

The Role of Advertising and Sales Promotion in Shaping Community Interest in Islamic Bank Transactions

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Abstract: This study investigates the influence of advertising and sales promotion on community interest in conducting transactions at Islamic banks, with a focus on residents of Tegalsari Village. In the context of increasing competition within the banking sector, effective marketing strategies are essential, particularly for Islamic banks that operate based on distinct principles and values. This research adopts a quantitative approach using a survey method, involving 100 respondents selected from the local community. Data were collected through structured questionnaires and analyzed using multiple linear regression to test the proposed hypotheses. The results indicate that advertising has a positive and significant effect on public interest in transacting with Islamic banks. In addition, sales promotion is also found to significantly enhance community interest. These findings suggest that attractive advertising and well-targeted promotional activities play an important role in increasing public engagement with Islamic banking services. This study provides practical insights for Islamic bank management in developing effective marketing strategies and contributes to the literature on Islamic banking marketing.

Keywords : Advertising, Sales Promotion, Interest in Transaction.

I. Introduction

Islamic banking constitutes an important component of Indonesia's financial system by providing a wide range of financing products, including housing finance, micro and small business financing, as well as funding for medium and large-scale enterprises. Through these services, Islamic banking contributes to the expansion of financial inclusion by enabling broader access to Sharia-compliant financial services for various segments of society,



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including groups that were previously underserved. Along with the continued growth of the global Islamic economy, the Islamic banking industry in Indonesia is projected to strengthen its position both nationally and internationally. In response to rapid technological advancement, Islamic banks are also required to continuously innovate in order to remain competitive within the digital banking landscape (Bina Nusa University, 2023).

In recent years, Islamic banking in Indonesia has experienced substantial development. A major milestone in reinforcing the industry was the consolidation of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into Bank Syariah Indonesia (BSI) on January 27, 2021. This expansion has been driven by rising public awareness of Sharia principles as well as increasing demand for Islamic financial products and services. Islamic banks and Islamic Business Units (UUS) offer diverse and competitive products, which further support asset growth. Although the market share of Islamic banking remains lower than that of conventional banks, it has shown a consistent upward trend.

Based on Indonesian Banking Statistics, conventional banking assets reached IDR 10,962 trillion in the second quarter of 2023, supported by 105 commercial banks. In contrast, Islamic banking assets amounted to IDR 541 trillion, while UUS assets totaled IDR 260 trillion during the same period. Data from the Financial Services Authority (OJK) also reveal a continuous increase in the number of Islamic banking customers, rising from 10 million in 2019 to 18 million in 2023, with projections reaching 20 million customers in 2024. This trend reflects growing public interest alongside heightened awareness of Sharia-compliant financial products (OJK, 2024).

At the regional level, customer growth at Bank Syariah Indonesia in Lampung demonstrates a notable upward trend, including account migrations from other banks and the large-scale signing of financing contracts. Previous studies indicate that advertising and promotional activities significantly influence public interest in conducting banking transactions (Cahya, 2018). The presence of Islamic bank advertising in Indonesia responds to the needs of Muslim communities seeking financial services free from interest (riba). Advertising and sales promotions play a strategic role in shaping public perception and increasing awareness of Sharia banking products. Well-designed marketing strategies are expected to enhance public interest, build a positive image, reduce negative stigma, and strengthen trust in Islamic banking institutions that adhere to Sharia values (Hasan, 2020).

Islamic banking represents a financial system that is conducted in accordance with Islamic law (Sharia), aiming to deliver financial services that are consistent with ethical values such as justice, transparency, and social accountability. Hasan (2020) explains that Islamic banking does not focus solely on profit maximization but also incorporates social considerations, emphasizing equitable economic outcomes and community welfare.

As an alternative to conventional banking, Islamic banking offers financial products and services that adhere to Sharia principles, with the objective of establishing a more just and sustainable financial framework. One of its distinctive features is the application of profit-and-loss sharing mechanisms, whereby risks and returns are distributed fairly between banks and customers. Masyita (2016) notes that Islamic banking principles prioritize social welfare and fairness while avoiding practices that may cause economic harm.



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A fundamental characteristic of Islamic banking is the prohibition of riba, or unjust gains derived from lending activities. Unlike conventional banks that rely on interest-based income, Islamic banks generate profits through Sharia-compliant transactions, such as profit-sharing agreements and trade-based contracts. Ali (2015) highlights that the avoidance of usury is a core foundation of Islamic banking, designed to safeguard customers from exploitative financial practices.

Beyond its financial intermediation role, Islamic banking also acts as a driver of social transformation by contributing to improvements in community well-being. Sari (2019) emphasizes the importance of Islamic banking in supporting social justice, economic prosperity, and inclusive growth. Furthermore, initiatives aimed at increasing public literacy and participation in Islamic banking are expected to strengthen the industry's future prospects. With strong regulatory frameworks and growing public awareness, the development of Islamic banking in Indonesia is projected to remain positive (Ali, 2022; Sari, 2021).

Advertising plays a strategic role in marketing activities. Kotler and Keller (2016) define advertising as a paid communication tool used to promote ideas, goods, or services by an identifiable sponsor. Prabowo (2019) argues that effective advertising, particularly when integrated with sales promotion strategies, can significantly enhance sales performance. Informative advertising enables consumers to better understand product features and benefits, thereby increasing their confidence in making purchasing decisions (Widiastuti, 2021). Sales promotions are designed to stimulate immediate purchasing behavior, attract consumer attention, and enhance product awareness (Sari & Rahman, 2020).

Islamic banks operating in Pringsewu apply various promotional approaches to attract customers by optimizing the marketing mix. These efforts include promoting savings and financing products, developing appealing marketing content, and organizing educational seminars and workshops related to Sharia banking principles. In addition, digital platforms and social media are utilized to reach broader audiences, while referral and loyalty programs are offered to strengthen customer relationships. Community engagement and partnerships with local stakeholders also play an important role in building trust and increasing institutional visibility.

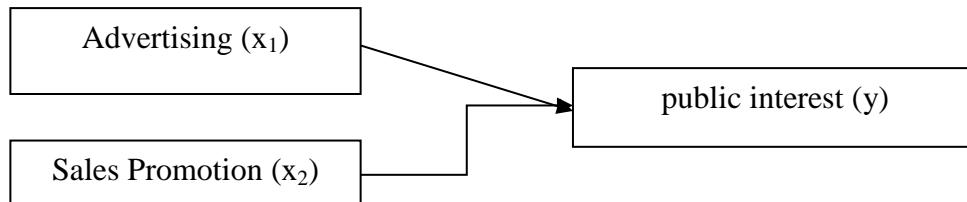
Hidayat and Sari (2021) emphasize that well-implemented promotional strategies provide consumers with adequate information, enabling them to make more informed financial decisions. Loyalty programs are also found to enhance transaction frequency and foster long-term relationships between banks and customers (Ali, 2022). Creative and informative promotional campaigns are effective in raising public awareness and stimulating interest in Islamic banking products (Zain, 2021). Consumer intention to transact tends to increase when products and services are perceived as capable of fulfilling their needs and expectations (Ajzen, 2020). Moreover, service quality, along with social and cultural influences, plays a significant role in shaping customer interest and loyalty toward Islamic banking services (Rahiem, 2021). Social and cultural factors can also influence transaction intentions. A supportive social environment for the use of Islamic banking services can increase public interest in transactions (Nugroho, 2020).

The following is a conceptual framework for the relationship between these variables:



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H1: Advertising has a positive effect on public interest in conducting transactions at Islamic banks.

H2: Sales promotions have a positive effect on public interest in conducting transactions at Islamic banks.

H3: Advertising and sales promotions together have a positive effect on public interest in conducting transactions at Islamic banks.

II. Methodology

This research employed a quantitative research design aimed at examining and statistically evaluating the relationships among the studied variables. Through this approach, numerical data were obtained and processed using statistical techniques to provide an objective assessment of the effects of advertising and sales promotion on public interest in conducting transactions with Islamic banks.

The population of this study consisted of residents of Tegalsari Village who have the potential to engage in Islamic banking transactions. This population included individuals from diverse demographic backgrounds, such as differences in age, gender, educational level, and economic conditions. In this study, the population refers to community members who possess knowledge of or experience with Islamic banking products and services. Population represents the entire group of research subjects sharing specific characteristics, namely participation or potential participation in Islamic banking transactions. The sampling method applied was non-probability sampling, utilizing an accidental sampling technique.

Data were collected through the distribution of questionnaires. Kurniawan (2023) describes a questionnaire as a research instrument consisting of written questions or statements designed to be answered by respondents. Similarly, Siregar (2017) explains that questionnaires are used to gather information that enables researchers to analyze attitudes, perceptions, behaviors, and characteristics of individuals relevant to the research objectives.

The measurement instrument employed a Likert scale. Data analysis was conducted using SPSS software, which included validity testing, reliability testing, and classical assumption tests to ensure the accuracy and robustness of the research results.

III. Result and Discussion

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Iklan	100	2.00	4.60	3.4500	.57022



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Pomosi_Penjualan	100	1.80	5.00	3.6760	.64246
Minat_Bertransaksi	100	1.60	5.00	3.7200	.75692
Valid N (listwise)	100				

The descriptive statistical analysis of the advertising variable shows a mean value of 3.45, indicating that, in general, respondents provided a reasonably positive evaluation of the advertisements they encountered. This score falls within the moderate range, suggesting that most respondents perceived the advertisements as fairly appealing and effective in delivering information. Nevertheless, the minimum score of 2.00 reflects that a portion of respondents showed low interest in the advertisements. Conversely, the maximum score of 4.60 demonstrates that some respondents expressed a high level of interest and appreciation. The standard deviation of 0.57022 indicates limited variation in respondents' perceptions, suggesting relatively consistent assessments with only minor differences.

Regarding the sales promotion variable, the descriptive analysis reveals an average score of 3.6760, which is slightly higher than that of advertising. This result suggests that sales promotion activities were relatively effective in capturing consumer attention, particularly among residents of Tegalsari Village. Many respondents perceived these promotions as offering additional benefits and increasing their inclination to use Islamic banking services. However, the lowest score of 1.80 indicates that certain respondents felt minimally influenced by the promotional activities. In contrast, the highest score of 5.00 shows that some respondents responded very positively. The standard deviation of 0.64246 reflects a moderate level of variability in perceptions, possibly influenced by differences in individual preferences or experiences with the promotions.

For the transaction interest variable, the descriptive analysis yields a mean score of 3.7200, indicating a generally favorable level of interest in conducting transactions. This finding represents a positive outcome, as it suggests that advertising and sales promotion efforts have contributed to generating consumer interest, especially in Tegalsari Village. However, the range of scores, with a minimum of 1.60 and a maximum of 5.00, points to considerable differences in respondents' intentions. The relatively higher standard deviation of 0.75692 further indicates greater diversity in transaction interest, which may be influenced by factors such as personal needs, product preferences, or prior experiences with Islamic banking services. This could be due to factors such as individual needs, product preferences, or prior experience with the brand or product being offered.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}		.0000000
	Mean	
	Std. Deviation	.30518416
Most Extreme Differences	Absolute	.048
	Positive	.048



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	Negative	-.033
Test Statistic		.048
Asymp. Sig. (2-tailed)		.200 ^{c,d}

The results of the normality test using the Kolmogorov-Smirnov test showed no significant deviation from the normal distribution. The Kolmogorov-Smirnov test showed a value of 0.048 and an Asymptotic Sig. (2-tailed Sig.) value of 0.200. If the Asymp., sig. (2-tailed Sig.) value is greater than 0.05, it can be concluded that the data is normally distributed.

The coefficient of determination R² aims to assess the quality of the regression model in predicting outcomes based on the available data. Furthermore, R² serves as a tool to measure the contribution of the independent and dependent variables.

Koefisien Determinan R.

Model Summary^b

Model	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
				R Square Change	F Change	f1	f2	.F Change	
915 ^a	.837	.834	.30831	.837	249.845	7		.000	2.030

a. Predictors: (Constant), Pomosi_Penjualan, Iklan

b. Dependent Variable: Minat_Bertransaksi

Based on the results of the R coefficient test, the R-square value was 0.837, indicating that 83.7% of the variation in the dependent variable (transaction intention) can be explained by the independent variables (advertising and sales promotions). Furthermore, the F-Change value of 249.845 indicates that the model significantly explains the variation in the data, as indicated by a very small p-value (Sig. F) of 0.000 and a Durbin-Watson value of 2.030. The conclusion is that in this study, advertising and sales promotions significantly contribute to transaction intention.

The T-test is used to test a hypothesis regarding the average of one or two data groups and aims to determine whether there is a significant difference between the averages of the compared groups.

T-Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	Standard Error	
(Constant)	-506	.193			2.618 010
Iklan	.558	.102		.420	.447 000
Pomosi_Penjualan	.626	.091		.531	.888 000

a. Dependent Variable: Minat_Bertransaksi

Based on the t-test results table, the t-value of 5.447 and a significance value of <0.05 for the advertising variable indicate that advertising has a significant effect on transaction intention. The t-value of 6.888 and a significance value of 0.000 for the sales promotion variable indicate that sales promotion also has a significant effect on transaction intention. It



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can be concluded that an increase in both variables can contribute positively to consumer transaction intention.

The f-test is often used in analysis of variance (ANOVA) to determine whether there are significant differences between the means of several groups. Furthermore, in regression analysis, the f-test is often used to test the overall significance of the regression model.

F Test ANOVA ^a					
Model	Sum of Squares	f	Mean Square	F	ig.
Regr ession	47.499		23.750	2	
Residual	9.221		.095	49.845	000 ^b
Total	56.720	7			
I		9			

a. Dependent Variable: Minat_Bertransaksi

b. Predictors: (Constant), Pomosi_Penjualan, Iklan

Based on the F-test results, it can be concluded that the calculated F-value of 249.845 indicates that the independent variable contributes significantly to the dependent variable. Furthermore, the p-value is 0.000, which is less than 0.05. This indicates a significant relationship between the predictors (constant, advertising, and sales promotions) and transaction interest. These results indicate that these factors can increase public interest in transactions.

The Influence of Advertising on Transaction Intention

Advertising is a crucial marketing tool in the banking industry, including Islamic banks. Through advertising, Islamic banks can attract public attention and encourage them to make transactions. The following are several aspects that explain the influence of advertising on public interest in transactions at Islamic banks.

1. Increasing Public Awareness. Effective advertising can raise public awareness of the existence of Islamic banks and the products they offer. When people see advertisements, they become more familiar with services that comply with Sharia principles, such as interest-free financing and halal investment products. This awareness is an important first step in attracting public interest in transactions.
2. Education and Information. Advertising also serves as a means of educating the public. Through advertising, Islamic banks can explain the basic concepts of Islamic banking, its benefits, and how it differs from conventional banking. According to Kotler and Keller (2016), informative advertising can help consumers understand the products and services offered, thereby increasing their trust. Information presented clearly and easily can help people feel more comfortable and confident in transacting with Islamic banks.
3. Building a Positive Image. A positive image of Islamic banks can be built through engaging and informative advertising. Advertisements that emphasize Sharia values, such as fairness, transparency, and social responsibility, can increase public trust. When people perceive that Islamic banks are committed to implementing Sharia principles, they will be more inclined to make transactions.



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4. **Product and Service Promotion.** Advertisements highlighting Islamic banks' superior products and services, such as home financing, vehicle financing, or investment financing, can attract public attention. Special offers, such as competitive interest rates or bonuses for new customers, can also be a major draw. With the right promotions, people will be more interested in trying transactions at Islamic banks.
5. **The Influence of Social and Digital Media.** In the digital era, advertising through social media and online platforms is increasingly influential. Islamic banks that utilize social media for advertising can reach a wider and more diverse audience. Direct interaction with the public through these platforms can also increase public interest in transactions, as they feel closer and more connected to the bank.
6. **Feedback and Testimonials.** Advertisements that include testimonials from satisfied customers can positively influence public interest. When potential customers see others' positive experiences, they are more likely to trust and be interested in trying Islamic banking services. Good feedback can be a powerful marketing tool.

Several previous studies have shown that advertising has a positive impact on public interest in transacting at Islamic banks. For example, research by Sari and Rahman (2020) found that attractive and informative advertising significantly increased customer interest in using Islamic banking services. This research aligns with Kotler's (2018) findings that informative advertising can increase consumer trust.

However, other studies have shown conflicting results. Research by Hidayat and Putri (2022) found that although advertising can attract attention, not everyone feels influenced to make a transaction. Some respondents stated that they prefer to transact based on recommendations from friends or family, rather than solely on advertising. This finding suggests that other factors, such as trust and the bank's reputation, also play a significant role in people's decisions to transact at Islamic banks.

The Influence of Sales Promotions on Transaction Intention

Sales promotions are a crucial marketing strategy in the banking sector, including Islamic banks. Through these promotions, Islamic banks can attract public attention and encourage them to make transactions. The following points explain how sales promotions can influence public interest in transactions at Islamic banks.

1. **Increase Product Appeal.** Sales promotions, such as discounts, cashback, or instant prizes, can make Islamic banking products and services more attractive. When people see tempting offers, they are more likely to be interested in trying the product. According to Kotler and Armstrong (2018), sales promotions can create incentives that encourage consumers to make purchases.
2. **Encourage Product Trials.** Sales promotions can encourage people to try new products or services offered by Islamic banks. For example, promotional programs for home or vehicle financing can attract the attention of people who have not previously used Islamic banking services. By providing incentives, Islamic banks can reduce any hesitation potential customers may have.
3. **Increase Brand Awareness.** Through sales promotions, Islamic banks can increase public awareness of their brand. When Islamic banks implement effective promotional



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campaigns, the public becomes more familiar with the brand and the products it offers. This is crucial for building a positive image and public trust in Islamic banks.

4. Build Relationships with Customers. Well-designed sales promotions can help Islamic banks build better relationships with customers. For example, loyalty programs that reward loyal customers can increase their satisfaction and loyalty. According to Oliver (1999), customer loyalty can be influenced by positive experiences gained from promotions and services provided.
5. Increasing Transaction Volume. Attractive sales promotions can increase the number of transactions at Islamic banks. When customers perceive they receive added value from the products offered, they are more likely to make transactions. This can have a positive impact on the growth of Islamic banks' businesses.
6. The Influence of Social and Digital Media. In today's digital era, sales promotions through social media and online platforms are increasingly influential. Islamic banks that utilize social media to promote their offerings can reach a wider audience. Direct interaction with the public through these platforms can also increase public interest in transactions.

Several previous studies have shown that sales promotions have a positive impact on public interest in transacting with Islamic banks. For example, research by Rahman and Sari (2020) found that attractive promotional programs, such as discounts and cashback, significantly increased customer interest in using Islamic banking services. This research aligns with the findings of Kotler and Armstrong (2018), who stated that sales promotions can create incentives for consumers to make purchases.

However, other studies have shown conflicting results. Research by Hidayat and Putri (2021) found that although sales promotions can attract attention, not everyone feels influenced to make transactions. Some respondents stated that they prefer to transact based on the bank's trust and reputation, rather than solely on promotions. These findings suggest that other factors, such as trust and service quality, also play a significant role in people's decisions to transact with Islamic banks.

The Joint Effect of Advertising and Sales Promotions on Transaction Intention

Advertising and promotions, when implemented together, have been proven to have a positive impact on customer interest in conducting transactions at Islamic banks. Research shows that combining these two elements can increase customer interest and encourage them to make transactions. Both are mutually supportive, with advertising serving to attract attention, while promotions provide incentives that encourage action. Therefore, Islamic banks can utilize these two strategies to increase customer numbers and transaction volume. The following points explain the joint influence of advertising and sales promotions on transaction intention.

1. Building Trust. Consistent advertising and clear sales promotions can contribute to building public trust in Islamic banks. This trust is especially important in the banking industry, where customers need to feel safe and secure when conducting transactions.



2. Market Segmentation. By implementing targeted advertising and sales promotions, Islamic banks can reach specific market segments that may be more interested in Islamic products. This can increase the effectiveness of their marketing campaigns.
3. Feedback and Adjustment. By utilizing advertising and sales promotions, Islamic banks can gather feedback from the public. This allows them to adjust their marketing strategies and product offerings to better suit customer needs and preferences.

A study by Sari and Rahman (2020) revealed that appropriate promotions can increase public interest in Islamic banking products. This research confirms that integrated advertising and sales promotions can increase customer awareness and trust. These findings align with research by Mulyana and Setiawan (2022), who concluded that consistent advertising and transparent promotions contribute to increased customer loyalty in Islamic banks. These results demonstrate the importance of building trust through effective communication.

A study by Hidayat and Sari (2019) found that while advertising and promotions have a positive impact, not all types of promotions are effective in attracting public interest. Some types of promotions are considered less attractive by certain market segments, resulting in failure to deliver the desired results.

IV. Conclusion

Based on the results of statistical testing examining the influence of advertising and sales promotion on public interest in conducting transactions with Islamic banks, the findings indicate a positive association between the intensity of these marketing activities and transaction interest. Accordingly, several conclusions can be formulated.

1. the advertising variable demonstrates a statistically significant effect on transaction interest, supporting the proposed hypothesis (H1) which states that advertising positively influences public intention to transact. Therefore, H1 is accepted, indicating that advertising activities play an important role in enhancing transaction interest.
2. sales promotion is also found to have a positive and significant impact on transaction interest. The low significance value confirms that promotional efforts are effective in stimulating consumers' intention to engage in transactions. Well-structured sales promotion strategies contribute meaningfully to increasing public attraction toward Islamic banking services.
3. when examined simultaneously, advertising and sales promotion jointly exert a positive and significant influence on transaction interest. This suggests that the integration of advertising and promotional strategies constitutes an effective marketing approach to encourage transactions.

Overall, this study contributes to a deeper understanding of the determinants of public interest in Islamic banking transactions and offers practical insights for the formulation of more effective marketing strategies in the future.

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