhadap dana pihak ketiga Bank Permata Jakarta. *Perspektif*, 17(2), 176–183.
- Khairina Tambunan, M. H. (2024). Strategi Promosi PMG Di KCP Syariah Kota Baru Marelan. 2(1), 198–204.
- Kotler, P. and Armstrong, G. (2010). *Principles of Marketing*, 13th Ed. USA: Pearson Prentice Hall.
- Kotler, Philip & Keller, Kevin Lane. (2012). *Marketing Management* (14th Edition). New Jersey: Pearson Education.
- Kotler, Philip & Keller, Kevin Lane. (2016). *Marketing Management* (15th Edition). New Jersey: Pearson Education.
- Kotler, P., & Armstrong, G. (2008). *Prinsip-Prinsip Pemasaran* (p. 45). Jakarta: Erlangga.
- Kurtz, D. L. and Boone, L. E. (2006). *Principles of Marketing*, 12th edition. USA: Thomson South-Western
- Lasmi, A., & Yusrizal, Y. (2022). Personal Selling Dalam Meningkatkan Penjualan Polis Asuransi PT Prudential Life Assurance Syariah Cabang Binjai. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(6), 1199–1205. <https://doi.org/10.47467/elmal.v3i6.1194>
- Mahendra, R. (2019). Strategi Promotion Mix pada PT. Mizuho Balimor Finance. *Prosiding FRIMA (Festival Riset Ilmiah Manajemen Dan Akuntansi)*, 2, 914–918. <https://doi.org/10.55916/frima.v0i2.121>
- Nasution, M. Lathief, I., (2018). *Manajemen Pembiayaan Bank Syariah*. Medan: FEBI UIN-SU Press.
- Nurwani, N. (2020). Pengaruh Dana Pihak Ketiga, Modal Sendiri Dan Non Performing Financing Terhadap Jumlah Pembiayaan Bagi Hasil Pada Bank Umum Syariah Indonesia. *Jurnal Riset Akuntansi Dan Bisnis*, 20(1), 92–100. <https://doi.org/10.30596/jrab.v20i1.4973>
- Omar, H. M., Yahya, A., & Mohammed, S. M. (2025). Data Analysis Approaches for Apple Stock Price Prediction and Financial Risk Management. *Danadyaksa: Post Modern Economy Journal*, 3(1), 32–43. <https://doi.org/10.69965/danadyaksa.v3i1.193>
- Philip, K. & Susanto, A. B. (1999). *Manajemen Pemasaran di Indonesia: Analisis, Perencanaan, Implementasi dan Pengendalian*. Buku 1. Jakarta: Salemba Empat
- Saputri, D. V. (2024). Pengaruh Personal Selling, Sales Promotion, dan Persepsi Terhadap Keputusan Nasabah Dalam Memilih Pembiayaan Multijasa (Studi pada PT BPRS Mitra Agro Usaha). 15(1), 37–48.
- Saragih, L., Banjarnahor, A. R., Anggraini, N., Sudarso, A., Muliatie, Y. E., Lie, D., Purnomo, Y. J., Purba, B., Sudarmanto, E., Kuswandi, S., & Prasetio, A. (2022). *Strategi Manajemen Pemasaran*. Medan: Yayasan Kita Menulis.



- Septiani, N. T., Widagdo, H., & Kasih, Y. (2023). Pengaruh Advertising, Personal Selling Sales Promotion, Dan Direct Marketing Terhadap Keputusan Pembelian Di Erafone Megastore Ps Mall. *Publikasi Riset Mahasiswa Manajemen*, 5(1), 60–66. <https://doi.org/10.35957/prmm.v5i1.5901>
- Sugiyono. (2020). *Metodologi Penelitian Kuantitatif, Kualitatif dan R & D*. Bandung: ALFBETA, CV.
- Villamor, A. P. C., & Arguelles, R. M. (2014). Personal Selling and Social Media: Investigating their Consequences to Consumer Buying Intention. 1–4. <https://doi.org/10.15242/icehm.ed0214024>
- Wahyundari, S. P., Yusrizal, Y., & Nurwani, N. (2024). Pengaruh Personal Selling Dan Advertising Terhadap Penjualan Polis Asuransi (Studi Pada Bumida Cabang Medan). *Jurnal Inovasi Bisnis Indonesia (JIBI)*, 2(1), 46–60. <https://doi.org/10.61896/jibi.v2i1.65>
- Yoga, M. S. T., & Pertiwi, C. (2022). Pengaruh Word Of Mouth , Personal Selling dan Kepercayaan terhadap Keputusan Menjadi Nasabah dengan Kepuasan Nasabah Sebagai Variabel Intervening di BMT Mitra Khazanah Palembang. 11. <https://doi.org/10.19109/intelektualita.v11i1.10375>
- Zulmi, F. A. (2021). Implementasi Pembiayaan Multiguna Sepeda Motor Dengan Akad Murabahah Pada PT. Bank Sumut Cabang Syariah Sibolga. 1–80.