

THE EFFECT OF WHATSAPP BLAST AND INSTAGRAM ON PUBLIC INTEREST IN FINANCING AT SHARIA BANK

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Abstract

This study aims to analyze the influence of WhatsApp blasts and Instagram on public interest in using Islamic bank financing. The background of this study is the suboptimal use of WhatsApp blasts and Instagram as digital marketing to attract public interest in Islamic bank financing products. This study uses a quantitative, survey-based approach. The number of samples was determined using the Krejcie and Morgan formula based on the population of the Pulau Rakyat District (36,281 people), resulting in a sample of 380 respondents. The sampling technique used was simple random sampling. Data processing was carried out using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with SmartPLS software. The results showed that the WhatsApp blast variable was positively and significantly associated with interest in using Islamic bank products. The digital promotion strategy using WhatsApp blasts increased public interest in the financing offered. However, the Instagram variable did not have a significant effect on interest in using, suggesting that promotional content alone is not sufficient to encourage consumers to choose Islamic bank financing. This finding implies that Islamic banks need to strengthen their strategy for increasing visual Instagram content and public digital interaction.

Keywords: WhatsApp Blast, Instagram, Interest, Islamic Bank

A. INTRODUCTION

Indonesia is one of the countries with the largest Muslim population in the world and has a lot of cultural, racial, and religious diversity. Banking functions as a strategic intermediary between the community economy and funding institutions, collecting and distributing funds (Ade et al., 2022). In theory, Indonesian financial institutions have two banking systems: conventional and sharia. Conventional banks are entities that collect funds from the public and distribute them to the public through financing or perform financial intermediation (Ningsih, 2021). A Sharia bank is a bank that conducts its operations in collecting funds, distributing funds, and providing other financial services by applying Sharia principles guided by the Qur'an and Hadith (Nurita et al., 2024). In Indonesia, the Islamic banking sector attracts Attention due to the country's sizable Muslim population. Public perceptions of Islamic financial institutions can be reflected in their perceptions of Islamic banking (Nasution et al., 2023). The growing interest in Islamic banking requires Islamic banks to consider appropriate marketing strategies that keep pace with the times. Social media marketing is undoubtedly one solution Islamic banks can implement. Several companies also use social media as a marketing tool or as a forum for consumer opinions, criticism, and input. The growing number of social media users provides a powerful platform for companies, particularly Islamic banks, to promote their banking products and services (Kurnia et al., 2020).

The continuous development of information and communication technology has led to a rise in the number of internet users in Indonesia. Internet marketing is marketing that uses the internet as a channel to deliver messages to many people simultaneously and instantly within a specific timeframe (Haliza et al., 2024). One of the internet marketing platforms is social media. There are various social media platforms, and their user bases are growing. Here are some popular social media platforms in Indonesia. WhatsApp has the most users in Indonesia, at 90.9%, followed by Instagram at 85.3%, Facebook at 81.6%, and TikTok at 73.5%. Next in line are Telegram with 61.3%, Twitter with 57.5%, Facebook Messenger with 47.9%, Snack Video with 32.4%, Pinterest with 34.2%, and LinkedIn with 25.0%. Overall, this report lists 139 million social media users out of Indonesia's total population. In the digital era, many Muslim communities also use the internet to exchange information about lifestyle and digital buying and selling, such as searching for halal food, clothing, and halal tourism, as well as various topics related to Muslims and Islamic beliefs (Kelly Sawlani, 2021). Recently, they have been using various social media platforms, including Facebook, Twitter, YouTube, WhatsApp, Instagram, and several e-commerce platforms, to carry out these activities.

There were 185.3 million internet users in Indonesia at the beginning of 2024, when internet penetration reached 66.5 percent. Indonesia had 139.0 million social media users in January 2024, equivalent to 49.9 percent of the total population. There were 353.3 million active mobile

connections in Indonesia at the beginning of 2024, equivalent to 126.8 percent of the total population. According to the table above, internet and social media usage in Indonesia continues to grow. Marketing strategies include digital tools such as the internet, which can be accessed anytime, anywhere, along with various applications within it and interconnected communication channels. This allows for the formation of networks or other types of connections with various organizations, in this case between producers/sellers and consumers, regardless of time, place, or other external factors (Harahap et al., 2024). *WhatsApp*, the most widely used social media platform, is indeed a solution for Islamic banks to market their products and services. In today's era of media convergence, mobile advertising is growing rapidly, with WhatsApp Blast/broadcasting used to deliver promotions quickly and efficiently (Sutanto et al., 2023). The advantage of WhatsApp Blast lies in its ability to reach a broad audience quickly, thereby accelerating the distribution of promotional information, product offers, and other important customer information (Bahrudin, 2019). Furthermore, WhatsApp Blast also offers personalization features, allowing banks to tailor messages to specific market segments, increasing message relevance and building more personalized relationships with customers. A WhatsApp Blast application is required, designed and built using the web-based WhatsApp API system. WhatsApp Blast can be a strategic tool in broader digital marketing efforts (Putri & Widyawan, 2024).

Instagram is the second-largest social media platform in Indonesia. It is a platform for marketing a product or service (Ardiansah & Maharani, 2021). So that potential consumers can see the types of goods or services offered. Instagram offers several advanced features, such as photo and video sharing, comments, and likes. Instagram Stories lets users post photos or videos, and IGTV lets users play videos up to 60 minutes long. Another feature Instagram offers as a promotional or advertising tool is Instagram Ads (Witarsana et al., 2024). Where account owners can display photo or video ads with a broader reach, thereby achieving promotional goals. The research findings suggest that consumers always seek information about new products before becoming interested in purchasing them. When consumers are attracted to social media promotions and a product has a good reputation, their interest in using the product increases, especially when the product has just been launched by the company (Sidharta et al., 2018). Specifically, the researcher's case study was conducted in the Pulau Rakyat District, Asahan. According to data from the Central Statistics Agency (BPS), in 2024, the population of Pulau Rakyat District, Asahan, reached 36,281, with 18,161 males and 18,114 females. As a growing district, Pulau Rakyat has a high social media adoption rate. This creates an interesting opportunity to observe how this digital marketing strategy works. The researcher noted that the community's understanding of Islamic banking products and services still needs improvement. Preliminary observations indicate that most respondents from Pulau Rakyat

District have received promotional messages via WhatsApp regarding Sharia Bank financing and viewed promotions on the Bank's Instagram account. The researcher interviewed Mr. Juli, who stated, "I have received messages like that several times, usually about financing promotions or new products. I think promotions via WhatsApp are good. They make it easier for us to get information, just in case we suddenly need a loan "(Juli, personal communication, May 9, 2025). Based on this interview, it can be concluded that WhatsApp Blasts play a significant role in increasing public awareness of Islamic banking products. However, it cannot be denied that too frequent use can be considered spam and disrupt WhatsApp users. The results of the researcher's interview with Mrs. Dinda, who stated, "I have never received a message from a Sharia bank, but on Instagram, I often see BSI video advertisements about the introduction of their new products. I became a little interested in BSI because I often see their advertisements " (Dinda, personal communication, May 9, 2025). From these interviews, it can be concluded that the uneven distribution of Islamic banking messages to the Pulau Rakyat community may be a contributing factor to the lack of understanding of Islamic banking financing. However, some people are interested in viewing Islamic banking financing and products on Instagram. Previous research by Anisa Khoirul Khasanah, titled "The Influence of Brand Image and Digital Marketing on Public Interest in Using Sharia Banks," found that digital marketing has a positive, significant impact on public interest in using Sharia banks. The better the implementation of digital marketing, the higher the public's interest (Khasanah, 2022). The use of social media as a communication tool is no longer unfamiliar to the public. The increasing quality of Islamic banking services to the public has made the management of this Islamic-based bank increasingly enthusiastic about conducting promotional activities. The promotional activities undertaken have also become increasingly diverse. In today's digital age, almost all product information is easily accessible through various online platforms. Therefore, practical digital marketing approaches, such as social media, online advertising, and engaging content, can increase consumer interest in a product.(Tukma et al., 2021) By leveraging digital technology, companies can reach a wider audience and build closer relationships with consumers, thereby increasing their interest in purchasing or using the products they offer (Windari et al., 2022). Researchers also focused on how these digital marketing elements can create positive experiences for consumers, which, in turn, can increase their purchasing intentions. Having identified the source of the problem, the researcher was motivated to conduct this study to determine the extent of the influence of WhatsApp Messenger and Instagram on public interest in financing at Islamic banks in the Pulau Rakyat community. The author aims to provide information that WhatsApp Messenger and Instagram can increase public interest in financing at Islamic banks, thereby increasing market share.

B. METHOD

This type of research is quantitative. Quantitative research is research that describes, examines, and explains a phenomenon using data (numbers) without the intention of testing a specific hypothesis. The data sources in this study are primary and secondary data. Primary data is data collected directly from the primary source, such as through interviews and surveys, while secondary data is research data obtained indirectly through intermediaries. The population is the entire set of research objects. The population in this study is the population data in the Pulau Rakyat sub-district. The following is the population size in the Pulau Rakyat sub-district.

Table 1 Population Data in Pandan Subdistrict

No	Village	Total population
1.	Sei Piring	735 people
2.	Pulau Rakyat Tua	5,960 people
3.	Pulau Rakyat Pekan	2,729 people
4.	Orika	789 people
5.	Desa Manis	4,286 people
6.	Tunggul 45	768 people
7.	Desa Bangun	1,885 people
8.	Persatuan	3,727 people
9.	Padang Mahondang	6,871 people
10.	Ofa Padang Mahondang	1,454 people
11.	Desa Baru	2,445 people
12.	Mekar Sari	4,632 people
	Total	36,281 people

Source: Central Statistics Agency, Pulau Rakyat District.

A sample is a part of the total number of characteristics possessed by the population. (Sugiyono 2016). This research sample uses the famous Krejcie and Morgan formula to determine the appropriate sample size.

Krejcie and Morgan's formula

$$S = \frac{X^2 \cdot N \cdot P \cdot (1 - P)}{(N - 1) \cdot d^2 + X^2 \cdot P \cdot (1 - P))}$$

S: Required sample size

X²: Chi-Square for df = 1 and significance level 0.05 (fixed value: 3.841)X²

N : Population size (5,582)

P: Proportion (if unknown, usually 0.5 is used)

E: Desired margin of error (usually 0.05 to 5%)

Table 2: Determination of Sample Size

Village	Total population	Number of Samples
Sei Piring	735	8 Souls
Pulau Rakyat Tua	5,960	62 Souls
Pulau Rakyat Pekan	2,729	29 Souls
Orika	789	8 Souls
Desa Manis	4,286	45 Souls
Tunggul 45	768	8 Souls
Desa Bangun	1,885	20 Souls
Persatuan	3,727	39 Souls
Padang Mahondang	6,871	72 Souls
Ofa Padang Mahondang	1,454	15 Souls
Desa Baru	2,445	26 Souls
Mekar Sari	4,632	48 Souls
Total	36,281	380 ople

Data collection instruments are tools selected and used by researchers to ensure systematic, streamlined data collection. The data collection techniques used in this study are intended to obtain accurate, relevant data for the problem being discussed. The techniques used in this research data collection are as follows. The observation method involves focusing Attention on an object using all the senses. This research directly observed the community in Pulau Rakyat District, Asahan. A questionnaire is a data collection technique that involves giving respondents a set of written questions to answer. Questionnaires consist of closed or open-ended statements given directly to respondents. The questionnaire used in this study was closed-ended, meaning respondents could only answer using the provided answer choices.

Table 3 Likert Scale

Statement	Score
Strongly Agree (SS)	5
Agree (S)	4
Neutral/Undecided (N)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

The data analysis used in this study is Path analysis to determine direct and indirect relationships, including those mediated by intervening variables, using Partial Least Squares (PLS) (Prana Ugiana Gio. 2022). This research uses SmartPLS 3.0 software.

C. HYPOTHESIS TESTING (BOOTSTRAPPING)

Hypothesis testing with PLS is carried out in two stages: directly estimating the effect of the independent variable on the dependent variable, and indirectly estimating it through mediation. In hypothesis testing, the values analyzed are the T statistic and p values generated from the PLS output, with a significance level of 0.050.

- If the T-statistic value > 1.96 and p-values < 0.050 then it is significant.
- If the T-statistic value < 1.96 and p-values > 0.050 then it is not significant.

D. RESULTS AND DISCUSSION

1. Outer Model Test (Measurement Model)

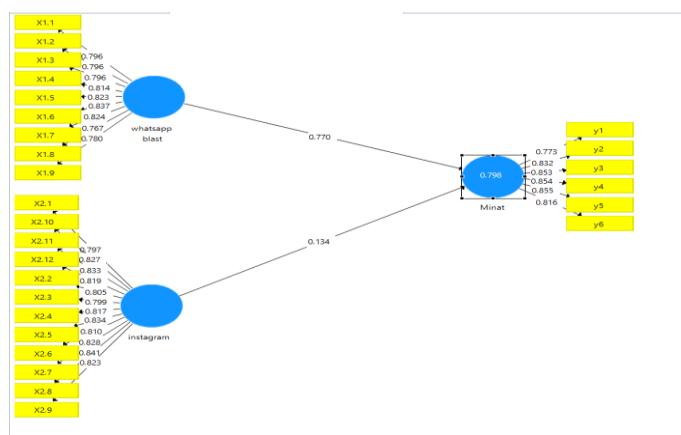


Figure 1 Factor Value

Source: Primary data processed using SmartPLS 3.0 (2025)

From Figure 1 above, it can be seen that all indicators meet the requirement of a Factor Loading > 0.70 . Therefore, the indicators in this model meet the requirements for convergent validation testing.

Table 4 AVE Average Extracted Value

Variables	Criteria	(AVE)
Instagram (X2)	>0.5	0.672
WhatsApp Blast(X1)		0.646

Source: Primary data processed using SmartPLS 3.0 (2025)

Based on Table 4 above, the AVE (Average Variant Extracted) for all variables is > 0.50 , which meets the specified criteria.

a) Discriminant Validity Test

Table 5 Cross-Loading Values

Indicator	<i>Instagram</i> (X2)	<i>WhatsApp</i> <i>Blast</i> (X1)	Interest in Using Sharia Bank Products (Y)
X1.1	0.711	0.661	0.758
X1.2	0.700	0.677	0.742
X1.3	0.719	0.673	0.712
X1.4	0.726	0.683	0.712
X1.5	0.739	0.823	0.714
X1.6	0.733	0.837	0.707
X1.7	0.772	0.824	0.721
X1.8	0.769	0.767	0.697
X1.9	0.721	0.780	0.682
X2.1	0.797	0.738	0.684
X2.2	0.805	0.747	0.695
X2.3	0.799	0.744	0.712
X2.4	0.817	0.744	0.683
X2.5	0.834	0.759	0.672
X2.6	0.810	0.724	0.671
X2.7	0.828	0.762	0.701
X2.8	0.841	0.757	0.687
X2.9	0.823	0.743	0.662
X2.10	0.827	0.740	0.672
X2.11	0.833	0.750	0.679
X2.12	0.819	0.743	0.685
y1	0.631	0.682	0.773
y2	0.696	0.748	0.832
y3	0.712	0.743	0.853
y4	0.701	0.756	0.854
y5	0.726	0.775	0.855
y6	0.690	0.737	0.816

Source: Primary data processed using SmartPLS 3.0 (2025)

One criterion for discriminant validity testing is to examine the cross-loadings for each indicator. The cross-loading value for each variable indicator must be greater than that for the other variables. Based on Table 5 above, it can be seen that each variable's cross-loading is greater than that of the other variables. Therefore, the indicators in this study are valid, as they meet the criteria for discriminant validity testing.

b) Composite Reliability

Table 6 Composite Reliability and Cronbach's Alpha

Variables	Cronbach's Alpha	Composite Reliability	Information
Instagram (X2)	0.956	0.961	Reliable
WhatsApp Blast (X1)	0.932	0.943	Reliable
Interest in Using Sharia Bank Products (Y)	0.910	0.943	Reliable

Source: Primary data processed using SmartPLS 3.0 (2025)

From the table above, it can be seen that all variables meet the specified requirements, namely, composite reliability and Cronbach's alpha > 0.60 . This means that all variables in this study have acceptable levels of reliability.

2. Inner Model Test (Structural Model)

a) R-Square Test

Table 7 R-Square

Indicator	R Square
Interest in Using Sharia Bank Products (Y)	0.798

Source: Primary data processed using SmartPLS 3.0 (2025)

Based on the table above, it can be seen that the variable Interest in Using Sharia Bank Products has an R-Square value of 0.798, which means that the model in this study is stated as a strong model, which can be explained that the WhatsApp Blast and Instagram variables can explain the variable interest in using Sharia Bank products 79.8% and the remaining 20.2% is explained by other variables outside the model.

b) F-Square Test

Table 8: Effect Size Results

	Interest in Using Sharia Bank Products (Y)
Instagram(X2)	0.015
WhatsApp Blast(X1)	0.502

Source: Primary data processed using SmartPLS 3.0 (2025)

- 1) The F-Square value is 0.502, indicating that WhatsApp Blast (X1) has a significant influence on Interest in Using Sharia Banking Products (Y).
- 2) The F-Square value is 0.015, indicating that Instagram (X2) has a medium influence on Interest in Using Sharia Banking Products (Y).

3. Hypothesis Testing (Bootstrapping)

Table 9 Path Coefficient

Variables	Original Sample (O)	P Values
WhatsApp Blast(X1) -> Interest in Using Sharia Bank Products (Y)	0.770	0,000
Instagram(X2) -> Interest in Using Sharia Bank Products (Y)	0.134	0.057

Source: Primary data processed using SmartPLS 3.0 (2025)

Based on the table above, the following conclusions can be drawn:

- 1) Based on the analysis results, the path coefficient (original sample) between WhatsApp Blast (X1) and interest in using financing (Y) is 0.770 with a p-value of 0.000. A p-value of less than 0.05 indicates that the effect of WhatsApp Blast on interest in using financing at Islamic banks is positive and significant. This means that the better the WhatsApp Blast strategy implemented by Islamic banks, the higher the public's interest in using financing products.
- 2) In contrast to the previous variables, the analysis results show that Instagram (X2) does not significantly influence interest in using Islamic banks' financing, with a coefficient value of 0.134 and a p-value of 0.057. A p-value significantly above 0.05 indicates that although Islamic banks' Instagram ads frequently appear in feeds, their visual content is less engaging, which is insufficient to directly influence public interest.

E. DISCUSSION OF RESEARCH RESULTS

The Influence of WhatsApp Blast on Public Interest in Financing at Islamic Banks

Based on the quantitative analysis, WhatsApp blasts have a positive and significant effect on public interest in financing at Islamic banks. This is evidenced by a coefficient value of 0.770 and a p-value of 0.000, indicating that the hypothesis is accepted. This value indicates that WhatsApp blasts are the most dominant variable influencing public interest. This means that the better the implementation of marketing strategies through WhatsApp blasts at Islamic banks, the higher the public's interest in using Islamic bank financing. In AIDA theory, WhatsApp blast represents Attention, where WhatsApp blast provides short messages that go directly to the user's device and has a high potential to attract initial Attention, especially if the content of the initial message is interesting, then Interest messages via WhatsApp blast that have more detailed information about Islamic financing products, their benefits, or special offers can trigger interest, then Desire messages via WhatsApp blast highlight the specific advantages of Islamic financing (e.g., without usury, in accordance with Islamic principles, fixed installments), provide case studies of success, or respond to

common concerns, and finally Action WhatsApp blast provides a direct link to the Islamic bank's Instagram account, application form, CS telephone number, or direct invitation to the branch. This result is in line with research conducted by Hanum Muti Salshabila, Marsha Amina, Maulydia Hasanah, and Nani demonstrated that WhatsApp blast messaging is effective in increasing the dissemination and understanding of information. Although the focus is more on general information dissemination, these results can be compared to the dissemination of information about Islamic financing products, which can ultimately generate interest. (Hanum MutiSalsabila, et al. 2024) It was also stated that 97% of respondents took action based on information received from WhatsApp group blast messages. This demonstrates the strong potential of WhatsApp Blast to drive action, including interest in Islamic banking financing products.

The Influence of Instagram on Public Interest in Financing at Islamic Banks

The data processing results show that Instagram has no significant effect on interest in using Bank Syariah Indonesia products, with a coefficient value of 0.134 and a p-value of 0.057. This value indicates that despite the large number of followers on Instagram for Islamic banks, this is not enough to influence their intention to use Islamic bank financing. The level of familiarity with Instagram content does not always align with the actual decision to use the services offered. In the AIDA theory, Instagram can be linked to Attention. To attract Attention on Instagram, Islamic banks need to place promotional ads in Instagram Stories Ads, which appear between users' stories. In this theory, Instagram can also be linked to interest in creating educational content about sharia principles in financing, infographics that explain the flow of sharia financing in simple terms, testimonials or success stories of customers who have experienced the benefits of sharia financing, Instagram live sessions with sharia financial experts to answer questions and content that shows solutions to financial problems faced by the community with sharia financing. However, in this study, although sharia banks have implemented the AIDA theory, it turns out to be insufficient to attract potential customers to use their financing products. This finding differs from the research of Dela Novita Sari and Muhammad Iqbal Fasa, which found significant results with BSI's Instagram content as a digital marketing strategy and concluded that creating digital content on Instagram requires improving the visual quality of both photos and videos, as good visuals will more easily attract customers. This directly demonstrates Instagram's role in attracting potential customers (Sari & Fasa, 2023).

F. Conclusion

Based on the results of research that has been conducted regarding the influence of

WhatsApp Blast and Instagram on the interest of the Pulau Rakyat community in financing at Islamic banks, the researchers drew the following conclusions. WhatsApp Blast has a positive and significant impact on interest in using Islamic banking financing. This indicates that the more optimal the marketing strategy implemented through WhatsApp messaging promotions, the higher the public's interest in using Islamic banking financing products. Instagram does not significantly influence interest in using Islamic banking financing. Although Islamic banking advertisements frequently appear on Instagram feeds, unengaging visual content can contribute to the public's lack of interest in Islamic banking financing. Based on the Attention, Interest, Desire, and Action (AIDA) approach, WhatsApp Blast contributes to the Attention, Interest, Desire, and Action components, while Instagram contributes to Attention and Interest. These findings indicate that the formation of intention to use Islamic bank financing is influenced by perceptions of Attention, interest, desire, and action, with varying degrees of influence.

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