

The Influence of Promotion on Customer Transaction Interest in Gold Installment Products at PT. Bank Syariah Indonesia (BSI) KCP. Duri Hangtuah 1

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ABSTRACT



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The purpose of this study is to analyze respondents' perceptions of promotional activities related to gold installment products, to analyze respondents' responses regarding their interest in transacting with gold installment products, and to analyze the influence of promotions on customers' interest in transacting with gold installment products at PT. Bank Syariah Indonesia KCP. Duri Hangtuah 1. This research uses quantitative data types. This type of research is associative research. Using primary data sources (questionnaires). The sampling technique employs Nonprobability Sampling with a total of 100 respondents. Data collection is done using a questionnaire distributed online to customers of Bank BSI KCP. Duri Hangtuah 1, who are the respondents, and is analyzed using validity tests, reliability tests, classical assumption tests, simple correlation tests, simple linear regression tests, and T-tests. The results of this study indicate that there is a response from respondents that there are promotions on gold installment products, there is interest in transacting with the gold installment product, and promotions have a positive and significant effect on customers' interest in transacting/purchasing the gold installment product at PT. Bank Syariah Indonesia KCP. Duri Hangtuah 1.

Keywords: Bank BSI, Gold Installment, Transaction Interest, Customers

1. Introduction

Increasing financial needs and concerns over inflation have encouraged the public to seek investment instruments that are able to preserve asset value. Gold has long been considered an attractive investment choice due to its high liquidity, relatively stable value, and function as a hedge against inflation. In response to this demand, Islamic banking institutions have developed various gold-based financial products that comply with Sharia principles. One such product is the gold installment service offered by Bank Syariah Indonesia (BSI) KCP Duri Hangtuah 1, which utilizes a *murabahah* contract and allows customers to own gold through an installment payment scheme.

Empirically, BSI KCP Duri Hangtuah 1 has experienced a consistent increase in the number of customers opening gold installment accounts over the last four years :

Table 1. Number of customers opening accounts

Year	Number of customers
2021	1.340
2022	1.889
2023	2.109
2024	3.047

Source: Bank BSI KCP. Duri Hangtuah 1

This upward trend indicates a growing public interest in gold installment products offered by BSI. However, despite this significant increase, the underlying factors that drive customer interest in choosing gold installment services at BSI KCP Duri Hangtuah 1 have not been clearly identified. This condition reflects an empirical phenomenon that requires further investigation, particularly from a marketing perspective.

One factor that is presumed to play an important role in influencing customer interest is promotion. In banking services, promotional activities function not only as a medium for information dissemination but also as a strategic tool to shape perceptions, attract attention, and stimulate customer interest. In the context of gold installment products, promotional strategies such as advertising, sales promotion, and personal selling may significantly affect customers' intention to engage in transactions. Nevertheless, empirical evidence specifically examining the role of promotion in influencing customer interest in gold installment products within BSI branches remains limited.

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Previous studies have generally confirmed that promotion has a significant effect on purchase intention and buying decisions (Qomariah et al., 2021; Azahra, 2023). In addition, Aritonang et al. (2023) found that sales promotions and gold price fluctuations significantly influence customer interest in gold products. While these studies provide valuable insights, most of them were conducted in different institutional contexts, such as conventional banking, general retail sectors, or non-BSI Islamic financial institutions. Consequently, their findings may not fully capture the unique characteristics of gold installment products offered by Bank Syariah Indonesia, particularly at the branch (KCP) level with specific local market conditions.

This gap indicates that existing studies have not adequately addressed how promotional activities influence customer transaction interest, specifically in the gold installment product at BSI KCP Duri Hangtuah 1. Moreover, prior research tends to focus broadly on purchase intention without explicitly measuring transaction interest within the framework of Islamic banking products based on *murabahah* contracts. Therefore, this study offers novelty by empirically examining the effect of promotion on transaction interest in a Sharia-based gold installment product within the specific context of BSI.

Based on the above discussion, the research problem in this study can be formulated as follows: *Does promotion significantly influence customer transaction interest in the gold installment product at Bank Syariah Indonesia KCP Duri Hangtuah 1?* Accordingly, the objective of this study is to analyze and measure the effect of promotional activities on customers' transaction interest in the gold installment service at BSI KCP Duri Hangtuah 1. The results of this study are expected to provide practical implications for BSI in formulating more effective promotional strategies, as well as contribute theoretically to the development of marketing studies in Islamic banking.

2. Literature Review

Marketing in financial services should not merely be viewed as transactional activities, but rather as a strategic system designed to create value and establish long-term relationships with customers. Swasta and Irawan, as cited in Alimin et al. (2022), define marketing as an integrated system encompassing product planning, pricing, promotion, and distribution to satisfy consumer needs. However, such a general definition does not sufficiently explain how specific marketing instruments, particularly promotion, influence customer behavioral intentions in Islamic banking products. This limitation highlights the need for a more analytical perspective that positions promotion as a behavioral driver rather than merely a communication tool.

Promotion represents a critical element of the marketing mix that functions as a bridge between firms and consumers. Tjiptono (2008), cited in Adwimurti and Sumarhadi (2023), argues that promotion aims to inform, persuade, and remind

consumers to encourage product acceptance, purchasing behavior, and loyalty. In the contemporary banking environment, characterized by intense competition and digital transformation, promotional effectiveness increasingly depends on the relevance of promotional messages, media selection, and communication intensity. Recent studies confirm that well-designed promotional strategies significantly influence customer perceptions and intentions, particularly in Islamic financial services (Rahman et al., 2020; Putra & Sari, 2021; Hidayat et al., 2023).

Kotler and Keller (2016) identify several key indicators of promotional effectiveness, including promotional message clarity, media utilization, timing, and frequency. While these indicators remain theoretically relevant, prior studies have rarely linked them explicitly to transaction-oriented behavioral outcomes in Islamic banking. Recent empirical evidence suggests that promotional messages delivered through appropriate media and at optimal frequency significantly enhance customer engagement and intention to transact, especially for financial products involving long-term commitment, such as gold installment schemes (*murabahah*-based products) (Maulana & Fitriani, 2022; Lestari et al., 2024).

2.2 Transaction Intention as a Behavioral Outcome

Transaction intention reflects a consumer's psychological readiness to engage in a purchasing or financial transaction. Ferdinand (2002), as cited in Fasha et al. (2022), conceptualizes purchase intention into four dimensions: transactional intention (the desire to purchase), referential intention (the willingness to recommend), preferential intention (the tendency to prioritize a particular product), and exploratory intention (the motivation to seek further information). These dimensions provide a comprehensive framework for measuring transaction intention, particularly in financial services where consumer decisions involve risk evaluation and information processing.

Recent studies emphasize that transaction intention acts as a crucial antecedent to actual purchasing behavior in banking and investment products. Susanto and Nurhadi (2021) and Lestari et al. (2024) argue that customer intention is strongly shaped by marketing stimuli, including promotional communication, service transparency, and perceived value. However, existing research has predominantly focused on conventional banking or general consumer goods, leaving Islamic banking products, especially gold installment services, underexplored.

2.3 Research Gap and Conceptual Framework

Although prior studies have consistently demonstrated a positive relationship between promotion and purchase intention, several limitations remain evident. First, most existing research examines promotion in a generalized context without considering the specific characteristics of Islamic banking products based on *murabahah* contracts. Second, prior studies rarely operationalize promotion and transaction intention using clearly defined and aligned measurement indica-

tors. Third, empirical evidence focusing on branch-level analysis within Bank Syariah Indonesia (BSI) is still scarce, despite BSI's dominant role in Indonesia's Islamic banking sector.

Addressing these gaps, this study develops a conceptual framework that positions promotion as the independent variable, measured through promotional message, media, timing, and frequency, and transaction intention as the dependent variable, measured through transactional, referential, preferential, and exploratory dimensions. This framework is specifically applied to the gold installment product at BSI KCP Duri Hangtuah 1, thereby offering contextual novelty and empirical specificity.

2.4 Hypothesis Development

Based on the theoretical arguments and empirical evidence discussed above, this study proposes the following hypothesis:

H₁: Promotion has a significant effect on customers' transaction intention toward gold installment products at Bank Syariah Indonesia KCP Duri Hangtuah 1.

3. Methodology

3.1 Research Design

This study adopts a quantitative research approach with an associative explanatory design to examine the relationship between promotion as the independent variable and customer transaction intention as the dependent variable. The research specifically investigates the effect of promotional activities on customers' intention to transact in Gold Installment products at PT Bank Syariah Indonesia (BSI) KCP Duri Hangtuah 1. A quantitative approach is considered appropriate as it enables statistical testing of causal relationships between variables based on empirical data.

3.2 Population and Sampling Technique

The population of this study consists of all active customers of the Gold Installment (Cicil Emas) product at BSI KCP Duri Hangtuah 1, totaling 3,047 customers as of the end of 2024. The population is explicitly limited to customers who have actively registered and used the Gold Installment product, ensuring that all respondents possess relevant experience with the object of study.

The sampling technique employed is probability sampling, specifically simple random sampling, which provides equal opportunity for each member of the population to be selected as a respondent. This method was chosen to minimize selection bias and enhance the representativeness of the sample.

The sample size was determined using the Slovin formula with a 5% margin of error, resulting in a minimum required sample of 97 respondents. To improve statistical robustness and compensate for potential incomplete responses, the sample size was rounded up to 100 respondents, who were subsequently included in the analysis.

3.3 Data Collection Procedure and Bias Control

Primary data were collected through a structured online questionnaire distributed to selected respondents via official communication channels of the bank. Before distribution, respondents were informed of the research purpose and assured of confidentiality and anonymity to reduce social desirability bias.

To control response bias, several measures were implemented:

1. The questionnaire items were written using clear, neutral, and non-leading statements.
2. Respondents were allowed to complete the questionnaire voluntarily without time pressure.
3. Duplicate responses were filtered by restricting one response per account.

In addition to primary data, secondary data were obtained from academic journals, scientific articles, and institutional documents to support theoretical grounding and facilitate comparative analysis.

3.4 Variable Operationalization and Measurement

The study employs two main variables that are operationalized into measurable indicators. All indicators were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

- Promotion (X) is measured using four indicators adapted from Kotler and Keller (2016):
 - (1) promotional message clarity,
 - (2) media used in promotion,
 - (3) timing of promotion, and
 - (4) frequency or intensity of promotion.
- Transaction Intention (Y) is measured using four indicators based on Ferdinand (2002):
 - (1) transactional intention,
 - (2) referential intention,
 - (3) preferential intention, and
 - (4) exploratory intention.

These indicators are used to ensure construct validity and alignment between theoretical concepts and empirical measurement.

3.5 Data Analysis Technique

Data analysis was conducted using SPSS version 20, which remains widely used and reliable for statistical analysis in social science research. The use of this software is justified due to its adequacy in handling regression-based analysis and classical assumption testing for linear models.

The analysis was performed in several stages. First, instrument validity was assessed using the Corrected Item–Total Correlation method, while reliability testing was conducted using Cronbach's Alpha. Second, classical assumption tests were carried out to ensure the suitability of the regression model, including tests for normality, linearity, and heteroscedasticity.

Subsequently, simple correlation analysis was used to examine the strength and direction of the relationship between variables, followed by simple linear regression analysis to determine the magnitude of the promotional effect on transaction intention. To test the research hypothesis, a partial t-test was employed with a significance

level of 5%. This test was used to evaluate whether promotion has a positive and statistically significant effect on customers' transaction intention toward Gold Installment products.

3.6 Research Contribution

Through this systematic methodological approach, the study aims to provide a valid and reliable explanation of the relationship between promotion and transaction intention in Islamic banking products. The findings are expected to contribute academically to marketing and Islamic finance literature, as well as practically to the development of more effective promotional strategies at Bank Syariah Indonesia, particularly in enhancing customer interest in Sharia-compliant gold investment products.

4. Results and Discussion

The respondents in this study are customers of PT Bank Syariah Indonesia (BSI) KCP Duri Hangtuah 1. Out of 100 respondents, 54% are female, and 46% are male, indicating a dominance of female respondents. The majority of respondents (62%) are aged 20-29, which is the young adult group in the early productive phase, followed by 22% aged 30-39. In terms of employment status, the largest group is workers/employees (32%), followed by students (18%) and entrepreneurs (17%). Most respondents have a monthly income below Rp 1,000,000 (32%), with varying incomes among the respondents. The majority of respondents (95%) are regular customers, not priority customers. This profile reflects young respondents, predominantly female, mostly employed or studying, with relatively low income levels, consistent with the characteristics of users of gold installment products.

The research results show that the promotion variable for the gold installment product at PT. Bank Syariah Indonesia KCP Duri Hangtuah 1 received a high response from respondents, with an average mean score of 4.12, indicating effective and informative promotion. Most respondents stated that the promotional messages, media, timing, and frequency were appropriate and helped them understand and consider the gold installment product.

Regarding the transaction interest variable, respondents showed a very high interest with an average mean score of 4.21. The majority of customers felt attracted, planned to transact, and would recommend the BSI gold installment product. They also actively seek information and compare products before making transaction decisions.

4.1 Validity Test

The validity test in this research employs the Corrected Item-Total Correlation method with a 5% significance level using a one-tailed test. The degree of freedom (df) is determined by the formula $df = n - k$. In this study, with a total of 100 respondents, the calculated degree of freedom is $100 - 2 = 98$, resulting in an r-table value of 0.196. If the calculated r-value exceeds the r-table value, the correlation is considered positive,

and the corresponding statement is deemed valid.

Table 2. Validity test of X and Y variables

Variable	Statement	Corrected Item-Total Correlation	r-table	Decision
(X)	X1	0,799	0,196	Valid
	X2	0,703	0,196	Valid
	X3	0,603	0,196	Valid
	X4	0,708	0,196	Valid
	X5	0,777	0,196	Valid
	X6	0,730	0,196	Valid
	X7	0,601	0,196	Valid
	X8	0,624	0,196	Valid
(Y)	Y1	0,777	0,196	Valid
	Y2	0,725	0,196	Valid
	Y3	0,719	0,196	Valid
	Y4	0,730	0,196	Valid
	Y5	0,730	0,196	Valid
	Y6	0,663	0,196	Valid
	Y7	0,729	0,196	Valid
	Y8	0,713	0,196	Valid
	Y9	0,705	0,196	Valid

Source: Processed Data 2025 of SPSS 20

Based on Table 2, it can be observed that all items in the Corrected Item-Total Correlation column show calculated r-values that are higher than the r-table value and are positive. This finding indicates that each statement in the instrument has a relatively strong correlation with the overall score. Consequently, it can be concluded that all statement items are valid.

4.2 Reliability Test

Reliability testing is conducted to assess the consistency of research variables. To measure reliability, the criterion used is the statistical test of Cronbach's alpha > 0.60 . Thus, a variable is said to be reliable if it yields a value of (a) 0.60.

Table 3: Average results of the reliability test of the variable

Variable	Cronbach's Alpha
Promotion (X)	0,844
Transaction Intention (Y)	0,884

source: Processed data 2025

Based on Table 3, the Cronbach's Alpha values for both variables exceed 0.60, indicating that all variables demonstrate acceptable reliability.

4.3 Normality Test

The normality test was carried out using the Kolmogorov-Smirnov method by examining the Kolmogorov-Smirnov Z value and the Asymp. Sig value. The results of the Kolmogorov-Smirnov (K-S) test for this study are presented in the table below:

Table 4: Normality test results

			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		0E-7
	Std. Deviation		3.03434562
Most Extreme Differences	Absolute		.084
	Positive		.084
	Negative		-.076
Kolmogorov-Smirnov Z			.838
Asymp. Sig. (2-tailed)			.484

Source: Processed Data 2025 of SPSS 20

Based on Table 4, data analysis, the results of the normality test using the Kolmogorov-Smirnov (K-S) test showed a significance value of $0.484 > 0.05$, so it can be concluded that the residual values are normally distributed.

4.4 Linearity Test

The linearity test result indicates that if the significance value for the deviation from linearity is greater than 0.05, there exists a significant linear relationship between variable (X) and variable (Y). Therefore, when the linearity test yields a significance value above 0.05, the relationship between the Promotion variable and Transaction Interest is considered linear, confirming that the linearity assumption has been satisfied.

4.5 Heteroscedasticity Test

The heteroscedasticity test is carried out to determine whether there is any unequal variance or inconsistency in the residuals across different observations. This test aims to identify whether the residuals in a regression model exhibit constant variance or display heterogeneity.

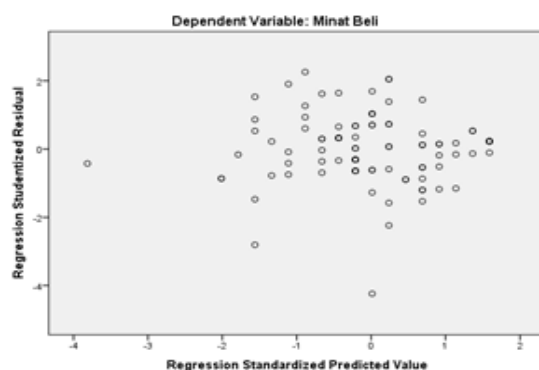


Figure 1. Heteroscedasticity Test

Source: Processed Data, 2025 (SPSS 20)
Based on the figure above, it can be seen that the data points are randomly dispersed and distributed both above and below the zero point on the Y-axis. The scatterplot shows no visible or specific pattern, indicating randomness in the distribution. Therefore, it can be concluded that the customer purchase intention variable does not exhibit heteroscedasticity.

4.6 Correlation Analysis

Simple correlation analysis is employed to identify the relationship between the independent and dependent variables, namely the relationship between the promotion variable and customers' transactions or purchase interest. The results of the simple correlation analysis are presented in the table below:

Table 5: Correlation analysis results

Variable	Correlation Coefficient (r)	Description
Promotion (X) vs Interest (Y)	0,804	Strong and Positive Relationship

source: Processed data 2025

Based on Table 5, it can be seen that the Pearson correlation coefficient has a value of 0.804. This means that the strength of the correlation or relationship between promotion and customers' transaction interest at PT. Bank Syariah Indonesia KCP. Duri Hangtuh 1 is 0.804, indicating a strong correlation.

4.7 Coefficient of Determination (R^2)

The coefficient of determination test is utilized to assess the extent to which the independent variable, promotion, influences the dependent variable, namely customers' transaction or purchase interest at PT Bank Syariah Indonesia KCP Duri Hangtuh 1. The value of the coefficient of determination is presented in the table below:

Table 6 Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square
1	.804 ^a	.646	.642

source: Processed data 2025

Based on Table 6 above, it can be observed that the R-square value is 0.646. This indicates that 64.6% of customers' interest in transacting or purchasing gold installment products at PT Bank Syariah Indonesia KCP Duri Hangtuh 1 is influenced by the promotion variable. The remaining 35.4% ($100\% - 64.6\%$) is attributed to other factors not examined in this study, such as price, service quality, brand image, and other possible variables.

4.8 Simple Linear Analysis

Simple linear regression analysis is applied to examine the effect of the independent variable on the dependent variable, namely the influence of the promotion variable on transaction interest. The results of the simple linear regression analysis are presented in the table below:

Table 7 Results of simple linear analysis

Model	Unstandardized Coefficients	
	B	Std. Error
1	(Constant)	7.429
	Promosi	.922

source: Processed data 2025

Based on Table 7, the equation is obtained with the constant coefficients and the variable coefficients found in the column of unstandardized coefficients B. The regression equation is obtained as follows:

$$Y = 7,429 + 0,922X$$

The numbers in the formula show the results of the calculation of the coefficients in the regression equation, obtaining a constant coefficient of 7.249 and a reliability promotion coefficient of 0.922. This regression model indicates that the independent variable shows a positive coefficient. This means that an increase in promotion will increase customer transaction/purchase interest.

4.9 Partial Test (t Test)

Based on the problems presented and the objectives of the research, as well as the theoretical framework regarding the influence of promotion on customer transaction/purchase interest, the following hypothesis can be proposed:

Ha = It is suspected that promotion has a positive and significant effect on the interest of customers in transacting with the gold installment products of PT. Bank Syariah Indonesia KCP. Duri Hangtuh 1.

Ho = It is suspected that the promotion does not have a positive and significant effect on customer interest in transacting in the gold installment product of PT. Bank Syariah Indonesia KCP. Duri Hangtuh 1.

Assuming (t calculated):

H_a = accepted if, $(t \text{ calculated}) > t \text{ table}$, or $\text{Sig} < 0.05$

H_o = accepted if $t \text{ calculated} > t \text{ table}$, or $\text{Sig} > 0.05$

The results of the t-test calculations and significance in this study can be seen in the following table:

Table 8 Partial Test Results (t Test)

H	Variable	t-value	Significance	t-table98	$\alpha = 0,005$ (two-tailed)
H	Promotion (X)	13,367	0,000	1,984	0,05

source: Processed data 2025

As shown in Table 8, the results of the significance test for the promotion variable indicate that the calculated t-value (13.367) is greater than the t-table value (1.984), with a significance level of $0.000 < \alpha = 0.05$. Therefore, it can be concluded that promotion has a positive and significant influence on customers' interest in transacting or purchasing gold installment products at PT Bank Syariah Indonesia KCP Duri Hangtuah 1. Consequently, the alternative hypothesis (H_a) is accepted, while the null hypothesis (H_o) is rejected. This finding demonstrates that the more effective the promotional activities carried out, the higher the customers' interest in utilizing the bank's products and services.

This finding aligns with the results of previous research conducted by Tunggadewi Felien Putri and Hery Pudjoprastyono (2023), which demonstrated a significant influence of promotion and product variety on purchase interest. The present study provides supporting evidence that promotional activities for gold installment products at PT Bank Syariah Indonesia KCP Duri Hangtuah 1 can effectively encourage customers to engage in transaction or purchase decisions, particularly for gold installment products.

5. Conclusions

Based on the analysis and discussion of the research conducted, conclusions can be drawn regarding the Influence of Promotion on Customer Transaction Interest in Gold Installment Products at PT. Bank Syariah Indonesia (BSI) KCP. Duri Hangtuah 1, and these findings are also supported by quantitative evidence, reinforcing the following points:

1. Respondents' feedback on the promotion variable shows a high average score of 4.12, indicating that the promotion of the gold installment product at PT. Bank Syariah Indonesia KCP. Duri Hangtuah 1 is very good and effective in capturing customer attention.
2. The test results indicate that the respondents' responses regarding the transaction interest variable or the purchasing interest of customers of PT. Bank Syariah Indonesia KCP Duri Hangtuah 1 has a mean score that falls into the very high category. This signifies a strong and significant level of interest and desire among customers to conduct transactions on the gold installment products at the bank. In other words, customers' interest in purchasing or transacting using these gold installment products is very good and positive. The high

average score illustrates that the majority of customers show high enthusiasm and readiness to utilize the gold installment offered products, reflecting their trust and satisfaction with the product. Therefore, it can be concluded that customer interest in the gold installment product at PT. Bank Syariah Indonesia KCP Duri Hangtuah 1 is in a very good position, showing strong potential for the bank to maintain and develop this product in the future.

3. Based on the results of the significance test, the calculated t-value of 13.367 exceeds the t-table value of 1.984, with a significance level (Sig) of 0.000, which is below the alpha level of 0.05. This finding confirms that the promotion variable has a positive and significant impact on customers' transactional or purchasing interest in the gold installment product at PT Bank Syariah Indonesia KCP Duri Hangtuah 1. Consequently, the alternative hypothesis (H_a) is accepted, while the null hypothesis (H_o) is rejected. Moreover, the coefficient of determination (R^2) value of 0.646 indicates that 64.6% of the variation in customers' transactional interest is explained by the influence of promotion, whereas the remaining 35.4% is attributed to other factors not examined in this study. Therefore, it can be concluded that promotion plays a vital role in enhancing customers' interest in gold installment transactions at PT Bank Syariah Indonesia KCP Duri Hangtuah 1, emphasizing the importance of effective promotional strategies in increasing product utilization.

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