



Marketing Strategy of Sharia Banking Products to Attract Public Interest in Transactions:

Case Study at Jambi Regional Development Bank (BPD) Sungai Sungai Branch Office

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ARTICLE INFO

Article History:

Received 20-15-2020

Revised 09-06-2020

Accepted 09-06-2020

Keywords:

Services, Products,
Banking, and Lending

Paper Type:

Research Paper

ABSTRACT

Purpose: Marketing is not difficult nor complicated. But, when it is not paid attention, it may impede the growth of the sharia (syariah) bank. Let alone with the dominant muslim population, the region development bank (BPD) will need to implement marketing strategies that will attract people to use syariah service.

Design/Method/Approach : This field research uses a qualitative research approach because it leads to holistic circumstances and individuals.

Findings: According to the results of the study, the marketing plan for syariah products in the syariah services of the Jambi Regional Development Bank (BPD) branch office Sungai Penuh offered to the customers is based on the needs of each product, in PLC (Product life cycle) it means the offers depend on what product is at the time. The strategies implemented in the Jambi Regional Development Bank (BPD) syariah services in Sungai Penuh branch office is to prioritize customers with low-cost fund rather than the deposits with high-cost fund. Of course, the implementation of those strategies will meet various obstacles in the development of the upcoming products. However, BPD also has contributing factors in selling its syariah products.

Originality/Values: Case study—BPD Jambi is differentiation study when compare to others.

INTRODUCTION

The development of the Islamic economy in Indonesia is increasing quite rapidly and this can be seen from the number of financial institutions that use sharia principles. Of course this can be seen as a form of process in the Islamic economic system at the micro and macro scales. One type of government bank in Indonesia that we want to see here is the Regional Development Bank (BPD). Where the Regional Development Bank (BPD) was established in the Level I regions to develop regional development and drive regional economic development to improve people's lives. The development of the Islamic economy in Indonesia is increasing quite rapidly and this can be seen from the number of financial institutions that use sharia principles. Of course this can be seen as a form of process in the Islamic economic system at the micro and macro scales.

One type of government bank in Indonesia that we want to see here is the Regional Development Bank (BPD). Where the Regional Development Bank (BPD) was established in the Level I regions to develop regional development and drive regional economic development to improve people's lives. The development of the Islamic economy in Indonesia is increasing quite rapidly and this can be seen from the number of financial institutions that use sharia principles. Of course this can be seen as a form of process in the Islamic economic system at the micro and macro scales. One type of government bank in Indonesia that we want to see here is the Regional Development Bank (BPD). Where the Regional Development Bank (BPD) was established in the Level I regions to develop regional development and drive regional economic development to improve people's lives. The development of the Islamic economy in Indonesia is increasing quite rapidly and this can be seen from the number of financial institutions that use sharia principles. Of course this can be seen as a form of process in the Islamic economic system at the micro and macro scales.

One type of government bank in Indonesia that we want to see here is the Regional Development Bank (BPD). Where the Regional Development Bank (BPD) was established in the Level I regions to develop regional development and drive regional economic development to improve people's lives.¹ The only Regional Development Bank (BPD) operating in the City of Sungai Penuh and Kerinci Regency is the Jambi Regional Development Bank (BPD) Jambi Sungai Sungai Branch and also the only one that has Islamic banking services. The existence of Jambi Regional Development Bank (BPD) Sungai Penuh Branch is expected to make a positive contribution to the people of Sungai Penuh City and Kerinci Regency, despite the fact that the Jambi Regional Development Bank (BPD) Sungai Penuh Branch has not been able to

¹ Kasmir, *Manajemen Perbankan*, (Jakarta: RajaGrafindo Persada, 2018), hlm. 20

become the prima donna of Islamic financial institutions for the Sungai Penuh community .

This is caused by a number of problems, such as customers in the Jambi Sungai Penuh Branch of the Regional Development Bank (BPD) which tend to be small when compared to some banks that have operated before, such as Bank Rakyat Indonesia (BRI) and Bank Negara Indonesia (BNI). Apart from that, the community also tends to assume that the Jambi Regional Development Bank (BPD) Branch of Sungai Penuh is only a Bank that focuses on local government employees, so that automatically the people of Sungai Penuh are still many who do not know about the Islamic banking services that are already owned by the Bank Regional Development (BPD) Jambi Sungai Penuh Branch, this is due to the Jambi BPD Sungai Penuh City Branch also not yet implementing a marketing strategy in introducing Islamic banking products. Actually, it is known that marketing strategies can be used as an attraction for the public's interest in the use or efficiency of sharia banking services so that they can become competitive with other banking institutions.

According to Kotler, marketing is a social and managerial process in which individuals and groups get what they need and want through creation, offer and exchange.² Sharia bank marketing strategy is a step that must be taken in marketing banking products / services aimed at increasing sales. The increase in sales was oriented to fundraising products (funding), customer orientation and improved service quality. For this reason, Islamic banks must use the right marketing strategy to attract the interest of the public in transacting at Islamic banks.³ And of course this marketing activity must also be based on the spirit of worshipping God and upholding Islamic ethics. In economic activities, Muslims are prohibited from carrying out false actions and must carry out economic activities carried out with mutual pleasure, as the word of God:⁴

يٰۤاَيُّهَا الَّذِيْنَ ءٰمَنُوْا لَا تَاْكُلُوْا اَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ اِلَّا اَنْ تَكُوْنَ
 تِجْرَةً عَنِ تَرَاضٍ مِّنْكُمْ ؕ

Its meaning:

"O you who believe, do not eat your neighbor's property in a false way, except in the way of trade that applies with equal likeness between you " (QS. An-Nisa': 29)

² Herry Sutanto dan Khaerul Umam, *Manajemen Pemasaran Bank Syariah*, (Bandung: Pustaka Setia, 2013), hlm. 37

³ Muhammad, *Manajemen Bank Syariah*, (Yogyakarta: UPP AMP YKPN, 2005), hlm. 223

⁴ Kementerian Agama RI, *Al-Qur'an Dan Terjemahnya*, (Jakarta: Adhi Aksara Abadi Indonesia), hlm. 107-108

To achieve these goals, of course, an efficient marketing strategy is needed, understanding the marketing management of the Islamic Bank so that it can achieve the objectives of the Islamic Bank. Marketing strategy is not difficult or complicated, but if this is not considered, it can hamper the development of Islamic banks. Thus, to carry out this marketing strategy needs to be supported by effective and efficient marketing management and the Jambi Sungai Sungai Daerah Regional Development Bank (BPD) is one of the financial institutions that is developing the use of marketing strategies.

Based on preliminary observations, the Jambi Regional Development Bank (BPD) Branch of Sungai Penuh in the last few years has opened Sharia Services by offering a number of products, including Siginjai iB Savings, iB Student Savings Savings (SimPel), Mudharabah Deposits, Hajj Savings Savings, Savings Savings iB and iB Giro. For this reason, the Jambi Sungai Penuh Branch Regional Development Bank (BPD) requires strategic steps in marketing in order to attract the public's interest in making transactions at the Jambi Sungai Penuh Branch Regional Development Bank, because based on information from one of the employees that the number of customers conducting transactions in the Syariah Services Regional Development Bank (BPD) Jambi Sungai Sungai Branch is still relatively small. This is because there are still many Sungai Penuh people who are not aware of the existence of sharia products at the Jambi Sungai Penuh Branch Regional Development Bank (BPD). With this phenomenon, it is very interesting if it is investigated further related to the marketing strategy undertaken by the Jambi Sungai Penuh Regional Development Bank (BPD) in attracting the public's interest to make transactions at the Jambi Sungai Penuh Regional Development Bank (BPD).

METHOD

In this study, researchers used a qualitative research approach by referring to research procedures that produce qualitative data, expressions or notes either the person himself or their observed behavior. This approach leads to conditions and individuals holistically (whole). Where in this qualitative research, interacting directly with informants, getting to know their world closely, observing and following the life path of informants as they are in the world of work.⁵

In this study, the type of data needed is primary data collected directly from the object of research (respondents, be it branch leaders, employees and customers of the Jambi Regional Development Bank (BPD) Branch of Sungai Penuh City and other informants who can provide accurate data in research

⁵ Usman Rianse dan Abdi, *Metodologi Penelitian Sosial dan Ekonomi*, (Bandung: Alfabeta, 2012), hlm. 7

Meanwhile secondary data is data obtained from books, laws, documents relating to and supporting research problems.

RESULT AND DISCUSSION

Every business entity always conducts marketing activities because this is a characteristic of its business activities. Marketing activities carried out by each company need to be coordinated and directed to achieve the objectives of the business entity / company in general and the purpose of marketing in particular. This tool for coordinating and directing marketing activities is called a marketing plan.⁶

Based on the results of interviews conducted by researchers with the Head of Marketing of Bank BPD Jambi Sungai Sungai Branch Office related to the planning of sharia product marketing planning can be seen in terms of product life cycle and he also stated that:⁷

"Sharia product marketing plans offered at Bank BPD Jambi sharia services according to the needs of each product, in the Product Life Cycle (PLC) depending on what time the product is at. For example in the savings products Simple iB, Siginjai iB and Savings Intention Hajj which was just launched in 2015, the marketing strategy needed is the introduction of products to customers. The length of time of the introduction also cannot be determined, because it depends on the target and the results obtained. If targets and results increase, the next strategy is to foster and maintain market share and maximize cash flow. So, the product marketing strategy is adjusted to the conditions of each stage of the product's life cycle. This central sharia product marketing plan is also implemented throughout Bank Jambi's office channeling network."

Based on the results of the interview the researchers assume that the planning of sharia product marketing strategies offered by the Jambi Regional Development Bank (BPD) Sungai Penuh Branch Office is good and structured, it can be seen that the Regional Development Bank (BPD) Jambi Sungai Sungai Branch Office always holds firm and guided by the principles of Good Corporate Governance (GGC) based on bank governance, namely the principles of transparency, accountability, responsibility, independent and fairness as well as the principle of prudential banking (Prudential Banking) in every business activity so that

⁶ Sofjan Assauri, *Manajemen Pemasaran (Dasar, Konsep dan Strategi)*, (Jakarta: RajaGrafindo Persada, 2015), hlm. 298

⁷ Edy Mulyono, Kepala Pemasaran Bank Pembangunan Daerah (BPD) Jambi kantor cabang Sungai Penuh, *Wawancara* pada tanggal 30 Januari 2018

the Sharia Business Unit of the Regional Development Bank (BPD) Jambi Sungai Penuh Branch Office can be really well managed and professional.⁸

In the application of the principle of openness (transparency), the Regional Development Bank (BPD) Jambi Sungai Penuh Branch Office meiw realizeyan by always conveying to customers and stakeholders about the financial and non-financial condition of sharia business units, among others by doing the following things:⁹

1. Prepare and submit UUS Good Corporate Governance (GCG) reports to interested parties in accordance with the provisions stipulated in Bank Indonesia Regulation Number 11/33 / PBI / 2009 concerning the implementation of Good Corporate Governance (GCG) for Sharia Commercial Banks and Sharia Business Units and Bank Indonesia Circular No. 12/13 / DPBS dated April 30, 2010.
2. The Sharia Business Unit has complete internal reporting, supported by adequate new Sharia core banking (T24).
3. Every year the Jambi Regional Development Bank (BPD) Jambi River Branch Office publishes an Annual Report that can be accessed by anyone.
4. Implementation of Good Corporate Governance (CGC) in sharia business units has delivered information relating to the objectives, strategies, management policies and performance of sharia business units as a whole to Bank Indonesia through the preparation of bank business plans, semester, quarterly, weekly reports and daily reports.
5. Implement policies and procedures for handling customer complaints and process each input and customer complaint in accordance with the determined Service Level Agreement (SLA).
6. Provide sufficient information about all sharia products through brochures and a direct explanation from the office of sharia business unit Regional Development Bank (BPD) Jambi Sungai Penuh Branch Office.

Regional Development Bank (BPD) Jambi Sungai Penuh Branch Office is also very concerned about the improvement and support of quality human resources (HR), by increasing sustainable training. In terms of quantity, along with the rapid growth of business until the end of December 2017 the number of HR Bank BPD Jambi has increased to as many as 580 people with a composition of Bachelor's HR more than 70%.

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⁸ Annual Report Bank Jambi Tahun 2017, hlm. 200

⁹*Ibid.*, hlm. 92

¹⁰*Ibid.*, hlm. 86

Tabel. 1
Bank Jambi Employee Education Level Year 2017

Composition based on Level Education	2017	2016
Doctor (S3)	0	0
Post Graduate (S2)	1	1
Bachelors (S1)	418	393
Diploma (D3)	65	64
SMU	91	99
SD – SMP	5	7
Jumlah	580	564

Sumber: Data dari Bank Pembangunan Daerah (BPD) Jambi Cab. Sungai

Penuh

In 2017, the Syariah Regional Development Bank (BPD) sharia business unit in the Sungai Penuh branch office further optimized the collection of third party funds by taking various measures focused on the following:

1. Increase retail funding by targeting targeted salesfunding and profit sharing bailout programs.
2. To attract corporate funding, Bank Jambi UUS will establish corporate cooperation with several institutions.
3. Bank Jambi Sharia Business Unit (UUS) will continue to expand branches through Office Channeling. In accordance with the road map UUS Bank Jambi has utilized 11 (eleven) Conventional Branch Offices and 19 Conventional Sub-Branch Offices for the Office Channeling network.¹¹

With marketing planning a company can provide benefits, namely:

1. Efforts to encourage ways of thinking far ahead.
2. Efforts to better coordinate marketing activities.
3. Efforts to oversee marketing activities that have been carried out based on work performance standards specified in the plan.
4. Formulation of objectives to be achieved and operational policies that can be carried out more steadily.

Efforts to stimulate participation and strengthen the sense of responsibility of the implementers.¹² Since in Sungai Penuh and Kerinci regency there is only one bank financial institution that has a sharia unit, namely sharia services at the Jambi Regional Development Bank (BPD), Sungai Penuh Branch Office so that with such conditions it makes people less likely to use sharia financial services

¹¹ *Ibid.*, Hlm. 208

¹² Sofjan Assauri, *Op. Cit.*, hlm. 299

than services conventional finance. Whether it's for fund storage activities or for lending funds. So to face competition with other financial institutions, the Jambi Regional Development Bank (BPD) Sungai Penuh Branch Office has a product marketing strategy that it has. In accordance with the results of interviews with customer service sharia services Bank BPD Jambi Sungai Penuh Branch, where he stated:¹³

"Sharia services at Bank BPD Jambi were opened in 2015 and have only been effective in 2017. With this sharia service is expected to help the community, especially Muslims. And we also apply an approach to maximize competitiveness through continuous improvement of products, services, human resources and service management ”

The marketing strategy is a step that must be taken in marketing banking products / services aimed at increasing sales. Where the increase in sales is oriented to product funding (collection of funds), customers, and improving service quality. Thus, the marketing strategy is important in marketing Islamic bank products, where the market strategy is a clear determination of the Islamic bank market so that it becomes the main key to implementing other elements of the strategy.¹⁴

Furthermore, in the interview Ms. Ira also stated that:¹⁵

"The implementation of the sharia product marketing strategy that is implemented in the Bank Syariah Regional BPD Jambi Branch Office is currently the same as the marketing plan implemented at the Central Jambi Syariah Bank Bank, namely by prioritizing the quality of products and services, but due to Sharia Services at the Sungai Penuh Branch Office only became operational effectively in 2017 so, at this time it is still in the stage of introduction to the community, because there are still many people who do not know about the existence of this Sharia Service ”.

With the increasingly intense competition in the banking world, of course it will have an impact on the income / turnover of the bank itself. So that the Islamic Bank is demanded to be able to expand its shared market so as not to compete with other Islamic banks. So to overcome this, the bank needs to create an efficient strategy that is in accordance with current market conditions, one of which is also by using a marketing mix.

¹³ Ira Chyntya Dewi, Customer Service Bank BPD Jambi, *Wawancara*, tanggal 31 Januari 2018

¹⁴ Muhammad, *Op. Cit.*, hlm. 221-222

¹⁵ Ira Chyntya Dewi, *Op. Cit*

By using this marketing mix it is hoped that it can increase turnover and income of the Islamic Bank itself. Regarding the use of this marketing mix, Ms. Ira stated that:¹⁶

"In the Sharia Services Bank BPD Jambi the product is made and analyzed by a product manager, where he will always be doing benchmarking on competitor banks. To ensure the competitive advantage of the product, Bank BPD Jambi carries out various attractive programs such as gift giving to customers in the form of souvenirs. While Below the Line include: Brochures, Banners, Socialization of various institutions in Sungai Penuh City and Kerinci Regency by presenting the products offered and also promotion to print media. With this media it is hoped that what is designed and offered in the Syariah Bank BPD Jambi service can be known to the wider community regarding various superior and innovative financial services and products to meet the needs. This effort is expected to make customers more entrusted with the placement of funds in Bank BPD Jambi and demanded by the public. Until now, there have not been any new products developed by Bank BPD Jambi Syariah, because currently only focus on developing existing products. Sharia products contained in the Jambi Bank Sungai Penuh Branch are currently only available funding products and there are no financing products. "

In 2016 and 2017 Bank BPD Jambi Syariah Services succeeded in increasing third party funding. Bank Jambi began with incessant marketing of Islamic products owned since 2011. This growth is the result of the maximum efforts of all Syariah Services Bank Jambi Sungai Penuh Branch. This is evidenced by the increasing number of sharia service customers at Bank Jambi, Sungai Penuh Branch Office.

Tabel. 2
Growth of *Funding Product* (Simpanan)
Years 2015-2017

Tahun	Saving Type	Consumers	Amount
2015	Siginjai iB	2	1.957.254
2015	Tabungan Niat Haji	6	3.808.537.37
2015	Simpel	0	-
2016	Siginjai iB	23	217.060.890,98
2016	Tabungan Niat Haji	3	980.313.65
2016	Simpel	5271	18.284.00
2016	Deposito	6	795.000.000
2017	Siginjai iB	889	7.450.734.365,00

¹⁶ *Ibid.*,

2017	Tabungan Niat Haji	1	2.540.037,18
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For fund raising activities, the target market in several areas of Sungai Penuh and Kerinci Regency will be a Sharia Service network in several Sub-Branch Offices. Market segmentation will be focused on Sungai Penuh City and Kerinci Regency including individuals, communities, industry and Civil Servants (PNS) Sungai Penuh City.

"The promotion system conducted by Bank BPD Jambi Sungai Penuh Branch Office is indeed quite good, but the promotion has not hit everyone, because there are still many people who are not familiar with sharia services at Bank Jambi Sungai Penuh Branch. Only a small portion of the community knows. For example, in our campus, only a few students were aware of the existence of sharia services at Bank Sungai Jambi Branch Bank Sungai Penuh. Only those who have an interest in the Jambi BPD Bank are aware of the existence of sharia services in the Jambi Sungai Penuh Bank BPD Bank. The most active promotions are carried out only by word of mouth. Bank BPD Jambi Branch of Sungai Penuh should be more active in promoting the sharia services of Bank BPD Jambi by using various media and conducting more frequent seminars with all groups, not only with certain groups".¹⁷

In addition to applying the marketing mix, service improvement is also the focus of the Jambi Sungai Penuh Regional Development Bank (BPD) in an effort to facilitate customer transactions, the office network and its features will continue to be reproduced. Regional Development Bank (BPD) Jambi Sungai Penuh Branch also facilitates non-cash customers by providing automated teller machines (ATMs) in various strategic locations in Sungai Penuh City and Kerinci Regency.

In carrying out Sharia Bank Syariah service activities the Sungai Penuh Branch Office also does not always run smoothly, it also encounters obstacles in carrying out its business activities. Many things actually need to be considered in reading business opportunities, both the factors that support the marketing of their products as well as the factors that hinder the marketing of sharia products at Bank Jambi, Sungai Penuh Branch Office. The potential to develop more rapidly in the future is also still very

¹⁷ Laras Dwi Puji Asih, Mahasiswa, *Wawancara Pribadi*, Sungai Penuh, 8 Februari 2018

large, although there are still many obstacles and challenges in the operation of the Syariah Bank Jambi Branch Office Sungai Penuh Branch Office.

Constraints that hinder the marketing of sharia products are as follows:

1. Lack of Human Resources who really have an educational background related to Islamic finance.
2. Lack of public understanding of the Bank Jambi Syariah business activities and products of the Sungai Penuh Branch Office and the lack of the role of scholars and students in socializing and explaining Islamic financial institutions.
3. Some people still think that Sharia Financial Institutions use the same system as Conventional Financial Institutions.
4. The promotion system is still weak.
5. There is still a lack of public interest in using the services of the Sharia Financial Institution.¹⁸

In addition to the obstacles that hamper the marketing of sharia products at Bank Jambi, the Sungai Penuh Branch Office, there are also factors that support the marketing of sharia products at the Jambi Bank Sungai Penuh Branch Office, namely:

1. Bank BPD Jambi is located in the area of trade, so that many of the traders who need Bank BPD Jambi Branch Office Sungai Sungai, both to save excess funds owned by using the Islamic financial system.
2. Products offered to customers have many variations and use a profit sharing ratio.
3. Bank Jambi Sharia Services Sungai Penuh Branch Office is the only Bank Financial Institution in Sungai Penuh City that uses sharia principles in its operational system.
4. The majority of the people of Sungai Penuh City and Kerinci Regency are Muslim.

CONCLUSION

Based on the results of research and discussion, it can be concluded:

1. Plan for marketing of sharia products in the Syariah Bank Jambi Branch Office of the Sungai Penuh Branch offered to the public or customers in accordance with the needs of each product, in the PLC (Product Life Cycle) depending on what time the product is at. The marketing strategies needed in the introduction or development of sharia products in Bank Jambi Syariah Services are not determined according to the length of time the target results are obtained.

¹⁸*Ibid.*,

2. The strategies implemented by the Bank Syariah Service Bank Jambi Branch Office Sungai Penuh is to prioritize customers with low-cost funds compared with deposits that have high funds. Bank Jambi conducts various interesting programs such as giving gifts in the form of souvenirs and souvenirs to customers who open new accounts in funding products. In addition, the marketing strategy for sharia products carried out by the Syariah Services Bank Jambi Branch Office Sungai Sungai is quite good, but still not optimal. this is evidenced by the number of customers of Syariah Bank Jambi Branch Offices Sungai Penuh relatively small in number. The promotion of sharia product marketing at Bank Jambi, Sungai Penuh Branch, must be intensified, because the existence of Sharia Services in Sungai Penuh City and Kerinci Regency is very strategic, which is located in the trading area and the majority of the population is Muslim. In terms of implementation, satisfaction with customers is enhanced through the quality of service and further improves performance and works hand in hand and works hard to realize the objectives of the Bank Syariah Business Unit (UUS), which is to become a leading Sharia Commercial Bank in the Jambi Province region, highly competitive that grows healthily and reliably serves business partners.
3. In carrying out its business activities, Bank Syariah's Jambi Bank Branch Office encounters various obstacles that hamper product development including:
 - a. Lack of public understanding of Islamic financial products and the lack of the role of scholars and students in socializing about Islamic financial institutions.
 - b. Some people still believe that the Islamic financial system is the same as the conventional financial system.
 - c. Weak promotion system
 - d. Insufficient Human Resources.

Supporting factors for marketing of sharia products at Bank Jambi Sungai Penuh Branch Office:

- a. Strategic location.
- b. The products offered have many variations.
- c. Bank Jambi Sharia Services Sungai Penuh Branch Office is the only Sharia-based Bank Financial Institution in Sungai Penuh City.

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