



## **EFFECT OF E-WOM ON SOCIAL MEDIA AND BRAND IMAGE ON DECISIONS SOCIETY SAVING IN SHARIA BANK CONNECTION**

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### **ABSTRACT**

The purpose of this study was to determine the effect of E-WOM and brand image on people's decisions to save in Islamic banks. The type of research used is quantitative research with primary data sources and secondary data. The sampling technique was determined by probability sampling data with a total sample of 88 people. Data processing uses validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis test, t test (partial) and F test (simultaneous) and test the coefficient of determination R<sup>2</sup>.

In this study, E-WOM partially has a significant effect on people's decision to save at Panyabung Sharia Bank with a significant level value of  $0.466 > 0.05$  and Brand Image partially has a significant effect on people's decision to save at Panyabung Sharia Bank with a significance level value of  $0.432 > 0,05$ . Whereas simultaneously E-WOM and brand image affect people's saving decisions at Panyabungan Islamic Bank, namely  $F_{count} 110.306 > F_{table} 3.10$ , the results of this study indicate that E-WOM and brand image have a distribution of saving decisions of 72.2%. , while 27.8% is influenced by other variables not examined in this study.

**Keywords:** *E-WOM (Electronic Word Of Mouth), Brand Image, Saving Decision*

### **INTRODUCTION**

Banking is a bank financial institution that has a major role in the development of a country. This role is manifested in the bank's function as a financial intermediary institution, namely collecting funds from the public in the form of savings and channeling them back to the community in the form of credit or other forms in order to improve people's lives (Khotibul Umam, et al, 2016) . The development of Islamic banking in Indonesia has become a benchmark for the success of the existence of Islamic economics (Nofinawati, et al, 2016) . Islamic banking is everything related to Islamic banks and Islamic units including institutional business activities, as well as methods and processes for carrying out their business activities (Eva Indah Sari, et al, 2021) . Banks are intermediary institutions for depositors and financing customers, in addition to other functions



in financial services (Derwis Harahap, et al, 2017) . Banks carry out three main functions, receiving money deposits, lending money, and providing money transfer services (Abdul Nasser Hasibuan, et al, 2022) .

In this digital era, social media has become a trend in marketing communications. Social media is an online medium, with its users being able to easily participate, share and create content including blogs , social networks, wikis and virtual worlds. Entering the digital marketing era, triggers business people to be more creative in social media, such as Facebook, Twitter and Instagram which are popular tools in this era, so that business people can manage their marketing through social media which has the potential to invite customers to choose their products (Arum Wahyuni Purbohastuti 2017).

In marketing products, consumers also see the brand image on products within the company. Meanwhile, at the current high level of competition, brands can contribute in creating and maintaining product competitiveness (Ardianto 2010). In building a brand image for a product, it can be accompanied by maximizing promotional activities, according to Kotler and Armstrong, promotion is a part of communication regarding the benefits of a product which is expected to persuade consumers to buy the product (P. Kotler, et al, 2012) . By holding promotions, the public will know the information provided by the bank and increase public interest in saving at the bank (Indriyo Gitosudarno 2000).

E-WOM is one of the marketing strategies used by a company to attract customers to be interested in saving at an Islamic bank. E-WOM has a function to increase the number of customers to save and finance at Islamic banks.

Indonesia is predominantly Muslim, but the number of customers in Islamic banks is still minimal, especially at Bank Sumut Syariah KCP Panyabung. It can be seen from the data obtained that the number of customers from year to year is only 1.94%, an increase compared to the number of customers in conventional banks. In accordance with data obtained from Bank Sumut Syariah KCP Panyabung the number of customers from 2017 to 2021 is as follows:

**Table 1.**  
**Data on the Number of Hajj Savings Customers of Bank Sumut Syariah KCP Panyabungan**

<b>Year</b>	<b>Number of BSS KCP Panyabung Hajj Savings Customers</b>
<b>2017</b>	1107
<b>2018</b>	1239
<b>2019</b>	1603
<b>2020</b>	1672
<b>2021</b>	1771

Source: Bank Sumut Syariah customer data

From the data obtained from Bank Sumut Syariah, it can be seen that there is an increase in the number of customers from year to year. However, from what we can see from the table above, the increase in the number of customers is in all products, but those who have experienced a very high increase in Hajj savings



products, namely 14.84% annually, for savings products such as wadiah, marhamah savings and deposits, the number of customers only increased by 1.18% at Bank Sumut Syariah because the public generally thinks that Bank Sumut Syariah is the same as Bank Sumut Conventional, because seen from social media, Bank Sumut Syariah and Bank Sumut still have the same social media or have not been separated. (Alfadri, Yarham, and Siregar 2022)

Judging from their profile, the Panyabungan community gives a positive impression of Islamic banks both in promotional activities carried out face to face or door to door and through social media known as E-WOM. However, from the data we see, people prefer to save in conventional banks compared to Islamic banks. The phenomenon that occurs in some communities in general has limited understanding of the operational activities of Islamic banks so that it becomes an obstacle in the development of Islamic banks in the area, then there are technological advances that shift the marketing paradigm from face to face socialization to electronic word of mouth which some people do not understand how the marketing system of this E-WOM. (Alfadri 2022)

Considering that the amount of customer data is still minimal, especially for wadiah, mudharabah, marhamah savings, current accounts and time deposits, it is necessary to improve the banking marketing system with E-WOM to see how much influence E-WOM has on social media and brand image on people's decisions to save at the Panyabung Syariah Bank, especially the people of Kel. Panyabung II, therefore the researcher is interested in raising the research title on "**The Influence of E-WOM (Electronic Word of Mouth) on Social Media and Brand Image on People's Decisions to Save at Panyabungan Sharia Banks**".

## **LITERATURE REVIEW**

### **E-WOM (*Electronic Word of Mouth*)**

Word of mouth or word of mouth communication is a means of exchanging opinions regarding the various goods and services offered in the market, so that consumers assume that word of mouth is a means of promotion that is free from the company but the dissemination of information is carried out by customers to other customers but profitable company (Rusman Latief 2018) Meanwhile, E-WOM is informal online communication that is non-commercial in nature about the opinion of a service or product that occurs directly through the internet (Gyotte Isabelle 2010) Through this E-WOM, the public can also exchange information about products at the Syariah Sumut Bank. Complaints or arguments, both positive and negative from customers, open opportunities for banks to fix problems or overcome complaints or problems faced by customers (Sannita, et al, 2022) positive comments provide opportunities for Bank Sumut Syariah to attract public interest in saving at the bank the.

### **Social Media**

Social media is an online-based medium, with users able to easily participate, share and create vlogs, social networks, forums and virtual worlds. Social media is a phenomenon that arises along with the development of technology and innovation and the internet (Rulli Nasrullah, et al, 2017). The



function of social media is to connect with fellow citizens, facilitate interaction and communication, seek information and disseminate information and build personal branding (Fabian Chandra 2021)

### **Brand Image**

Brand image is the excitement of all associations related to a brand that already exists in the minds of consumers. Brand image is an association of all available information about the products, services and companies of the brand. This information is obtained in two ways, the first through direct consumer experience, which consists of functional satisfaction and emotional satisfaction . The brand must not only be able to work optimally and deliver the promised performance, but also must be able to understand consumer needs, carry the values that are desired by consumers and also meet the consumer's individual needs which will contribute to the relationship with the brand (Tannady et al. 2022).

### **Saving Decision**

According to Khotler and Armstrong decision is a decision as the maintenance of an action from two or more alternative choices (Philip Khotler, et al, 2014) . Saving is the activity of saving money for needs that are needed at any time (Aqida Shohiha 2020). Savings is a type of deposit made by a third party whose withdrawals can only be made according to certain conditions according to the agreement and the customer . Savings is a type of savings that is very popular in Indonesian society, from urban to rural communities (Ali Hardana, Nurhalimah dan Sulaiman Efendi 2022). There are 4 (four) factors that influence the decision to save, namely:

1. Location is a network where the service products provided by the bank can be used by customers (Rusady Fauzan, et al, 2023).
2. Services offered to the public are supporting activities provided by banks, if the services provided to customers are polite and work professionally, then these services can attract customers to choose to save at the bank (Ismail, 2010 (Ismail 2010)
3. The economic factor is also one of the factors in people's decision to save.
4. Facilities are everything that is physical equipment and is provided by the seller to support consumer convenience (Suwitho 2022)

### **METHODS**

This research was conducted at Panyabung Kel. Panyabung II, Banjar Sehat, Kab. Mandailing Natal and the time this research was conducted from September 2022 to April 2023. The research used in this research is quantitative research. Quantitative research is a method used to answer research problems related to quantitative data (data in the form of numbers, statistics or numerical data). ), quantitative data is also interpreted as data measured by a numerical scale or numbers (Syaifuddin Azwar 2014)



The population is a collection of data elements needed in research, where the elements are the smallest part which is the source of the data needed. The population in this study is the Kel. Panyabung II in making the decision to save at Panyabung Syariah Bank. As for the number of people Kel. Panyabung II to be precise in Banjar Sehat totaled 739 people. The sample is part of the number and characteristics of the population (Eko Sudarmanato dkk 2021). Sampling to be carried out in this study is to use probability sampling technique with simple random sampling method. Based on data calculations with a population of 739 people, the sample in this study is 88.08, but because the subject is not a fractional number, it is rounded up to 88 respondents.

The data collection techniques used are questionnaires, interviews, and documentation. Data analysis used was validity test, reliability test, normality test, heteroscedasticity test, multicollinearity test, multiple linear regression analysis, partial test (t test), and simultaneous significance test (F test) coefficient of determination test ( $R^2$ ) (Sugiyono 2017)

## RESEARCH RESULTS AND DISCUSSION

### Research result

**Table 2.**

**Results of Validity Test of E-WOM Statement Items on Social Media ( $X_1$ )**

Statement Items	$r_{count}$	$r_{table}$	Information
1	0.664	The instrument is valid if $r_{count} > r_{table}$ for $df=n-2=88-2=86$ with a significance level of 5% so that an $r_{table}$ is 0.2096	Valid
2	0.617		Valid
3	0.743		Valid
4	0.705		Valid
5	0.505		Valid
6	0.734		Valid
7	0.705		Valid
8	0.617		Valid
9	0.743		Valid
10	0.595		Valid

Because it has  $r_{count} > r_{table}$  with  $n = 88$ , it is obtained  $r_{table}$  0.2096. So that all E-WOM questionnaire items on social media are declared valid.

**Table 3**

**Result of Validity Test of Brand Image Statement Items ( $X_2$ )**

Statement Items	$r_{count}$	$r_{table}$	Information
1	0.683	The instrument is valid if $r_{count} > r_{table}$ for $df=n-2=88-2=86$ with a	Valid
2	0.687		Valid
3	0.461		Valid



4	0.694	significance level of 5% so that an $r_{table}$ is 0.2096	Valid
5	0.566		Valid
6	0.684		Valid
7	0.377		Valid
8	0.548		Valid
9	0.683		Valid
10	0.687		Valid

Because it has  $r_{count} > r_{table}$  with  $n = 88$ , it is obtained  $r_{table}$  0.2096. So that the entire *brand image* questionnaire items are declared valid.

**Table 4**  
**Results of Testing the Validity of the Statement Items of the Saving Society's Decision (Y)**

Statement Items	$r_{count}$	$r_{table}$	Information
1	0.691	The instrument is valid if $r_{count} > r_{table}$ for $df=n-2=88-2=86$ with a significance level of 5% so that an $r_{table}$ is 0.2096	Valid
2	0.641		Valid
3	0.641		Valid
4	0.570		Valid
5	0.460		Valid
6	0.601		Valid
7	0.818		Valid
8	0.610		Valid
9	0.725		Valid
10	0.545		Valid

Because it has  $r_{count} > r_{table}$  with  $n = 88$ , it is obtained  $r_{table}$  0.2096. So that all items of the saving decision questionnaire are declared valid.

**Table 5**  
**Reliability Test Results**

Variable	Cronbach's Alpha	N of Items	Information
E-WOM on social media	0.857	10	Reliable
Brand Image	0.799	10	Reliable
The Decision of the Saving Society	0.823	10	Reliable

Based on the reliability test of the SPSS output results above, it shows that Cronbach's Alpha for the E-WOM variable on social media is  $0.857 > 0.60$ . This



means that the E-WOM variable on social media can be said to *be reliable*. Then the *brand image variable* is  $0.799 > 0.60$ . This means that *the brand image variable* can be said to *be reliable*. Furthermore, *Croanbach's Alpha* for the saving decision variable is  $0.823 > 0.60$ . This means that the saving decision variable can be said to *be reliable*.

**Table 6**  
**Normality Test Results**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residuals
N		88
Normal Parameters a,b	Means	.0000000
	std. Deviation	2.21621170
Most Extreme Differences	absolute	.062
	Positive	.050
	Negative	-.062
Test Statistics		.062
asymp. Sig. (2-tailed)		.200 c,d

Based on the table above it can be concluded that the data in this study are normally distributed. It can be seen that the significance value is (*Asymp. Sig. 2-tailed*) 0.200, so from the table above it is  $0.200 > 0.05$  fulfilling the assumption of normality.

**Table 7**  
**Heteroscedasticity Test Results**  
**correlations**

		EWOM On Social Media	Brand Image	Unstandardized Residuals	
Spearman's rho	EWOM On Social Media	Correlation Coefficient	1,000	.868 **	-.023
		Sig. (2-tailed)	.	.000	.830
		N	97	88	88
	Brand Image	Correlation Coefficient	.868 **	1,000	-.004
		Sig. (2-tailed)	.000	.	.974
		N	88	88	88
	Unstandardized Residuals	Correlation Coefficient	-.023	-.004	1,000



	Sig. (2-tailed)	.830	.974	.
	N	88	88	88

Based on the table above, the correlation value of the two independent variables is obtained, including E-WOM on social media of 0.830 and *brand image* of 0.974 with *unstandardized* the residual above has a significance value of  $> 0.05$ . Because the results of significance  $> 0.05$ , it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

**Table 8**  
**Multicollinearity Test Results**  
**Coefficients <sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	2,790	2,422		1.152	.253		
	EWOM on social media	.466	.158	.461	2,944	.004	.133	7,498
	Brand Image	.432	.168	.403	2,576	.012	.133	7,498

Based on the results of the multicollinearity test in the table above, the VIF value of the E-WOM variable on social media is  $7.498 < 10$ , the *brand image* variable is  $7.498 < 10$ . It can be concluded that the VIF value of the two variables is  $< 10$  so that it is free from multicollinearity. the *tolerance of E-WOM* on social media is  $0.133 > 10$  and the *brand image* variable is  $0.133 > 10$ . So it can be concluded that the tolerance value of the two independent variables is  $> 10$ . From this study it can be concluded that there is no multicollinearity between the independent variables.

**Table 9. Results of Multiple Linear Regression Analysis**  
**Coefficients <sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	2,790	2,422		1.152	.253





EWOM on social media	.466	.158	.461	2,944	.004
Brand Image	.432	.168	.403	2,576	012

Based on the table above, the constant value ( *a* ) has a positive value of 2.790 indicating that if the influence of E-WOM on social media and *brand image* is considered constant or the value is 0, then people's decision to save at Panyabungan Sharia Bank is 2.790 . then the community's decision to save has increased by  $2.790 + 0.466 = 3.256$ , assuming the other independent variables are constant. then the community's decision to save increases by  $2.790 + 0.432 = 3.222$ , assuming the other independent variables are constant.

**Table 10**  
**Test Results t**  
**Coefficients <sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
1 (Constant)	2,790	2,422		1.152	.253
EWOM On Social Media	.466	.158	.461	2,944	.004
Brand Image	.432	.168	.403	2,576	012

Based on table IV.1 6 it can be concluded that there is a significant relationship between variables using the t test with the results:

1.  $t_{count}$  as big 2.944 and  $t_{table}$  of 1.66 29 8. It means  $t_{count} ( 2 .9 4 4 ) > t_{table} ( 1.66 29 8 )$  it can be concluded that there is an influence of E-WOM on social media on people's decisions to save at Panyabungan Islamic Bank.
2.  $t_{count}$  of 2.5 7 6 and  $t_{table}$  of 1.66 29 8. It means  $t_{count} ( 2, 5 7 6 ) > t_{table} ( 1.6629 8 )$  it can be concluded that there is an influence of *brand image* on people's decisions to save at Panyabungan Islamic Bank.

**Table 11. F test results**

**ANNOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1109055	2	554,527	110,306	.000 <sup>b</sup>
	residual	427,309	85	5027		



Total	1536364	87			
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Based on the results of the data processing above, it can be seen that the calculated F value of E-WOM on social media and *brand image* is 110.306 and the F<sub>table</sub> value is 3.10. The F distribution table is searched with degrees of freedom  $df = 88 - 2 - 1 = 85$ . The results of the analysis of the F test data show  $F_{count} (110.306) > F_{table} (3.10)$ , meaning there is influence E-WOM on social media and *brand image* on people's decisions to save at Panyabung Islamic Bank.

**Table 12**  
**Test Results for the Coefficient of Determination (R<sup>2</sup>)**  
**Summary Model<sup>b</sup>**

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.850 <sup>a</sup>	.722	.715	2,242

From the table above it is known that the magnitude of R<sup>2</sup> (R Square) is 0.722 or equal to 72.2%. This value means that there is a relationship between the E-WOM variable on social media and *brand image* on people's decisions to save at Panyabungan Islamic Bank of 0.722. The R Square value in the table above is 0.722 or equal to 72.2%. This shows that the percentage contribution of the independent variable (E-WOM on social media and *brand image*) on the dependent variable (saving decision) is 72.2%. While the remaining 27.8% is influenced and explained by other variables not included in this study.

## DISCUSSION OF RESEARCH RESULTS

This study aims to determine whether or not there is an influence of E-WOM (*Electronic Word Of Mouth*) on social media (X<sub>1</sub>), and *brand image* (X<sub>2</sub>) on people's decisions to save (Y) at Panyabungan Islamic Bank. Based on the results of data analysis processed using the SPSS Version 23 program, the discussion of the research results is as follows:

### 1. The Influence of E-WOM (*Electronic Word Of Mouth*) On Social Media Against People's Decisions To Save At Panyabungan Sharia Banks

The results of the study of the E-WOM variable on social media (X<sub>1</sub>) on people's saving decisions obtained t<sub>count</sub> of 2.944 and a significance value of 0.004 which means the significance value < 0.05. so that H<sub>a1</sub> is accepted and H<sub>01</sub> is rejected. So it can be concluded that there is a significant influence of E-WOM on social media on people's decisions to save.

Based on the results of the researcher's analysis, there is an effect of E-WOM on social media on people's decisions to save. The results of this analysis



are in accordance with the concept that *electronic word of mouth communication* is an effective means of converting communication networks (*electronic*) into influence networks, capturing recipients' attention, triggering interest and ultimately driving sales, and this automatically influences consumer/prospective customer behavior. An *electronic word of mouth* communication will greatly affect consumers who are interested in suggestions and people who have experience with the product.

Thus it can be concluded that there is an influence between E-WOM on social media on people's decisions to save at Panyabungan Sharia Bank.

## **2. The Influence of Brand Image on People's Decisions to Save at Panyabungan Sharia Bank**

*Brand image* variable ( $X_2$ ) on people's saving decisions  $t_{count}$  of 2.576 and a significance value of 0.012 which means a significance value  $< 0.05$ , so  $H_{a2}$  is accepted and  $H_{o2}$  is rejected. So it can be concluded that there is a significant influence of *brand image* on people's decisions to save at Panyabung Islamic Bank.

This theory is also in line with research conducted by researchers where *brand image* is so that it is easier for people to remember the name of a *brand* issued by a company with a name that is easy for people to remember or has a positive and attractive meaning.

Thus it can be concluded that there is an influence of *brand image* on people's decisions to save at Panyabung Islamic Bank.

## **3. The influence of E-WOM on social media and brand image on people's decisions to save at Panyabung Islamic Bank**

Based on the results of the simultaneous test (F test), obtained  $F_{count} > F_{table}$  ( $110.306 > 3.10$ ) which supports the third hypothesis, that there is an influence of E-WOM on social media and *brand image* on people's decisions to save at Panyabungan Islamic Bank. The significance value of the E-WOM variable on social media and *brand image* is 0.000 which identifies that there is a significant positive influence on people's decisions to save at Panyabung Islamic Bank.

The decision to save is to choose and determine an alternative that is considered the most profitable of the several alternatives faced for saving and saving money. Consumer decision making is basically a problem solving process.

It can be concluded that there is an influence of E-WOM on social media and *brand image* on people's decisions to save at Panyabungan Islamic Bank as evidenced by the  $F_{count} > F_{table}$  ( $110.306 > 3.10$ ).

## **CONCLUSION**

Based on the results of data analysis and discussion of the influence of E-WOM (*Electronic Word Of Mouth*) on social media and *brand image* on people's



decisions to save at Panyabungan Sharia Bank. Then some conclusions can be drawn as follows:

1. Partially there is the influence of E-WOM (*Electronic Word Of Mouth*) on social media on the community's decision to save at the Panyabung Islamic Bank.
2. Partially, there is an influence of *brand image* on people's decisions to save at Panyabung Islamic Bank.
3. Simultaneously there is the influence of E-WOM (*Electronic Word Of Mouth*) on social media and *brand image* on people's decisions to save at Panyabungan Sharia Bank.

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