

Determining Factors In The Decision Of The Bank Of South Sumatra's Gold Installment Customer Babel Syariah

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Abstract: *this study aims to determine whether Digital Marketing, Word of Mouth and quality of Service affect customer decisions on gold installment products at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang. The population is gold installment customers in Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang as many as 48 customers were taken as a sample. The analysis technique used is multiple linear regression using SPSS with hypothesis testing using t test and F test. The results showed that both partially and simultaneously variable digital marketing, word of mouth and quality of Service affect customer decisions.*

Keywords: *Digital Marketing, Word Of Mouth, Quality of Service, Decision*

INTRODUCTION

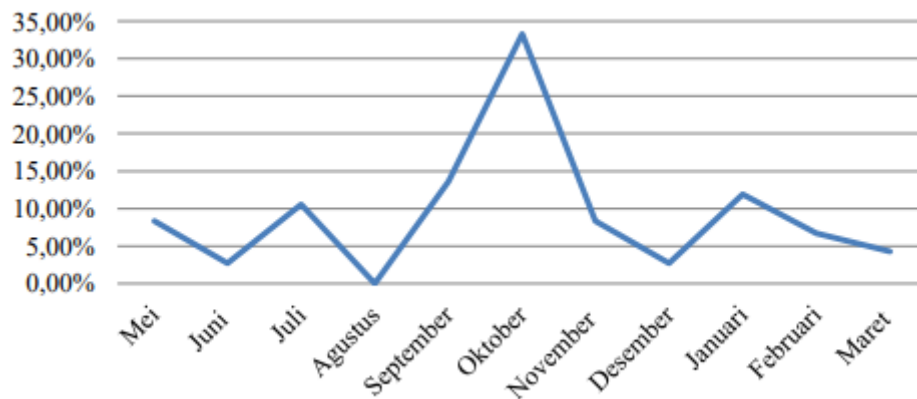
Sharia banks are banks that run their business based on sharia principles and by type consist of Sharia commercial banks and Sharia people's financing banks, while sharia principles are principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of Sharia (in this case MUI). This means that the operations of Islamic banks are based on the Qur'an and Hadith. Islamic bank operating system uses a revenue sharing system which is one of the differentiators from conventional banks (Putra & Saraswati, 2020).

One of the Islamic banking in Palembang is Bank Sumsel Babel Syariah. Bank Sumsel Babel Syariah is a bank owned by the regional government of South Sumatra and Bangka Belitung which is engaged in service business by conducting its operations based on sharia principles. Bank Sumsel Babel Syariah is currently spread in South Sumatra and Bangka Belitung starting from sub-branch offices, cash offices, unit offices, and ATMs. Branch office of Bank Sumsel Babel Syariah in South Sumatra, especially Palembang one of them is Bank Sumsel Babel Syariah Muhammadiyah Palembang Branch Office.

Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang has a gold installment product. Gold installment is a financing facility for gold ownership with installment payments and the gold is used as collateral taken after the expiration of the financing period (suspension). This product uses a Murabaha contract and a financing period ranging from 1 year to 5 years. most active gold installment credit customers take 1-year and 2-year installments because of low installments every month and the price of gold which every time increases, customers are interested in investing in gold by financing gold installments and taking 2-year installments where when the installment is completed the gold price has increased and customers feel they benefit.

Based on the data, it is known that the number of gold installment customers of Bank Sumsel Babek Syariah KCP Muhammadiyah Palembang fluctuates, as seen in Figure 1.

Figure 1
Gold Installment Customer Growth In 2022 – 2023



Source: Bank Sumsel Babel Syariah Muhammadiyah Palembang Branch Office

Figure 1 explains that the highest growth in the number of customers occurred in October 2023 with a presentation of 33.33% while the lowest customer growth occurred in August 2023 at 0%. One of the factors is the number of competitors offering similar products.

Various factors that influence customers in making purchasing decisions for a product include digital marketing. Digital Marketing is a technology in marketing products and services by utilizing digital media. The correct application of digital marketing will have a positive impact in terms of encouraging the dissemination of products or services to be able to reach the company's target market. Digital marketers can also find out the response of consumers to the products offered by looking at the testimonials or comments posted. Good communication can strengthen good relationships with customers. This will indirectly akanbe a satisfaction for customers because customers feel cared for. When the customer gets satisfaction, the customer will give a positive testimonial and then will recommend to others (Setiarwan, 2022).

Marketing conducted by Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang in promoting gold ownership financing products by making banners and distributing brochures, but this method is less effective because the selling value of gold is not fixed or often changes, therefore the bank then applies digital marketing, namely marketing products through digital media such as spreading through websites and social media social media especially whatsapp and E-mail. However, the problems faced by Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang in connection with digital marketing is considered less effective because the increase in the number of customers is still too little.

Another factor that can influence customer decisions is through word of mouth marketing strategies. Word of mouth is a marketing strategy to make customers talk (talking), promote (promotion), and sell (selling) so that it can be interpreted that word of mouth is a marketing strategy carried out by a consumer to others and talk about his experience about the product. Indirectly, these consumers have made promotions that can attract other consumers to buy (Fauzi et al., 2020).

In connection with the word of mouth marketing strategy of Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang always strives to invite customers to want to

invite family, co-workers or the environment where they live to take gold installment products. But this is also not going well, because in reality only a few customers are willing to do so. So it does not have too much impact on the increase in the number of gold installment product customers.

Hal Another thing that needs to be improved in increasing the number of customers, especially customers of gold installment products, is the quality of Service. Service quality refers to the level of Service perfection in meeting the needs and demands of each consumer. Service quality is very important for banking business. Banks are increasingly competing to win customer based by relying on quality of service, in addition to offering a variety of products, banking information, other physical services, non-physical services, and various matters concerning excellent service intended to improve service quality. All of this is done to meet the needs of customers and ultimately is expected to attract public interest. Services must be carried out continuously without stopping because banks work based on the principle of trust so that value becomes important (Sigit & Soliha, 2017).

In relation to the quality of service, what is done by Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang is to implement a bright service that is Bank Sumsel Babel's superior service that is fast and friendly. Bright service is a culture of serving with certain service standards that can be a positive image, characteristics and advantages of Bank Sumsel Babel that distinguishes it from other banks. Bright service is a service that exceeds customer expectations of the services provided. This is a commitment of Bank Sumsel Babel to provide the best for its customers. To create a culture of service, it is the leader who must initiate it so that this can be an example for all. The consequence of being ready to serve is that all employees are ready to accept all criticisms and complaints from customers and must be ready to serve all customer desires. However, in practice there are still some customer complaints, namely the lack of dexterity of employees and lack of empathy in serving customers so that customers feel dissatisfaction in the Bank's services.

Various studies in connection with customer decisions include Saputra & Ardani, (2020) the results showed that the variables of digital marketing, word of mouth, and service quality have a positive and significant effect on purchasing decisions. Millennium et al., (2021) the results showed that there was a negative and insignificant relationship between digital marketing variables to purchase decisions. Purnamasari & Kadi, (2022) the results showed that Digital marketing has no effect on the online purchasing decisions of the millennial generation of Shopee users during the Covid-19 pandemic in the city of Madiun.

Winalda & Sudarwanto, (2022) the results showed that Word of Mouth and product quality both partially and simultaneously have a positive and significant effect on purchasing decisions at Bebek Sinjay Bangkalan restaurant. Larasati & Chasanah, (2022) the results showed that the variable word of mouth has a negative and insignificant effect on the purchase decision of the White Koffie Mongoose in Semarang. While the perception of quality and advertising have a positive and significant effect on the purchase decision of white Luwak Koffie in Semarang. Cahyani et al., (2022) the results showed that Word of Mouth has no effect on purchasing decisions.

This research refers to research conducted by Saputra & Ardani, (2020), Winalda & Sudarwanto, (2022) and Larasati & Chasanah, (2022) regarding buyers of food products, what distinguishes it from this research is the purchase of banking products.

Based on the description above, the main problems that will be discussed in this study is whether digital marketing, word of mouth and quality of Service affect customer decisions? and the goal to be achieved is to determine the influence of digital marketing, word of mouth and quality of service on customer decisions.

RESEARCH METHODOLOGY

Population and sample

The population in this study are customers of gold ownership financing or gold installments in Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang as many as 48 customers. Samples were taken using saturated sampling where all populations were sampled as many as 48 gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

Data types and sources

The Data in this study used primary data sourced from the distribution of questionnaires to gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang in connection with digital marketing, word of mouth, quality of Service and customer decisions.

Operational Definition Of Variables

The variables used in this study include independent variables, namely digital marketing, word of mouth, and service quality, while the dependent variable is the customer's decision. For more details about the variables of the study can be explained further in the following table operational definition of variables.

Table 1
Operational Definition Of Research Variables

No	Variabel	Definisi	Indikator
1	Digital Marketing (X ₁)	Marketing activities with the application of digital technology using various media that make it possible for the company (Ayesha et al., 2022)	a. Website b. Search Engine Marketing c. Social Network d. E-Mail Marketing
2	Word of Mouth (X ₂)	Communication carried out by word of mouth which is part of the communication process in the form of giving recommendations or references both individually and in groups to a product or service that aims to provide personal information to others (Praptiningsih, 2019)	a. Speaker b. Topics c. Tools d. Participation e. Supervision
3	Quality of Service (X ₃)	Form of consumer assessment of the level of Service received with the expected level of Service (Demmassabu et al., 2023)	a. Reliability b. Responsiveness c. Guarantee d. Empathy e. Physical Evidence

4	Decision (Y)	One of the important elements in customer behavior in addition to physical activities that involve customers in assessing, obtaining and using economic goods and services (Sufitrsysti & Nalufar, 2018)	<ul style="list-style-type: none"> a. Consistency of a product b. Habits in buying products c. Provide recommendations to others d. Make a repurchase
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Data Analysis Techniques

The data analysis technique used in this study is multiple linear regression using the regression line equation as follows.

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Description:

- Y = Decision
- a = constant value
- b_{123} = regression coefficient
- X_1 = Digital marketing
- X_2 = Word of Mouth
- X_3 = Quality of Service
- e = error

Classical Assumption Test

1. Normality Test

The normality test aims to determine whether the dependent variable and the independent variable under study are normally distributed or not as one of the requirements for testing assumptions before the statistical analysis test stage to test the hypothesis. The data normality test uses Kolmogorov-Smirnov, namely if the p value > 0.05, which means that the data is considered to have a normal distribution (Litriani Erdah Muhammadinah, 2018).

2. Multicollinearity Test

According to Ghozali, (2021) the multicollinearity test aims to test whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. The basis for decision making is if the VIF value > 10 then there is unemployment multicollinearity, but if the VIF value < 10 then there is no multicollinearity disorder.

3. Heteroscedasticity Test

According to Ghozali, (2021) the heteroscedasticity test is used to test whether in a regression model there is an inequality of variance from the residuals of one prediction predicted another. The test in this study was carried out using the Glejser method, the absolute residual value was regressed with the independent variable. If the probability value is greater than alpha (sig > 0.05), then the model is declared not to have symptoms of heteroscedasticity, but vice versa if the probability value is smaller than alpha (sig < 0.05) has symptoms of heteroscedasticity.

Hypothesis Test

1. T test

T test is used to determine whether the independent variable (X) partially has a significant effect on the dependent variable (Y). Uji t dilakukan menggunakan tingkatan signifikan level 0.05 ($\alpha = 5\%$) adapun kriteria uji t adalah (Muhammadinah & Anggraini, 2018):

- a. If t count > t table and significant value < 0.05,05 then the hypothesis is accepted. This means that partially the independent variable has a significant influence on the dependent variable.
- b. If t count > t table and significant value > 0.05,05 then the hypothesis is rejected. This means that partially the independent variable does not have a significant effect on the dependent variable

2. F Test

Statistical test F is basically used to show whether the independent variable (X) together significantly affect the dependent variable (Y). Adapun kriteria dalam uji F sebagai berikut (Muhammadinah & Anggraini, 2018):

- a. H_0 rejected if F count > F table, meaning that between the independent variable (X) simultaneously has a significant influence on the dependent variable
- b. H_a rejected if F count < F table, meaning that between the independent variable (X) simultaneously does not have a significant effect on the dependent variable.

RESULTS AND DISCUSSION

Research Results

Based on the data processing of multiple regression analysis obtained results as can be seen in Table 2 below.

Table 2
Results Of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	-20.141	13.637		-1.477	.147
Digital Marketing	.511	.131	.458	3.899	.000
Word of Mouth	.351,107,346	.107	.346	3,279,002	.002
Quality Of Service	.274	.107	.301	2.559	.014

a. Dependent Variable: Decision

Source: Field Research data in by (2024)

Based on Table 2, a regression equation can be made as follows:

$$Y = -20,141 + 0,511 X_1 + 0,351 X_2 + 0,274 X_3$$

Referring to the equation, it can be explained:

1. Constant value of -20,141 means that without digital marketing, word of mouth, and quality of service, the value of customer decisions of -20,141 which explains that without digital marketing, word of mouth, and quality of customer service will not take a decision to become a gold installment customer at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang

2. The value of the regression coefficient for digital Marketing variable is 0.511, meaning that if there is an addition or increase in Digital Marketing (X_1) by 1 score, the value keputusan of the customer's decision juga will also increase by 0.511 assuming other variables are considered constant.
3. The value of regression coefficient for word of Mouth variable is 0.351 which means if there is an addition or Word of Mouth (X_2) of 1 score, the value of the customer's decision juga will also increase by 0.162 assuming other variables are considered constant.
4. The value of the regression coefficient for service quality variable is 0.274, meaning that if there is an addition or increase in service quality (X_3) by 1 score, the value keputusan of the customer's decision juga will also increase by 0.274 assuming other variables are considered constant.

Before hypothesis testing is carried out, the regression prerequisites must be met first by conducting a classic assumption test, each of which is described as follows.

Normality Test

Normality testing in this study used the Kolmogorov Smirnov test with the following results.

Table 3
Kolmogorov Smirnov Test Normality Test Results

		Unstandardized Residual
N		48
Normal Parameters ^{a,b}	Mean	0.00000000
	Std. Deviation	2.78146690
Most Extreme Differences	Absolute	.061
	Positive	.060
	Negative	-.061
Kolmogorov-Smirnov Z		.422
Asymp. Sig. (2-tailed)		.944

Source: Field Research data in by (2024)

Based on the results of table 3, the normality test using the Kolmogorov-Smirnov method shows that the Asymp. Sig 0.994 > 0.05 means that the residual data is normally distributed and the regression model fulfills the assumption of normality.

Multicollinearity Test

The results of multicollinearity testing are presented in Table 4 below.

Table 4
Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Digital Marketing	.803	1.245
Word Of Mouth	.994	1.006
Quality Of Service	.800	1.250

a. Dependent Variable: Decision

Source: Field Research data in by (2024)

Based on table 4, the tolerance value for the digital marketing, word of mouth and quality of service variables is 0.803, 0.994 and 0.800 respectively, all of which are > 0.1 and the VIF value is 1.245, 1.006 and 1.250 respectively, all of which are < 10 . So it is concluded that the regression model in this study is stated that there is no multicollinearity disorder.

Heteroscedasticity Test

Heteroscedasticity testing in this study uses the Glejser method with the following results.

Table 5
Heteroscedasticity Test Results

Model	t	Sig.
Constant	.443	.660
Digital Marketing	.208	.837
Word of Mouth	-.454	.652
Quality Of Service	.042	.966

a. Dependent Variable: Abs_Res

Source: Field Research data in by (2024)

Based on table 5, the significance obtained for the digital marketing, word of mouth and quality of service variables is 0.837, 0.652 and 0.966 respectively, all of which are > 0.05 . So it is concluded that the regression model in this study is stated that there is no heteroscedasticity disorder.

Based on Table 2 can also be explained hypothesis testing in this study as follows.

The Impact Of Digital Marketing On Customer Decisions

The t value calculated on the digital marketing variable is $3.899 > t$ table 2.01537 and sig value. (0.000) < 0.05 , which means that the hypothesis is accepted so that it can be explained that the digital marketing variable affects the decision of gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

The Effect of Word of Mouth on Customer Decisions

The t value on the word of mouth variable is $3.279 > t$ table 2.01537 and sig value. 0.002 < 0.05 which means that the hypothesis is accepted so that it can be explained that the word of mouth variable affects the decision of gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

Effect Of Service Quality On Customer Decisions

T value calculated on the variable service quality of $2.559,559 > t$ table 2.01537 and the value of GIS. $0.014 < 0.05$ which means that the hypothesis is accepted so that it can be explained that the variable quality of Service has an effect on the decision of gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

After knowing the influence of digital marketing variables, word of mouth and service quality partially, the next step is to explain the effect simultaneously as the calculation can be seen in Table 6.

Table 6
F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	382.361	3	127.454	15.423
	Residual	363.618	44	8.264	.000 ^b
	Total	745.979	47		

a. Dependent Variable: Decision

b. Predictors: (Constant), Quality of Service, Word of Mouth, Digital Marketing

Source: Field Research data in by (2024)

Based on Table 6, it is known that the calculated F value is $15.423 > F \text{ table } 2.81$ and the significance value is $0.000 < 0.05$ which means that the hypothesis is accepted so that it can be explained that simultaneously or together the digital marketing variables digital marketing, word of mouth, and quality of Service affect the decision of gold installment customers at Bank Babel Syariah KCP Muhammadiyah Palembang.

Discussion

The Impact Of Digital Marketing On Customer Decisions

Value t calculate variable digital marketing sebesar $3,899 > t \text{ tabel } 2,01537$ and the value of Sig. $0.000 < 0.05$ which means that the variable digital marketing affect the decision of the customer installment gold in Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

In fact, digital marketing is the easiest thing to do with a very wide range. In addition to facilitating marketing in marketing its products, digital marketing also provides convenience to the public in finding information related to products marketed such as information related to Gold installments such as the installment period, the amount of installment deposits every month and even information about the benefits and advantages of using Gold installment products at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang, digital through websites, Search Engine Marketing, Social Networking as well as corporate e-Mail marketing.

Digital marketing is one of the marketing media that is currently in great demand by the public to support various activities carried out. They gradually began to leave the conventional/traditional marketing model to switch to modern marketing, namely digital marketing. Digital marketing communication and transactions can be done at any time in digital marketing. Digital Marketing is a technology in marketing products and services by utilizing digital media. The correct application of digital marketing will have a positive impact in terms of encouraging the dissemination of products or services to reach the company's target market (Arfan & Hasan, 2022).

Digital marketers can also find out consumer responses to the products offered by looking at testimonials or comments posted. Good communication can strengthen good relationships with customers. This will indirectly be a special satisfaction for customers because customers feel cared for. When the customer gets satisfaction, the customer will give positive testimonials and then will recommend it to others (Arfan & Hasan, 2022).

This research is in line with research conducted by Saputra & Ardani, (2020) the results of their research show that digital marketing variables have a positive and significant effect on purchasing decisions.

The Effect of Word of Mouth on Customer Decisions

Value t calculate variable word of mouth sebesar $3,279 > t$ tabel $2,01537$ and the value of Sig. $0.002 < 0.05$ which means that the variable word of mouth affect the decision of the customer installment gold in Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

Hal This shows that the Word of Mouth carried out by the customer has a considerable influence on the customer's decision, if the customer buys on a positive recommendation from friends, family or others, the impression obtained from the customer is also positive for the gold installment product at Bank Sumsel Babel Syariah KC Muhammadiyah Palembang.

Recommendations can be made through social media or from Word Of Mouth. Word Of Mouth communication is where individuals exchange information, especially about good things so that it can influence consumer decisions and will make the business successful. Word of mouth is a marketing strategy to get customers to talk (talking), promote (promotion), and sell (selling) so that it can be interpreted that word of mouth is a marketing strategy carried out by a consumer to others and talk about his experience of the product. Indirectly, these consumers have carried out promotions that can attract other consumers to buy (Fauzi et al., 2020).

This research is in line with research conducted by Saputra & Ardani, (2020) and Winalda & Sudarwanto, (2022) where the results of their research show that word of mouth variables affect purchasing decisions.

Effect Of Service Quality On Customer Decisions

Value t calculate variable service quality of $2.559,559 > t$ table 2.01537 and the value of Sig. $0.014 < 0.05$ which means that the variable quality of Service has an effect on the decision of gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

The quality of good and excellent service provided by Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang by providing a comfortable and clean waiting room, neat and clean looking Bank employees provide the right information and provide solutions to customer complaints, serve their customers appropriately and quickly, provide an excellent bank security system and highly maintain privacy customers and employees of Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang always say hello and thank you at the end of the service, the quality of Service has an influence contribution to the decision to become a gold installment customer at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

Service quality refers to the level of service perfection in meeting the needs and demands of every consumer. Service quality is very important for the banking business. Banks are increasingly competing in capturing customer-based by relying on service quality, in addition to offering a variety of products, banking on the information side, the other physical service side, the non-physical service side, and various things related to excellent service are intended to improve service quality. All of this is done to meet

customer needs and ultimately expected to attract interest. Services must be carried out continuously without stopping because banks work based on the principle of trust so that value becomes important (Sigit & Soliha, 2017).

This research is in line with research conducted by Saputra & Ardani, (2020) and Larasati & Chasanah, (2022) where the results of their research show that service quality variables affect purchasing decisions.

Effect of Digital Marketing, Word of Mouth and Service Quality On Customer Decisions

F value is $15.423 > F \text{ table } 2.81$ and the significance value is $0.000 < 0.05$ which means that simultaneously or together the variables of digital marketing, word of mouth, and quality of Service affect the decision of gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang.

Some factors that can influence a customer in making decisions include digital marketing. Digital marketing is currently a popular marketing medium for various programs. The increasing use of the internet and social media will provide many opportunities for businesses to sell products. A good marketing strategy will have an impact on consumer buying interest. Therefore, companies must have an effective marketing strategy by implementing promotions through online media that can be widely reached and must also know consumer behavior in buying a product (Arfan & Hasan, 2022).

Apart from that, another factor is marketing strategy, one of which is word of mouth. Word of Mouth has a big impact on products and companies because of the interaction of a person with other people directly or through electronic media such as social media google reviews, youtube, or instagram by writing positive or negative comments. This can help companies to correct deficiencies and maintain their strengths and increase quality so that they can be trusted by their consumers (Winalda & Sudarwanto, 2022).

The next factor that influences decisions is service quality. The quality of service provided by the company, which aims to provide convenience for consumers. Every business process, both goods and services, consumers must be given good service because service quality has a close relationship with purchasing decisions. Companies can maintain their business and be able to compete with other competitors if they provide good service (Sigit & Soliha, 2017).

This research is in line with research conducted by Saputra & Ardani, (2020) where the results of their research show that digital marketing variables, word of mouth, and service quality have a positive and significant effect on purchasing decisions.

Conclusion

Digital marketing variables, word of mouth and service quality either partially or simultaneously affect the decision of gold installment customers at Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang. This study has a limitation that only examines the determination of customer decision factors based on digital marketing variables, word of mouth and service quality and only uses gold installment customers. For further research is expected to conduct further research by using other variables or other research objects outside of those in this study in order to obtain more varied

results and improve the deficiencies that existed before to be better, so that later research can be a reference for the development of knowledge in the future.

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