

## **Banking Contribution in Strengthening Food Security Through 7P Marketing Strategy: Study on BSI KC Surabaya Jemur Handayani**

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### **Abstract**

The presence of gold installment products at other Islamic banks and non-bank Islamic financial institutions such as Islamic pawnshops has created quite tight competition. This study aims to examine how the marketing strategy implemented by BSI KC Surabaya Jemur Handayani can maintain the position currently obtained and can increase one of its incomes from gold installment products. The research method used is qualitative descriptive. Data collection techniques using observation, interviews and documentation. Based on the results of the study, it shows that Bank Syariah Indonesia KC Surabaya Jemur Handayani has implemented a 7P marketing mix. In terms of product, the bank has emphasized product quality. Pricing for gold installment products is set according to market prices that can compete with other financial institutions. In terms of location, the bank occupies a strategic location so that it is easily accessible and accessible by customers. The marketing strategy for the promotion aspect of gold installment products is applied to various online and offline media. In terms of people, the bank provides the best service to its customers. The process aspect of the overall gold installment product marketing strategy has been good. Finally, the marketing strategy for the physical evidence aspect is carried out by the bank by designing an office that supports comfort for its employees and customers. In addition, effective marketing strategies have a positive impact on the economic welfare of customers, will have an impact on food security and increase national economic stability.

**Keywords: Marketing Strategy; Gold Installments; Marketing Mix**

### **Introduction**

Since the Islamic banking system was established and developed in Indonesia, many improvements have been made to Islamic financial services, including institutional factors, regulatory systems, and programs that monitor public awareness and perception of financial services in accordance with Islamic principles (Nurhayani Syari, et al. 2023). This development is certainly marked by the increasing number of Islamic banking products and Islamic financial institutions. Based on statistical information published by the Financial Services Authority in May 2024, there have been 14 Islamic Commercial Banks (BUS), 32 Islamic Business Units (UUS), and 173 Islamic People's Financing Banks (BPRS) (Financial Services Authority, 2024).

One of the Islamic banks that is present and has been known by the public is Bank Syariah Indonesia. The product that is currently being promoted by BSI is financing. Financing is the provision of funds or bills by a bank to another party,

with the financed party obliged to return the funds after a specified period of time with compensation or profit sharing (Muhamad Fauzin Nur and Lilik Rahmawati, 2022). The orientation of this financing is to develop and increase Bank Syariah Indonesia customers. Lately, the financing product that is in demand by Bank Syariah Indonesia customers is the gold installment product.

As we know, gold is one of the precious metals that is favored by some people. They are willing to spend money to obtain the precious metal. Globally, cultures have agreed that gold is a precious metal that has high aesthetic value. In addition to its high aesthetic value, gold is also one type of investment that has a stable, liquid, and safe value (Umu Rosyidah, 2014). Investing in gold can protect assets from the weakening value of the currency. In addition, investing in gold has less risk than investing in other assets. The advantages of investing in gold are the liquid nature of gold so that it can be used as collateral and if sold will not reduce its value, and is profitable for gold investment owners because the asset value is protected from inflation or deflation (Agnes Alfionita Eka Suci and Mirdha Fahlevi, 2023).

The desire to own gold as a long-term investment tool is often hampered by a person's ability to buy the gold. Usually, the obstacle lies in the price. Mela Priantika, et al (2021) in his research stated that the price of gold has an influence on customer interest in investing in gold. The increase in the price of gold is caused by uncertainty in global conditions, increasing supply and demand for gold, monetary policies issued by the United States central bank, and the exchange rate against the United States Dollar which is increasingly soaring (Financial Services Authority, 2019). The income earned by some people is not enough to invest in gold. Islamic banks are here to solve this problem by having a gold financing product. This product can help people to invest in gold but still on the right track according to Islamic law.

Nowadays, gold purchases in installments can be done by Islamic bank customers. The rapid development of Islamic banks has made banks compete to issue products that can accommodate the community in fulfilling their desire to own gold. Some of these banks, such as (1) Bank Muamalat with the Hijrah Gold Solution product which is a murabahah financing product in the form of gold bars / bullion for customers through predetermined installments (Bank Muamalat, 2015). (2) Sharia Pawnshop with the Sharia Pawnshop Gold Installment product is a gold bullion ownership financing service in installments (Pawnshop, 2015). (3) Bank Syariah Indonesia with gold installment products.

BSI gold installments are financing for ownership of precious metal gold with the advantage of obtaining the price at the time of the contract and payment through fixed installments. This product uses a murabahah contract, which means a contract for the provision of goods with the position of the bank as a seller who provides for the needs of customers and sells it at the acquisition price plus a predetermined margin. The type of gold used in the program is Antam precious metal with a minimum weight of 5 grams and a maximum of 150 grams. The financing value for this gold installment is a maximum of 80% of the purchase price with a minimum down payment of 20%. The limit for gold installment financing is at a price of IDR 150,000,000 (Bank Syariah Indonesia, 2021).

The presence of gold installment products at other Islamic banks and non-bank Islamic financial institutions such as Islamic pawnshops has created quite tight competition. In an increasingly competitive market, Islamic pawnshops have long been present with their savings, installment and gold pawn products which are more widely known by the public. In addition, several other Islamic banks also offer similar gold installment products. This can have an impact on BSI's increasingly narrow movement in attracting new customers. This situation encourages Bank Syariah Indonesia to not only compete on price, but also to improve the quality of service and reach, and to build customer trust in gold installment products in order to remain relevant and able to compete in an increasingly competitive market.

As of April 2024, the gold business has shown significant growth of 30.50% and the total financing disbursement obtained reached IDR 8.05 trillion. One of the employees of BSI KC Surabaya, Jemur Handayani, explained that until now, public interest in gold installments is still high. He also said that the money we have should not only be stored in the bank, but should be invested, such as in gold, deposits, and sukuk. This is done to minimize unexpected events in the future. The form of marketing strategy carried out by Bank Syariah Indonesia KC Surabaya Jemur Handayani so far is by distributing brochures and offering the product to several agencies or events organized by BSI, holding special seminars related to gold installment products.

Until now, customers of gold installment products at Bank Syariah Indonesia KC Surabaya Jemur Handayani are currently increasing. The fairly rapid increase in gold installment products is related to the marketing strategy that has been implemented by the bank. The strategy carried out must be able to increase customer satisfaction and welfare, and expand the reach of services that support the financial stability of the community. In addition, in the macro economy, marketing strategies can help national economic stability by expanding public access to inclusive financing. Distribution and access to basic needs can be managed better so that it will have an impact on the country's food security. Therefore, effective marketing is very important for the sustainability of Islamic banks as well as for the economic welfare and food security of the country.

The research conducted by this author took one object of research, namely BSI KC Surabaya Jemur Handayani so that the research can focus on one object regarding the marketing carried out by BSI in offering gold installment products. The reason the author chose BSI KC Surabaya Jemur Handayani as the object of research is because of the high public interest in investing and how the company stabilizes or maintains a fairly large income from gold installment products through marketing strategies. Therefore, researchers are interested in examining how the marketing strategy implemented by BSI KC Surabaya Jemur Handayani contributes to strengthening resilience. So the author took the title "Banking Contribution in Strengthening Food Security Through 7P Marketing Strategy: Study on BSI KC Surabaya Jemur Handayani".

## **Method**

The type of research method used by researchers is qualitative research. According to Moleong (2013), qualitative research is defined as research that aims

to find out the phenomena that occur and are experienced by research subjects, such as actors, perceptions, drives or motivations, actions and so on holistically. Understanding of the phenomenon is done in a descriptive way that is presented in the form of words, language in special natural conditions, and using various scientific methods (Feny Rita Fiantika et al, 2022).

In this study, the researcher deals directly with the research object and understands the ongoing problems in depth in order to obtain data related to marketing strategies for gold installment products at Bank Syariah Indonesia KC Surabaya Jemur Handayani. Primary data sources were collected directly from employees of Bank Syariah Indonesia KC Surabaya Jemur Handayani using the interview method. The data collection methods used were observation, interviews and documentation. The data analysis technique in this study used data reduction, data presentation, and conclusion drawing techniques (Helaluddin and Hengki Wijaya, 2019).

## Results

Gold installment products are one of the ownership products intended for individuals. Gold is a product that comes from PT Antam, Pegadaian Galeri 24, and PT Hartadinata Abadi which have collaborated with banks (Bank Syariah Indonesia, 2024). The public is given the opportunity by Bank Syariah Indonesia to be able to own Antam precious metals by installments. The acquisition price of gold is determined when the murabahah contract occurs (underhand). The type of Antam precious metal gold financed by BSI is with a minimum weight of 5 grams to 150 grams. There are several advantages when investing in gold at BSI, including fixed and light installments, gold is safely stored in the bank and insured, as a hedging instrument against assets, an easy way to start investing in gold (Bank Syariah Indonesia, 2024):

The contract used in gold installment products is the murabahah contract. In the DSN-MUI fatwa No. 04/DSN-MUI/IV/2000 concerning murabahah, it has been explained that murabahah is the sale of goods to a buyer (customer) with a purchase price that has been added to the margin stated at the start of the contract. Meanwhile, in Law No. 21 of 2008 concerning Islamic banking, article 19 paragraph (1), it is explained that murabahah is a financing contract for goods with a purchase price that will be reaffirmed to the buyer, and the buyer will pay for it with a higher price as a predetermined margin (Ravita, 2024). As time goes by, murabahah financing products have experienced rapid growth. Murabahah financing is a financing facility issued by Bank Syariah Indonesia for customer consumptive needs. As for the term and method of payment, it is mutually agreed upon, either in full or in installments. Bai' bit tsaman ajil is a term for murabahah with installment payments (Cut Nurvajri Tr, 2019).

Every customer who wishes to apply for gold installment financing at Bank Syariah Indonesia must meet the following requirements:

- a. Submission of Documents
  - 1) The application form must be filled out completely and signed by the customer.
  - 2) Photocopy of the customer's ID card stamped "copy as per original" and signed by a bank employee

- 3) If the financing exceeds IDR 50 million, the customer needs to submit a photocopy of the NPWP stamped "copy as original" and signed by a bank employee.
  - 4) If you do not have a BSI account, you can open an account at your local BSI branch office.
  - 5) Deposit a minimum down payment of 20% of the gold price.
- b. General Criteria
- 1) Indonesian citizen and legally competent
  - 2) Customers must be at least 21 years old and a maximum of 60 years old when the financing matures.
  - 3) Customers have smooth collectibility across all banks so that it does not cause problems or defaults.

The procedure for applying for gold installments at Bank Syariah Indonesia is as follows:

- a. The application for gold installment financing is made by the customer and meets with a gold appraiser to fill out the application form.
- b. Gold employees are required to provide detailed information verbally and in writing regarding all product features and characteristics to customers.
- c. Checking of document files regarding gold installment financing applications by employees.
- d. Gold officers verify the customer's documents and income that will be listed on the NAP (Financing Analysis Note). When preparing the NAP, officers require proof of the customer's BI checking that shows smooth collectibility results.
- e. First, the bank legally buys the asset from the trader. The purchase is in the name of the bank and must honestly inform the customer about the cost of the goods and the costs required. Under certain conditions, it is possible for the bank to give the customer the power to buy the goods they need. If this happens, then the sale and purchase agreement (murabahah) must be carried out after the ownership of the goods is in principle held by the bank.
- f. Then the bank sells the goods at a selling price of the purchase price plus a margin. According to the agreement that has been agreed, the customer must buy the goods.
- g. The bank can make a special agreement with the customer to minimize the occurrence of misuse of the contract.
- h. Customers pay the price of goods within the agreed time period.

Marketing Strategy for Gold Installment Products at Bank Syariah Indonesia, Surabaya Branch, Jemur Handayani

### **Discussion**

Based on the results of research through interviews, observations, and linking to existing theories, the strategy implemented by Bank Syariah Indonesia KC Surabaya Jemur Handayani uses several approaches that are adjusted to the conditions and needs of the target market. One of the methods used to increase gold installment sales at Bank Syariah Indonesia is by implementing a marketing mix.

Marketing mix is a set of variables used by companies to influence consumer responses. Gugup Kismono (2001) defines marketing mix as a set of variables or core activities of marketing, consisting of product strategy, price, promotion, and place (Fauzan, 2019). Each component in the marketing mix is closely related. So when deciding on one component, you must consider the other components as well (Muhammad Irfan Zainal Efendi, Darmawati, and Alias Chandra, 2023). The marketing mix for goods products is known as the 4Ps, consisting of product, price, place, and promotion. While for the marketing mix for service products, it is known as the 7Ps, namely product, price, place, promotion, people, process, and physical evidence.

a. Product

A product is anything that can be sold and offered by a company to consumers. In general, the physical form of a product can be seen, held, stored, and used at any time. Unlike services, which are only produced and consumed at the same time (Dhika Amalia Kurniawan and Muhammad Zaenal Abidin, 2018). In Islamic teachings, products must be halal, not cause corrupt or dirty thoughts, not contain elements of usury and maysir, legal ownership of the product must be in the hands of the owner, fictitious product sales cannot be justified so that the delivery of the product must be clearly shown (Ahmad Saifudin, 2021).

Bank Syariah Indonesia KC Surabaya Jemur Handayani is implementing a marketing strategy for gold installment products by emphasizing more on the quality of the product. The gold provided by Bank Syariah Indonesia is a type of floor gold from PT. Antam. In addition, Bank Syariah Indonesia KC Surabaya Jemur Handayani also prioritizes the basic purpose of issuing gold installment products, namely to help customers invest. One of the advantages of this product is as protection for customers from currency fluctuations and inflation. Gold is known as an asset that tends to be stable because it has the ability to maintain or even increase its value over time, especially during an economic crisis.

b. Price

Pricing is determined by several factors, such as the price of competitor products, the selection of raw materials that affect price pressure, prices become more expensive than competitors with the consideration that quality must be better. Price is something that is used as a consideration by consumers when buying goods or services (Kurniawan and Abidin, 2018). Islam sees price as something that must be equal to the quality of the product being sold. Islam does not recommend taking excessive profits (Muhammad Shayid Zakharia and Agus Eko Sujianto, 2022).

Bank Syariah Indonesia KC Surabaya Jemur Handayani applies the price aspect to the gold installment product with the determined price being able to compete with other financial institutions. Administration fees are applied in a standard manner and are not too complicated. This financing uses a murabahah contract, with the position of the bank having purchased gold from the supplier and reselling it to the customer. The price sold to the customer has been calculated according to the market price and added to the agreed profit margin.

c. Location

One of the advantages that the company has is the selection of a place that is well thought out, and is in a very strategic location. The location of the company must make it easy for buyers to reach the products they want to buy (Erna Resmiatini and Insiati Aisyah Hapsari Imanika, 2020). The Islamic distribution process upholds ethical values consisting of adequate security, delivery of goods based on cargo weight, and avoiding damage to the product (Saifudin, 2021).

To increase sales and capacity of its products and services, Bank Syariah Indonesia KC Surabaya Jemur Handayani has been supported by a strategic place or location. The location is on the highway so it is easily accessible by various types of transportation, both public and private vehicles and easily accessible by customers. In addition, another consideration in the location marketing strategy is the security factor. The priority for Bank Syariah Indonesia KC Surabaya Jemur Handayani is choosing a safe location for customers and employees.

d. Promotion

Promotion is a company activity that provides information to consumers so that the product can be known, purchased, and liked. Company promotion must follow the rapid development of technology, such as through print or electronic media. This is in contrast to the past, where products were promoted by word of mouth and market to market (Kurniawan and Abidin, 2018). In Islam, promotions must be fair and honest to customers. All information related to the product must be provided transparently so that there is no element of deception, and no party is harmed in the transaction (Zakharia and Sujianto, 2022).

In the marketing strategy of gold installment product promotion, Bank Syariah Indonesia implements it through various online and offline media, such as whatsapp stories, brochures, participating in several events organized by government agencies and companies, and holding socialization. Promotional activities continue to be optimized by Bank Syariah Indonesia KC Surabaya Jemur Handayani to attract customer interest and make it easier for customers to get information related to gold installment products.

e. People

One of the factors that causes a company to succeed is the element of people. This factor is seen in the service side of the company. Service is the first thing that is seen and assessed by consumers. Factors that influence consumer satisfaction are the services given to them, such as politeness, friendliness, and cleverness in explaining products (Kurniawan and Abidin, 2018). Islam demands that business people must be honest and responsible for the products they offer (Saifudin, 2021).

In the marketing strategy of the people aspect of the gold installment product, Bank Syariah Indonesia KC Surabaya Jemur Handayani has provided the best service to its customers. When dealing with customers, the bank employees are friendly and patient, and provide explanations and understanding of the gold installment product so that customers will feel comfortable and confident in the product. In addition, promotional activities carried out by individual employees in helping customers are also considered

very good. The expected target in the people aspect is employees who are friendly and ready to help customers.

f. Process

The process is a combination of activities, work schedules, mechanisms, and other routines that are carried out to produce a product or service and are delivered to consumers. The process component is also included in the service, which is considered important because it can show the quality of the company through maximum service to consumers (Resmiatini and Imanika, 2020). In Islamic principles, marketing must have basic values in itself, such as honesty, justice, responsibility, and openness to consumers (Saifudin, 2021).

The marketing strategy in the aspect of the gold installment product process of Bank Syariah Indonesia KC Surabaya Jemur Handayani is generally good. All services provided by the bank until the product reaches the customer's hands are in accordance with the standards. However, the promotion process needs to be further improved through social media so that the latest information about gold installment products reaches customers quickly, considering that there are already many gold installment products in other banks. The marketing strategy can be said to be effective if Bank Syariah Indonesia can increase the number of its customers.

g. Physical evidence

Physical evidence is something real that has an impact on consumers to buy and use the products or services that have been offered, such as buildings, equipment, and other physical forms. Buildings are evidence of physical evidence, because buildings can optimize the company's value. All aspects of the facilities provided by the company, including interior attributes, exteriors, and other tangible things are also included in physical evidence (Resmiatini and Imanika, 2020).

The marketing strategy on the physical evidence aspect of gold installment products carried out by Bank Syariah Indonesia KC Surabaya Jemur Handayani is to design an office and equip it with facilities that support comfort for customers and employees. In addition, when customers buy gold installment products, bank employees will provide service by showing the form of Antam gold to customers.

Bank Syariah Indonesia has the ability to improve the competitiveness and sustainability of banks in facing competition in the Islamic banking industry by implementing the 7P marketing strategy effectively. On a micro level, this will strengthen the position of Indonesian Islamic banks and the Islamic banking industry as a whole, as well as help improve the economic welfare of customers through cheap and safe gold installment products. On a macro level, this effective marketing helps stabilize the national economy by increasing the amount of money deposited by customers. When a country's economy is stable, food security will indirectly increase in the long term.

## Conclusion

Based on the research results, it can be concluded that Bank Syariah Indonesia KC Surabaya Jemur Handayani has implemented a marketing mix that includes 7P (product, price, location, promotion, people, process, and physical

evidence). In terms of product, the bank has emphasized product quality by providing gold bars from PT. Antam. The pricing of gold installment products is set according to market prices that can compete with other financial institutions. In terms of location, Bank Syariah Indonesia KC Surabaya Jemur Handayani occupies a strategic location so that it is easily accessible and accessible by customers. The marketing strategy for the promotion aspect of gold installment products is applied to various online and offline media. Bank Syariah Indonesia KC Surabaya Jemur Handayani applies the people aspect by providing the best service to its customers. The process aspect of the gold installment product marketing strategy as a whole has been good, but needs to be optimized again in promotions so that the latest information about the product can be conveyed to customers faster. Finally, the marketing strategy for the physical evidence aspect is carried out by Bank Syariah Indonesia KC Surabaya Jemur Handayani by designing an office that supports comfort for its employees and customers. Marketing strategy using marketing mix is one of the important things to attract potential customers to become customers and can increase sales of gold installment products at Bank Syariah Indonesia KC Surabaya Jemur Handayani. In addition, an effective marketing strategy has a positive impact on the economic welfare of customers, will have an impact on food security and increase national economic stability.

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