



Analysis Effectiveness Advertisement Bank Sharia Indonesia Through Network Social Instagram as a Promotional Media

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Abstract

Purpose - This study aims to analyze the effectiveness of Bank Syariah Indonesia (BSI) advertisements through Instagram as a promotional medium among Islamic Banking students, Class of 2021, UIN Bukittinggi. The research is motivated by the rapid growth of digital platforms that require companies to be more creative in marketing products.

Method - A descriptive qualitative approach was applied using the AIDA (Attention, Interest, Desire, Action) model. Data were collected through in-depth interviews with students of the Islamic Banking Class of 2021.

Result - The findings indicate that the effectiveness of BSI advertisements on Instagram varies across the AIDA stages. At the Attention stage, ads were very effective, with 100% of respondents having seen them. At the Interest stage, ads were considered effective by 70% of respondents. At the Desire stage, only 50% were motivated to seek further information, mainly due to promotional offers. At the Action stage, effectiveness was low, with only 30% engaging directly through likes or shares.

Implication - The study suggests BSI should optimize Instagram strategies by enhancing emotional appeal, unique messages, and interactive tactics to encourage real actions.

Originality - This research highlights the evaluation of Islamic bank advertising effectiveness using the AIDA model, focusing on student perceptions as an important target segment.

Keywords: AIDA, advertising effectiveness, Instagram, Islamic banking, Bank Syariah Indonesia.



Introduction

In the era of globalization, the digital world is developing rapid development of the digital world which is increasingly rapidly and increasingly increase impact on ongoing marketing develop and change, starting from marketing traditional until marketing new that is through digital communication. Factors like increasing competition, innovation technology, and increasing awareness will all-round marketing fast force marketers for more creative in market its products. The level of competition is increasing increase between company For can market products and services, therefore That required existence capable advertising interesting customers. Companies need to own superiority competitive compared to another company. One of them method company can increase Power pull it to customer is with advertise product or his services through advertising. Social media has become the main platform in strategy marketing and communication company with consumers.(Rahayuningrat, P. S., Ardiani, G. T., Alisa, J., Sugiarti, R., & Taufik: 2024)

Social media, especially instagram, has become a very platform popular for reach larger audience wide and varied, including generation young. Bank Syariah Indonesia (BSI), as one of the islamic banks the biggest in Indonesia, using instagram as one of the channel marketing main for increase brand awareness, build image positive, and encouraging use products and services sharia. One of the examples of social media used is instagram, instagram is a social media applications used for share photos and videos that allow users take take photos, take videos, and share them to various service network social. Social media like instagram very much make it easier public know information with fast, especially child young people who are always want to come on stage exist on social media.(Nisa Maulana Nabil: 2020)

Instagram media currently this no only used as a communication medium (*chatting*) and an existing medium only. One of them advantages of social media is own lots potential for progress something business that can used as a communication medium marketing for communicate business, help market products and services, communicating with customers and suppliers,



complementing brands, reducing costs and for online sales. The perpetrators business choose using instagram for promote product they with reason convenience in offer product to candidate the purchaser. With using instagram users get convenience alone in market the product because can increase sale with expenses that are not too Lots .(Efri Kurnia, Raihanah Daulay: 2022)

In context banking sharia, promotion via instagram must in line with principles sharia as mentioned in the Quran Surah An-Nisa verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ
تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

Promotional media is considered effective if the results achieved align with the company's desired objectives. The goal of promotional media is to stimulate awareness, interest, and ultimately, *purchase*. What was done by customers regarding a company's products and services, which in turn influences increased sales. The effectiveness of promotional media can be determined by measuring its effectiveness, namely measuring its success in achieving the specified goals.(Erawan, A., & Sirait: 2024)

Information on social media is also becoming another challenge in measure effectiveness advertisement. Students often faced with various type flooding content timeline Instagram they, who in turn influence attention and response they to the advertisements they see. Advertising effectiveness is the extent to which the advertising message conveyed can attract attention, be understood, be comprehended, arouse emotions and move the target to provide the desired response.(Nur Hasanah, Lukito Edi Nugroho: 2021)

Student banking sharia is segment very large audience important for BSI. As candidate practitioners and leaders in the industry banking sharia, understanding and preferences they to products and services sharia will influence development industry this is in the future. Besides that, students banking Sharia is also users active on social media, including Instagram, so that exposure they to BSI advertisements on this platform enough high. Effectiveness BSI advertising on Instagram is necessary analyzed for know



how far the advertisement the capable influence perception, interest, and behavior student banking sharia towards BSI and its products. Analysis this important for optimize strategy BSI marketing on instagram and ensuring that the message conveyed relevant and interesting for the target audience.

Student banking sharia relevant class of 2021 Because they is growing generation big with social media and have good understanding about principles sharia. With thus, they can provide valuable feedback about effectiveness BSI advertisement on instagram from perspective generation young people who are literate technology and have commitment to values sharia . Even though BSI has do advertisement on instagram study this will give valuable insights for BSI and institutions finance sharia other about how make the most of instagram effective for reach and influence generation young, and how building a strong and relevant brand image in the digital era. In addition that, research this can also give contribution academic in field marketing sharia and communication digital marketing.

Table 1. Observation Beginning Effectiveness BSI Advertisement for Students Islamic Banking

No	Respondents (students islamic banking)	Awareness BSI advertisement	Influence advertiseme nt to BSI awareness	Influence advertisement regarding the decision to use BSI
1.	Gifa Winingsih	Very aware (often see on social media)	Enough effective, making I more know about feature new	No too influential , decision based on recommendations friend
2.	Reren Oktariani	Enough aware (ever) see glimpses on social media	No too effective , already	Very influential , encouraging for try product savings



			know BSI before	
3.	Sandra	No conscious (not Once see advertisement)	No there is influence , new know from brochure campus	No there is influence , not yet planning open account
4.	Rahmadhea Syafitri	Very aware (following) BSI account on instagram)	Very effective , frequent see testimoni from influencers	Enough influential , , advertising build trust
5.	Nadia Ramadani	Enough aware (see on instagram before watching videos)	No there is influence significant , only just past	No influential , choosing BSI because location near

Source : Processed Data 2025

Based on table observation beginning against 5 respondents student of 384 students banking sharia class of 2021, related effectiveness BSI advertisement. The majority respondents (gifa, reren, dea, and nadia) have high awareness to BSI advertisements, especially through social media instagram. Only one the respondent (Sandra) stated no aware the same once. This show that BSI advertisement has reach part large target audience, BSI advertising is quite effective in increase knowledge respondents about product or feature new (gifa), but for some others (reren and nadia), advertisement only functioning as reminder because they already own knowledge previously. This is indicates that advertisement succeed maintain *top of mind* but not yet



of course give information significant new for all audience. Influence advertisement to decision for use BSI products and services vary . There are respondents who are very affected (Reren), but there are also those who don't affected The same once (Sandra, Nadia). Other factors such as recommendation friends (gifa) and strategic location (nadia) often become determinant main decision, shift role advertisement become driver they.

Research previously has lots discuss effectiveness use of social media as strategy promotion banking sharia, especially on the Instagram platform. Study from Rintan Desti Pertiwi in 2022 and Regina Julianti & Novera Martilova in 2022 show that promotion through social media very effective in reach generation young and improving amount customers, especially for product specific like Hajj savings. Findings This confirm potential Instagram is a big media for relevant and educational promotions .(Regina Julianti: 2025)

In tune with that, research Dela Novita & Muhammad Iqbal Fasa 2022 and Zahratullidya Regita Salsabila et al. In 2022 also strengthen argument that creative and informative instagram content is strategy successful marketing interesting interest candidate customers , with percentage high involvement . While that, study Rahniah et al. 2022 give corner more perspective area, showing that effectiveness The use of instagram as a promotional medium is also influenced by aspects like products, prices, communication, and community. From research that has been done previously there is similarities and differences that is you're welcome discuss about social media, which differentiate it with study previously that is place research, location research and time study.

Literature Review

Effectiveness Advertisement

Effectiveness is something the size that states how much far the target has been achieved, more and more big percentage of targets achieved, increasing tall its effectiveness and effective advertising is messages that can make recipient interested in having the right strategy target and persuasive.



According to minimum level of effective advertising own a number of consideration following : (Indah 2020)1) Advertisement must extend voice strategy marketing. 2) Advertising must include corner view consumers. 3) Good advertising must be persuasive 4) advertising must creative. 4) Advertising explain in a way honest . 5) Good advertising prevent from excessive strategy. Draft effectiveness advertising (including related with brand Anlene) is how far the advertisement the capable reach objective communication and marketing, such as change attitude, behavior consumers, up to increase intention buy. Effectiveness advertisement can proven with influence direct to attitude consumers and influence No direct to behavior consumers. Research on advertising campaign marketing social Anlene "Move Now" shows that advertisement the effective in push change attitudes and behavior audience certain , with use Structural Equation Modeling (SEM) approach for data analysis.(APJII: 2017) Effectiveness measured from ability advertisement change attitude audience as well as impact on behavior they after campaign.

Besides that, effectiveness advertisement can measured from a number of aspect such as : 1) Impact communication advertising on awareness, knowledge, and preferences consumers,(APJII: 2017) 2) Impact to sale product (although this more complex because lots other factors), 3) Creativity and power pull differentiating advertising advertisement from competitors,(Britagar: 2019) 4) Repetition (frequency) of broadcasts advertising that influences power catch messages by consumers.(Britagar: 2019). Method measurement effectiveness advertisements are also frequent using models such as the EPIC Model or Customer Response Index (CRI) which measure stages response consumer start from awareness to action.(Jusuf: 2022). "Effectiveness advertisement usually refers to how advertisement brand succeed in push change attitude as well as behavior consumer as objective campaign marketing social and commercial.(Rahayuningrat, P. S., Ardiani, G. T., Alisa, J., Sugiarti, R., & Taufik: 2024).



AIDA Theory

AIDA is abbreviation from Attention, Interest, Desire and Action (Afolayan, O. Z., & Babarinde: 2025) AIDA is used as guidelines and considerations in marketing product because its simple principles However weighty as material in interesting consumer . 1) Attention, 2) Interest, 3) Desire, 4) Action, AIDA is an illustrative marketing model stages passed consumer in the purchasing process product or services. The acronym AIDA consists of from Attention, Interest, Desire, and Action (Nandaryani , NW, Santosa , NA: 2021).This model developed by E. St. Elmo Lewis in 1898 and until now become framework base in designing strategy effective marketing (Ningrum: 2021).

Stage First, Attention, aims interesting attention candidate customers to be aware existence product or service. Furthermore, interest is the stage at which the customer start interested and looking for information more carry on about product At the Desire(Putri, DAR, & Rachmawati: 2022) stage, consumers persuaded for want product with highlight appropriate benefits and advantages need they. Lastly, action is the phase in which consumers do action purchase or the action desired by the marketer (Rachmawati: 2021).

Promotion

Promotion mix is also called marketing communication mix (Haq: 2022) Promotion is current information or persuasi one-way made for direct somebody or organization to actions that create exchange in marketing (Hayadi: 2021) function promotion is: 1) Convey information 2) Persuading/influencing 3) Creating impression 4) Satisfying desire 5) As tool communication

Promotion can based on the objectives : 1) Changing behavior behavior and opinions, strengthening behavior existing behavior. 2) Inform the target market about offer company. 3) Persuading toward 4) Maintaining the product brand in the heart public (Rahnia , Sissah: 2023) Benefit Activity Promotion 1) Promotion Sales 2) Advertising 3) Personal Selling.

Weakness Activity Promotion 1) Promotion sales a) Power reach promotion sale No as wide as promotions carried out with advertisement b)



Effectiveness term long promotion sale weak c) For choose/determine alternative to the type promotion sales, need more research many. 2) Advertising a) Weaknesses activity promotion Information only known to the viewing public or hear the advertisement in question b) Advertisement easy ignored by society or consumers.

Social media

Social media is internal aids convey information from somebody to somebody or group of people, to reach objective individual and objective group. (Dela Novita Sari: 2023) As for characteristics of social media namely : 1) Network 2) Information 3) Archives 4) Interaction 5) Simulation social 6) Content by users (Nasrulla: 2021). As for types of social media 1) Social media video sharing. 2) Social media applications microblog. 3) Social media applications share network social. 4) an application share network professional. 5) Application share Photo. Social media is a digital platform or online media that facilitates its users for interact, communicate, and share various content like writing, photos, videos, ideas, and expressions other online without restricted space and time. (Putra, P., & Hasbiyah: 2018) Social media provide means for build network virtual social and allows users participate in a way active in create as well as spread content in between communities and networks they are examples of popular social media, including Facebook, Twitter, Instagram, WhatsApp, YouTube, and others (Sutejo: 2006).

In a way more detailed, social media use technology web-based for change communication become an interactive dialogue, expanding network social, as well as allows interaction social in various form virtual communication and collaboration (Rahayuningrat, P. S., Ardiani, G. T., Alisa, J., Sugiarti, R., & Taufik: 2024). Social media is tool important communication in the digital era this Because help shorten distance and time in communicate between individual and group .

The difference between social media and traditional media lies in the way communication and interaction between users and providers message.



Traditional media like television , radio, newspapers and magazines nature one direction , where the information delivered from presenter to recipient without existence interaction directly (Srimulyani , VA., Heryanto, YB., Rustiyaningsih, S, & Waloyo: 2023). This media usually own range limited and limited in nature passive, only can seen, heard, or read without there is response direct from audience (Annadafah , A., & Muayyad: 2022).

On the other hand, social media is a digital platform that enables communication two direction and interaction direct between user (Anggraeni: 2021). Through social media, users can each other share content like text, images, and videos, as well comment or discuss in a way directly (Efrida , S., & Diniati: 2020). Social media own wide reach and can accessible When just via the internet, so that more dynamic and interactive compared to traditional media.

Methods

This study employs a descriptive qualitative approach to explore the effectiveness of Bank Syariah Indonesia's (BSI) Instagram advertising using the AIDA model (Attention, Interest, Desire, Action). Data were collected through in-depth interviews with students from the Islamic Banking program, Class of 2021, who have been exposed to BSI's promotional content on Instagram. The qualitative method was chosen to gain a deeper understanding of participants' perceptions and experiences (Sugiyono: 2019). Data analysis followed the stages of data reduction, data display, and conclusion drawing as proposed by Miles and Huberman (1994). The AIDA model served as an analytical framework to evaluate how respondents progress through each stage of the advertising response process.

Results and Discussion

Research result

Attention

Stage attention is point the beginning where the audience start realize existence something message or advertising. Success at this stage This



determine whether audience will continue his attention or ignore the message conveyed. Based on interview, all informants (100%) admitted Once see BSI advertisement on Instagram. Social media this selected by BSI as channel promotion because has a large user base, including students who become potential market segments. The majority respondents use instagram for 3–6 hours per day, so opportunity For exposed advertisement very tall.

Informant explain that they find BSI ads across various Instagram formats, such as feed, stories, and reels. According to they, placement ads that appear in between frequent content accessible make advertisement the difficult avoided. Besides that, the advertising visual assessed enough strong, with consistent design use color corporate blue and yellow gold, clear typography, and layout professional.

Visual power becomes factor dominant in interesting attention early. According to AIDA theory, stages this demand advertisement for own prominent elements, both from side color, image, and presentation format. Findings this indicates that BSI has succeed choose channel proper distribution and utilization strength design for create impression first positive on its target audience.

Interest

Stage Interest happen after audience start notice advertisements, where they decide whether will give time and mind for notice content the message conveyed. Interview results show that majority respondents (7 out of 10) felt content relevant BSI ads with need they as students. Frequent content appear covers promotion savings special students, management tips finance based sharia. Content like this considered beneficial because in accordance with conditions and needs they.

Besides content message, how to delivery also becomes reason advertisement capable maintain interest. Almost all informants (9 out of 10) rated message BSI advertisements are short, clear and not convoluted, so that easy understood in time short.



Visually, consistency use identity brand strengthen image BSI's professionalism and credibility in the eyes of audience. This is in accordance with AIDA theory states that at this stage *interest*, advertising must capable serve relevant, useful, and interesting messages, and delivered with easy way digested. Findings This prove that BSI was successful guard attention audience to stay focused on the message being conveyed.

Desire

Stage Desire is transition from just interested become existence desire for try, buy, or use product/service. At this stage this advertisement expected capable change interest becomes a more personal sense of “wanting”. Interview results show that only half respondents (5 out of 10) who admitted pushed for look for know more carry on after see BSI advertisement. Encouragement the usually appear when advertisement offer promotions or facility special that is considered profitable, such as opening certain online savings or cashback.

However, some respondents feel BSI advertisements not yet capable give quite an impression different from other bank advertisements. Some people think message advertisement too general and not give mark significant addition. Findings this indicates that even though BSI was successful interesting attention and building interest, still there is challenge in grow strong desire. According to AIDA theory, stages *desire* need touch emotional, evidence clear benefits, as well as differentiation strong product for the audience pushed take step next.

Action

The interactions carried out are simple, such as give sign like or share to friends. Some big respondents other tend become viewer passive, only see advertisement without take step continued. Some of them confess that decision they For trust and use more BSI services influenced by experience personal and learning in lectures, not from advertisement solely.



So this show that BSI is still need strategy For increase involvement audience at the stage *action*. Effort like present content interactive, holding a giveaway, or collaborate with *influencer* relevant can become method For change audience passive become users active

Discussion

Attention

Findings study show that all over informant (100%) Once see BSI advertisement on Instagram. This indicates that stage Attention Already succeed achieved. The selection of Instagram as channel promotion assessed appropriate because of this platform is the dominant social media used students, with an average usage of 3–6 hours per day.

Consistent advertising visuals use color corporate blue and gold, clear typography, and placement strategically across feeds, stories, and reels power pull main. This is in harmony with AIDA theory, where the stages beginning need strong visual stimulus for the audience stop for a moment from his activities for notice advertisement With thus, at this stage This BSI is successful create impression first positive and take advantage of channel appropriate distribution for reach the target market.

Interest

After attention succeed obtained, steps furthermore is maintain interest audience. Based on the data, 7 out of 10 respondents state that content advertisement relevant with need they, especially related promotion savings students and management tips finance Sharia. Useful and appropriate content with condition audience is factor important For maintain interest.

Besides that, language short and clear advertisement appreciated by almost all respondents (9 out of 10), because make it easier understanding without must allocate long time. Consistency identity brands also add impression professional and improve BSI credibility. Based on AIDA theory,



Interest stage demands presentation relevant, useful, and easy to understand messages digested. Findings this prove that BSI has capable maintain attention beginning become ongoing interest

Desire

Desire stage shows transition from just interested become existence desire real For try services. Research results reveal that only 5 out of 10 respondents were motivated look for information more carry on after see advertising, in general Because existence promotional offers like opening online savings or cashback.

However, some respondents other evaluate that BSI advertisements not yet own strong differentiation compared to other bank advertisements. Messages that are considered too general make effect encouragement emotional become weak. The desire stage demands that consumers pushed For act. Stage shows that even though BSI was successful build interest, power change it become desire Still limited, especially because not yet there is element uniqueness and message quite emotional strong.

Action

Stage Lastly, namely action, shows how much big audience do action real after exposed advertisement. Data shows that only 3 out of 10 respondents who have interact direct with BSI advertisement, good with give sign like, share content, or visiting the website. Some big respondents other become viewer passive, see advertisement without action continued.

A number of respondents disclose that decision they for trust and use more BSI services influenced by experience personal or learning in lectures, not from advertisement solely. that digital advertising tends to effective at the stage awareness and interest, but often less effective in push conversion without strategy supporters like promotion interactive or incentive programs. For increase effectiveness at the action stage, BSI needs to consider strategy



addition like content interactive, giveaway, quiz, or collaboration with relevant influencers with segment student.

Table 2. Result of research and discussion

AIDA	Description Indicator	Results	Level of Effectiveness
Attention	- Audience realize existence advertisements.	- 100% of respondents Once see BSI advertisement on Instagram.	Very Effective
	- Attractive visual design.	- Design consistent : color blue & gold , typography clear.	
	- Channels distribution appropriate.	- Appears in feed, stories, and reels	
Interest	- Message relevant with need audience.	- 7 out of 10 respondents evaluate content advertisement relevant (savings students , financial tips sharia).	Effective
	- Concise language and clear.	- 9 out of 10 rate Language advertisement clear and not convoluted.	
	- Identity brand consistent.	- Professional image awake.	
Desire	- Audience pushed look for information continue.	- 5 out of 10 respondents pushed looking for more info continue (online savings promo, cashback).	Quite Effective
	- The existence of offer or attractive promotions.	- Some evaluate advertisement not yet	



Action	-	Differentiation product strong.	different from other banks.	
	-	Audience do interaction or purchase.	- 3 out of 10 respondents Once interact (like, share).	
	-	Conversion from interest to action real.	- Majority passive ; decision using BSI more influenced experience personal/ college.	Less Effective

Based on results analysis with the AIDA model, effectiveness Bank Syariah Indonesia (BSI) advertisement on Instagram against student Sharia Banking class of 2021 , namely :

1) Attention

BSI advertising is successful interesting attention all over audience (100%) thanks election proper channels, consistent visual design, and placement strategically across various Instagram formats. Stage This assessed very effective in build awareness beginning.

2) Interest

Majority audience evaluate content advertisement relevant with need they, especially related product savings students and financial tips Sharia. Short and clear language help maintain interest. Stage This categorized effective.

3) Desire

Only half driven audience look for information more further, especially because promotional offers. However, some evaluate advertisement not yet own differentiation strong from competitors. Stage this Enough effective, but need strengthening of aspects emotional and unique message.

4) Action



Conversion rate from interest to action Still low , only 3 out of 10 audiences do interaction directly. The majority still become viewer passive. Stage this not enough effective, so BSI needs to strategy addition like content interactive, giveaway, or influencer collaboration for push involvement.

Conclusion

This study concludes that the effectiveness of Bank Syariah Indonesia's (BSI) advertising on Instagram is generally positive, particularly at the Attention and Interest stages, where respondents showed high engagement and awareness of BSI's promotional content. However, the Desire and Action stages still require improvement, as audience motivation and direct interaction remain limited. These findings indicate that while Instagram serves as an effective promotional medium, BSI needs to strengthen emotional appeal, message differentiation, and interactive strategies to encourage real actions such as following, sharing, or engaging with content.

From a practical perspective, the results provide insights for Islamic financial institutions to design digital marketing strategies aligned with Sharia principles, emphasizing honesty, transparency, and value-based communication. Theoretically, this study enriches the literature on Islamic marketing communication by demonstrating how the AIDA model can be effectively applied to evaluate digital promotion performance within Islamic banking contexts. Attention: Stage this very effective. All respondents (100%) stated once see BSI advertisement on instagram. This because BSI was successful choosing the right platform with a large user base, as well use strong and consistent visuals. Interest: Stage This assessed effective. The majority respondents (7 out of 10) rated content advertisement relevant with need they, like promotion savings students and financial tips sharia. Besides that, language short, clear, and uncomplicated advertisements convoluted also works maintain interest audience. Desire: Stage this classified as enough effective. Only half respondents (5 out of 10) who felt pushed For look for information more carry on after see advertising, especially because existence promotional offers. However, some respondents feel BSI advertisements not



yet own strong differentiation from competitors. Action: Stage this assessed not enough effective. Conversion rate from interest to action real Still low, with only 3 out of 10 respondents have ever interact direct with advertisements (such as Like or share). Some big audience tend become viewer passive, and decision they For use more BSI services influenced by other factors such as experience personal or learning in lectures, not solely from advertisement.

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