



Harnessing Social Media Marketing to Boost Customer Engagement in Islamic Financial Services

Achmad Febrianto¹, Leny Maulida²

Universitas Nurul Jadid, Indonesia

Email : lenymaulida52@gmail.com

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ABSTRACT

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*Corresponding Author

This study focuses on how a Sharia-compliant institution implements social media marketing strategies to increase customer awareness, interest, and decision-making in choosing its financial products. This study uses a qualitative descriptive approach, with data collection techniques through direct interviews with field appraisers and digital promotion staff. The research also highlights the importance of utilizing social media as a means of accelerating access to information and strengthening relationships between institutions and customers. The findings indicate that social media marketing has a significant influence on customer decisions in selecting Islamic financial services. Of the total 262 customers in 2025, approximately 60% stated that they were attracted to the product due to promotions conducted through social media by the institution's staff and agents. The study also uncovers various factors that support and hinder the effectiveness of digital marketing and emphasizes the importance of transparency and security of product information, which were previously little known to the public. Implications for educational management include the need for curriculum development that integrates digital marketing literacy and Islamic economic principles, especially in vocational and higher education institutions.

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INTRODUCTION

In the ever-evolving digital era, social media marketing strategies have become a crucial component for financial institutions, including Islamic banks. Social media marketing facilitates reaching a wider target market, disseminates information quickly, and enhances effective communication between institutions and customers. Social media is utilized to introduce various products and services, offering efficient funding solutions through relatively simple requirements for those seeking financing. In line with rapid economic growth, sharia-based financial institutions play a strategic role in accelerating financial

literacy and inclusion, particularly for lower-middle-class communities.

Amidst the public's growing need for accessible financing, social media marketing emerges as a vital tool for increasing customer awareness and interest in sharia-compliant products. Through platforms such as Instagram, Facebook, WhatsApp, mobile apps, and websites, financial institutions provide comprehensive information and facilitate access for potential customers across regions.

Institutions implement flexible systems that allow customers to obtain loans by using collateral, such as gold, without the need to sell their assets. This inclusivity enables a broader segment of society regardless of religious background to benefit from sharia financial products, thus expanding outreach and promoting equitable access to financial services.

Social media marketing offers advantages in cost efficiency and precise market targeting. By leveraging digital data and analytics, institutions can understand consumer preferences, craft relevant promotional strategies, and strengthen customer engagement. In purchasing decisions, this approach supports information accessibility, enhances user experience, and assists in achieving sales objectives.

This research explores the following questions: What social media marketing strategies are implemented to promote sharia-compliant products? To what extent do these strategies influence customer decisions? And what supporting and inhibiting factors affect their effectiveness?

The study aims to describe the marketing strategies utilized, analyze their impact on customer decisions, and identify the key elements that enhance or hinder their success.

Social media marketing defined as the use of platforms like Facebook, Instagram, and WhatsApp to interact with customers and promote services has become a primary approach in modern marketing. It enables two-way communication, data collection through consumer feedback, and continuous strategy refinement.

In the context of sharia-compliant services, social media marketing is a key strategy to raise public awareness and influence purchasing behavior. By utilizing digital tools, institutions can reach wider audiences and deliver transparent, relevant, and timely information.

Social media also serves as a market research instrument. Users provide feedback, allowing institutions to adapt strategies based on real-time insights. This aligns with the shift in consumer behavior toward digital engagement and instant information access.

From an educational management perspective, these findings offer important implications. First, educational institutions especially in vocational

and Islamic higher education should integrate digital marketing and Islamic finance into their curricula to prepare students for real-world industry demands. Second, collaborations between financial institutions and schools/universities can provide hands-on learning experiences, such as internships, workshops, and digital marketing labs. Third, educators and administrators must acknowledge the increasing importance of digital literacy in shaping career readiness, particularly in Islamic economics and business sectors.

By integrating the knowledge of social media marketing strategies and sharia-compliant financial products into the educational management framework, institutions can develop more responsive, skill-based, and industry-aligned learning systems. This alignment helps shape graduates who are not only literate in digital marketing but also ethically grounded in Islamic financial values.

In conclusion, the evolution of social media marketing in promoting Islamic financial services provides both a practical solution for institutions and a valuable reference point for educational stakeholders. It highlights the convergence between industry practice and educational strategy in preparing future professionals capable of navigating digital economies with integrity and competence.

RESEARCH METHOD

This study aims to examine the marketing strategy for gold pawn products through social media marketing and its impact on increasing the number of customers at Bank Syariah Indonesia, Probolinggo Branch. To achieve this goal, this study employed a descriptive qualitative approach. This approach was chosen because the primary focus of the study was to describe in detail and in depth the effectiveness of social media in attracting customer interest in gold pawn products.

This method allows researchers to explore the views and perceptions of informants directly involved in implementing the marketing strategy. Data collection techniques were conducted through in-depth interviews and direct observation. The informants in this study were employees who played an active role in the promotion and implementation of the gold pawn marketing strategy at Bank Syariah Indonesia, Probolinggo Branch.

Through this approach, the research is expected to be able to provide a comprehensive picture of the marketing strategy being implemented and identify aspects that can still be developed to increase the effectiveness of product promotion in the future.

RESULT AND DISCUSSION

Result

Marketing Strategy for Business

Marketing plays a crucial role in facing increasingly rapid and dynamic competition. Marketing activities are closely related to the daily needs of many people, as they encompass the management of institutions in delivering, communicating, and exchanging offerings that have value for customers, clients, partners, and the wider community. Through this process, products or services can be created, developed, and distributed effectively to the public.

A product is something offered to a market to satisfy a want or need. Products are also part of efforts to increase sales and serve as a tool to influence consumers. The primary purpose of a product is to provide a product that satisfies the target market and achieves shared goals within a company organization, enabling it to develop, modify, and maintain effective products.

A marketing strategy is a series of activities aimed at attracting and convincing customers to purchase and use a product or service, thereby achieving the goal of increasing sales. As a financial institution based on Sharia principles, BSI KCP Probolinggo is required to strengthen its gold pawn product marketing strategy to drive revenue growth and maximize the use of existing products with a more targeted and professional approach. Furthermore, BSI KCP Probolinggo also faces the challenge of competition from various Sharia and conventional financial institutions that have grown rapidly in Indonesia. In this competitive environment, a competitive and effective marketing strategy is needed so that Sharia financial institutions can survive and compete healthily.

Social media marketing for gold pawn purchases is highly relevant given the growing digitalization trend in the financial industry. Social media marketing is not only a promotional tool but also key to building strong relationships with customers. By understanding the factors that influence customers' decisions to use gold pawn products through a digital approach, Bank Syariah Indonesia KCP Probolinggo can improve the effectiveness of its marketing strategy. Gold Pawn products at Bank Syariah Indonesia KCP Probolinggo were introduced in October 2021. Before implementing a social media marketing strategy, BSI KCP Probolinggo utilized various conventional promotional methods, such as distributing product brochures in high-traffic areas, such as markets and roadsides, and conducting direct door-to-door outreach.

In developing a marketing strategy, Bank Syariah Indonesia applies the marketing mix concept which consists of several important steps. One approach used is the 4P strategy, namely Product, Price (Money), Place, and Promotion.

Products are a key aspect of Bank Syariah Indonesia's offering. The bank continually strives to develop and refine its Sharia financial products to meet the

needs and expectations of the community. This ensures that the products it offers are widely recognized and clearly understood by all groups.

Price (Money) includes determining the value or cost of products and services provided. Bank Syariah Indonesia strives to set competitive prices in accordance with Sharia principles, so that customers feel they are receiving fair and balanced value for the products they use.

Place refers to distribution channels or service locations that facilitate public access to Bank Syariah Indonesia's products and services. The bank ensures that its products and services are easily accessible through branch offices, digital services, and partners across various regions.

Promotion encompasses various marketing communication activities designed to introduce products and attract potential customers. Bank Syariah Indonesia utilizes various promotional methods, both in person and through mass and digital media, to effectively convey product information to the public. Through the implementation of this 4P strategy, Bank Syariah Indonesia is committed to continuously improving its products and services, thereby increasing customer trust and satisfaction customers as a whole.

Based on the interview results, there are several strategic efforts of Bank Syariah Indonesia KC Probolinggo in promoting its products, especially gold pawn products, namely, socializing with community groups, Distributing brochures at certain events. This method is carried out every time there is a certain event, such as events held in the community, office, nearby market and other shopping places.

The product marketing strategy used by Bank Syariah Indonesia KCP Probolinggo is through advertising, which is a promotion published through various media channels, including banners, brochures, posters, television, and radio. Public relations are the people responsible for maintaining the company's good name and carrying out branding functions for the company, so that the brand is known by many people in a positive way. For example: Customer service.

Next, word of mouth is another effective way to promote a product. Besides being less time-consuming and labor-intensive, it's also quite economical and cost-effective. BSI Probolinggo branch employees are solely responsible for creating and providing excellent, high-quality service to customers. Afterward, those customers will naturally implement the word-of-mouth promotion strategy.

Placing ads on social media platforms like Facebook, WhatsApp, and Instagram. Simply by relying on gadgets, BSI Probolinggo branch employees, particularly the pawnbrokers, have been able to attract customers, given that almost all needs are now met online. Based on the interview results, the

marketing strategy carried out by Pawning Appraisal (PA) Bank Syariah Indonesia KCP Probolinggo, Mrs. Vitri Maulidia to market Gold Pawn Products at this time is by using Social Media Marketing by promoting or sharing feeds through social media such as Instagram, WhatsApp and Facebook, in addition to that also through BSI Pawn Agents.

The Gold Pawn product at Bank Syariah Indonesia KCP Probolinggo was introduced in October 2021. The number of Gold Pawn customers at Bank Syariah Indonesia KCP Probolinggo in 2025 was 262 customers, according to Pawning Appraisal (PA) of Bank Syariah Indonesia KCP Probolinggo Vitri Maulidia, 60% of these customers' decisions to choose Gold Pawn at Bank Syariah Indonesia KCP Probolinggo were influenced by promotions through social media. So far, social media marketing has been very helpful and influential in promoting or marketing Gold Pawn Products at Bank Syariah Indonesia KCP Probolinggo.

The gold pawn product service process is relatively fast and efficient, with an estimated processing time of only 10 to 30 minutes. Customers wishing to apply for financing only need to bring their identity card (KTP) and the gold to be used as collateral. Bank Syariah Indonesia's pricing policy complies with government regulations. However, unlike conventional banks, Bank Syariah Indonesia does not apply interest to its financing products. Instead, the bank charges only service fees or maintenance fees for the products provided to customers. This approach aligns with Sharia principles that avoid usury (*riba*) (interest), ensuring customers pay only transparent fees commensurate with the service received.

The gold pawn counter is equipped with various tools, such as scales and appraisal tools, to measure and assess the value of the gold pledged as collateral. This facility provides a sense of security and comfort for prospective customers, as the transaction process is transparent and free of any fraudulent elements. Furthermore, the gold pledged by customers can be insured. One advantage of the Sharia-compliant gold pawn service at Bank Syariah Indonesia KCP Probolinggo is the insurance protection provided for the pawned gold, to prevent possible fraud or damage to the collateral.

Financing disbursement at Bank Syariah Indonesia can be done in cash or non-cash via bank transfer. Customers have the flexibility to choose their disbursement method, either directly in cash or through a non-cash transaction. Non-cash disbursement offers benefits to both parties. For Bank Syariah Indonesia, this method encourages customers to open accounts with the bank, which can strengthen its customer base. For customers, non-cash disbursements help avoid errors in calculations, both manual and digital, and reduce the risk of physical loss of cash.

Bank Syariah Indonesia KCP Probolinggo imposes an administration fee covering maintenance, upkeep, security, and collateral appraisal, all of which are agreed upon with the customer at the outset of the contract. The storage fee is determined by the amount of financing requested by the customer and is based on the estimated value of the collateral. The bank's appraisal process is based on the current gold market price as the basis for determining the collateral value. Therefore, fluctuations in gold prices, whether upward or downward, will directly impact the appraisal value provided by Bank Syariah Indonesia KCP Probolinggo.

Bank Syariah Indonesia's strategic location, within a mall in Palembang, is a key factor. Bank Syariah Indonesia's promotional strategy includes distributing brochures, displaying banners, and promoting through social media platforms like Facebook and WhatsApp. It also offers gifts or souvenirs to customers at predetermined times and values.

Table 1. Marketing Strategy

Research Aspects	Results
Number of Gold Pawn Customers	262 customers by 2025.
The Influence of Social Media Promotion	60% of customers choose to pawn gold because they are influenced by promotions via social media.
Application Processing Time	10 to 30 minutes for gold pawn application.
Required Documents	Identity card (KTP) and gold to be pawned.
Assessment Facility	Equipped with scales and measuring tools to assess the gold pledged.
Gold Insurance	Pledged gold can be insured, providing protection against damage or fraud.
Fund Disbursement Method	Disbursement of funds can be done in cash or non-cash via transfer to an account.
Administrative costs	Consisting of costs for care, maintenance, security, and appraisal of collateral.
Promotional Strategies Implemented	Socialization with the community, distribution of brochures, advertising in mass media, and use of social media.

Implementation of Social Media Marketing

In recent years, social media has experienced a significant surge in development in Indonesia, marked by increased public participation in various digital platforms. The growth in social media users continues in line with increasingly widespread internet access. This situation creates a strategic opportunity for businesses, including the Islamic banking industry, to utilize social media as an efficient promotional tool to introduce their products and services to a wider audience.

The Gold Pawn Service at Bank Syariah Indonesia prioritizes fairness and transparency in every transaction. The bank ensures that the pawn value is determined fairly, based on current market prices and in accordance with the quality of the gold pledged by the customer. To support this, Bank Syariah Indonesia utilizes advanced technology that monitors gold prices in real time, providing customers with accurate and profitable estimates. Furthermore, the disbursement process after collateral submission is fair and transparent, following prevailing gold prices. To introduce its gold pawn product to the public, Bank Syariah Indonesia utilizes various promotional media such as social media, billboards, brochures, and participation in local activities to increase public understanding and interest in the service.

Social media marketing for gold pawn products at BSI can be implemented in several ways, including using platforms like Instagram, Facebook, and TikTok to promote products, provide detailed information about gold pawn, and offer attractive promotions. This digital marketing can also leverage customer data and online interactions to promote BSI gold pawn products.

Based on the interview results, the promotion carried out by Bank Syariah Indonesia KCP Probolinggo staff is through social media marketing by sharing promotional feeds on Instagram, WhatsApp, and Facebook. In addition to social media, there is a BSI Pawn Agent who also helps refer gold pawnshops at Bank Syariah Indonesia KCP Probolinggo if anyone wants to pawn gold. The presence of a BSI Pawn Agent and marketing through social media marketing makes it easier to promote gold pawn products to the public.

In marketing its Gold Pawn products, Bank Syariah Indonesia utilizes various promotional channels to attract customer interest. Bank Syariah Indonesia also frequently offers special offers, such as discounts or prizes, to encourage the use of its gold pawn services. Information about these promotional programs is communicated through social media and the official website, making it easy for customers to access the latest information and take advantage of opportunities to save money or gain additional benefits. Bank Syariah Indonesia also ensures that all promotions are in line with Sharia principles and do not harm customers. With this strategy, gold pawn products are expected to become an attractive and profitable option for the public.

BSI implements a content marketing strategy by creating a variety of creative and informative content, such as articles, video tutorials, and infographics. This content is specifically designed to meet market needs and attract consumer interest. For example, the bank can produce educational articles about the benefits of sharia-compliant gold pawn products or videos explaining payment procedures using banking apps. Furthermore, content development is

carried out consistently to build customer loyalty. This content is uploaded to the bank's official platforms, such as its official blog, social media accounts, and mobile banking app. This way, potential customers can easily access content anytime and anywhere.

Content creation is also aligned with current issues or trends to attract a wider audience. In addition to serving as an educational tool, engaging content also plays a role in building long-term relationships with potential customers. The implementation of digital marketing through social media has a significant impact on company growth, particularly in the Islamic banking industry, which competes through digital product promotion. BSI utilizes various platforms such as Instagram, Facebook, X (Twitter), WhatsApp, and others in its marketing strategy to facilitate the distribution of information to customers.

Bank Syariah Indonesia promotes its Gold Pawn product by participating in various local events and leveraging its customer network to introduce the service to the public and strengthen customer relationships. Therefore, the bank is committed to providing professional and high-quality service to every customer who uses its gold pawn product.

The gold pawn product at BSI KCP Probolinggo offers significant potential, especially given the high demand for funds quickly or urgently. This service facilitates public access to financing, as gold pawning is a form of financing secured by gold, offering a practical and immediate alternative. Loans through gold pawning are provided without interest, with the option of either a lump sum or installments over a specified period. The gold used as collateral is stored by the bank, and customers are charged a rental fee. In carrying out this procedure, Islamic banks must consider trust, mutual agreement, timeframes, and potential risks. With the increasingly rapid economic development, Indonesian Islamic banks play a crucial role in accelerating financial socialization within the lower-middle class.

Factors that support and hinder marketing through Social Media Marketing

Based on the interview results, factors supporting the use of social media in disseminating news about BSI pawn products can increase time, cost, and energy efficiency in the marketing process. With social media platforms, product information can reach a wider and more diverse audience, thereby increasing the potential for new customers. Furthermore, existing customers can also play an active role in promoting products through communication channels such as WhatsApp, thereby strengthening the marketing network.

To date, no significant inhibiting factors have been identified in the use of social media for marketing BSI pawn products. In fact, social media has proven to be very helpful in increasing marketing effectiveness and making it easier for

the marketing team to reach their target market. Social media marketing has been very helpful and facilitated in promoting gold pawn to the public who are still unfamiliar with the Gold Pawn product offered by Bank Syariah Indonesia KCP Probolinggo.

Discussion

The implementation of social media marketing reflects a strategic adaptation to the digital transformation in the financial industry. Institutions recognize the growing importance of digital platforms in reaching broader audiences and enhancing customer engagement (Munoz et al., 2023). Through Instagram, Facebook, and WhatsApp, they promote sharia-compliant financial services using informative and persuasive content that appeals to digital-savvy consumers (Hidayat et al., 2024). This digital shift not only modernizes institutional outreach but also aligns with the changing behavior of customers who now seek financial information and services online (Asti, 2022).

The adoption of social media marketing has significantly influenced the success of certain sharia-based financial products introduced in October 2021. According to internal interviews, 60% of the 262 customers in 2025 were influenced by social media promotions, highlighting the critical role of digital engagement in customer decision-making. This figure illustrates how online marketing efforts directly translate into increased product uptake. Social media serves not only as a promotional tool but also as a means to foster trust, transparency, and customer loyalty, particularly for financial services that require credibility and assurance (Ambyah Zakaria et al., 2024).

The marketing strategy follows the 4P framework: Product, Price, Place, and Promotion. Sharia-compliant financing services are carefully designed to uphold Islamic principles, offering interest-free funding, transparent fees, and fast processing (10–30 minutes) (Hasanah, 2024). These features are emphasized in digital campaigns, giving potential customers clear, accurate, and appealing information about the benefits of the service (Nur et al., 2022). This strategy not only highlights product features but also strengthens institutional positioning as a modern and ethical Islamic financial service provider (Rahim & Mohamad, 2021).

In addition to regular updates, digital marketers create value through content marketing. Educational posts, infographics, and customer testimonials are shared to build awareness and credibility. This content is crafted to resonate with current digital trends, making it more shareable and likely to reach wider networks (Baharun, 2023). Furthermore, customers are encouraged to share their positive experiences via word-of-mouth through platforms like WhatsApp, creating a grassroots promotional effect (Munawwaroh et al., 2024). This

approach enhances marketing efficiency and reduces costs while expanding market reach organically.

Supporting factors for this strategy include the low cost, high reach, and interactive nature of social media. These tools enable services to be promoted more efficiently compared to conventional methods like brochures and banners. Moreover, social media creates two-way communication, allowing real-time feedback and relationship building with customers (Andiono et al., 2025). This immediacy and accessibility are essential in maintaining customer satisfaction and building brand loyalty (Nisa' et al., 2024). No significant obstacles were identified in implementing this strategy, making it a highly practical and sustainable model for future promotions.

Overall, the implementation of social media marketing demonstrates how Islamic financial service providers can leverage digital tools to enhance product visibility, customer trust, and service accessibility. By integrating traditional values with modern technology, this model provides a compelling example of innovation in sharia-based finance (Juhaidi, 2024). As digitalization continues to reshape consumer behavior, effective use of social media will remain a cornerstone of successful marketing strategies in the Islamic financial sector (Asti, 2022; Rohayati et al., 2025).

CONCLUSION

To date, social media marketing has proven highly effective and positively impacted the promotion of Gold Pawn Products at BSI KCP Probolinggo. To boost revenue and maximize the potential of existing products, BSI KCP Probolinggo needs to strengthen its marketing strategy. Given the increasingly intense competition among financial institutions, a competitive and strategic marketing approach is necessary to ensure Islamic financial institutions can survive and thrive amidst market dynamics. A potential marketing strategy for the future is to be more innovative and educational to increase public understanding of Sharia-compliant gold pawn products. Banks can optimize digital marketing through informative content on social media, partner with community leaders or Sharia influencers to increase public trust, and expand collaboration with educational institutions or religious communities to strengthen Sharia financial literacy. Furthermore, incentive programs such as cashback or discounted deposit fees for new customers could be an attractive strategy to increase the number of service users. It is hoped that the results of this study will provide new insights into how digital marketing can support the development of Sharia-compliant banking products, particularly in increasing the competitiveness of gold pawn products amidst intense competition in the financial industry.

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