

THE INFLUENCE OF PRODUCT DESIGN AND INTEGRATED MARKETING COMMUNICATIONS ON CUSTOMER BUYING INTEREST IN GENERAL INSURANCE PRODUCT

Yusnita Ulfah Munthe¹, Nurbaiti², Wahyu Syarvina³

^{1,2,3} Faculty of Islamic Economics and Business, State Islamic University of North Sumatera, email: ¹ yusnitaulfah1122@gmail.com, ² nurbaiti@uinsu.ac.id, ³ wahyusyarvina@uinsu.ac.id

*Corresponding Author; yusnitaulfah1122@gmail.com

ABSTRACT

This article aims to observe the influence of product design and integrated marketing communication on customer buying interest in general insurance product at PT. Askrida Syariah Insurance Medan Branch. This study utilized a quantitative way to deal with the concept of causality research. The process of collecting data by distributing research questionnaires via Google forms using a Likert scale. Information examination and testing in this study used a statistical tool, namely SPSSv26. The tests utilized in this study are Validity and Reliability tests, Classic Assumption tests, Multiple Linear Regression Analysis, Significance tests, and Determinant Coefficient (R²) tests. In this study, the sample drawn using a simple random sampledrawn from population. The populace in this study is the client of PT. Askrida Syariah Insurance Medan Branch, aading up to 1011. Because the population in this study was very large, exceeding 1000, the researchers finally drew a sample utilizing the Slovin equation. In this manner the example got is 91 people. That's what the outcome showed that the R Square coefficient was 45,9%, it very well may be reasoned that the influence of the magnitude of the Product Design variable (X1) and the Integrated Marketing Communication Variable (X2) on Customer Purchase Interest (Y) is equal to 0,459 (45,9%).

Keywords: *Product Design, Integrated Marketing Communication and Customer Buying Interest*

INTRODUCTION

General insurance companies in Indonesia are becoming increasingly competitive, with many firms offering a variety of products to meet customer needs. The rising number of competitors provides customers with numerous options to obtain products that align with their expectations (Anggraini et al., 2023). The current business competition leads to rapid changes, demanding companies to adapt, possess resilience, pivot swiftly, and focus on customers (Aslami et al., 2018). Companies must also be aware of and implement appropriate strategies to enhance purchase intention (Imsar et al., 2021). Facing this competition, insurance companies need to consider components that can influence customer purchase intention, where product design and integrated marketing communication become crucial considerations.

In achieving marketing targets and company objectives, attractive product design and effective marketing communication are necessary.

These two factors play a crucial role in introducing and advancing the company to reach its goals.

The theories used in this study are the theory of product design influence and integrated marketing communication theory. The theory of captivating, functional, and customer-relevant product design can influence customers' perceptions and purchase intentions. A good product design can enhance the perceived value of the product for customers, thereby increasing their purchase interest in general insurance products. Furthermore, integrated marketing communication theory suggests that consistent and integrated communication across various channels can influence customer purchase intentions (Keller, 2016). Integrated marketing communication involves advertising, sales promotions, personal selling, public relations, and various other forms of communication to create a cohesive and effective message to customers.

Table 1. Customers of PT. Askrida Syariah Insurance Medan Branch from 2017 to 2021

Year	Number of Customer
2017	103
2018	264
2019	398
2020	113
2021	133
Amount	1011

Source: PT. Askrida Syariah Insurance Medan Branch

Based on the information provided, the data reveals that the total number of customers at PT. Askrida Syariah Insurance Medan Branch fluctuated over the five-year period from 2017 to 2021. There was an increase in customers from 103 in 2017 to 161 in 2018, followed by further increases to 398 in 2019. However, the number of customers decreased to 133 in 2020 and then increased again to 133 in 2021. This fluctuation indicates that customer interest in general insurance products has not shown a stable increase over the years.

According to the consultation between the researcher and Mr. Sigap Pamungkas, the marketing manager of PT. PT. Askrida Syariah Insurance Medan Branch, conducted on January 15, 2023, it was explained that the limited customer interest in general insurance products is due to several recurring issues. These issues include customers' lack of interest in the design of the products, suboptimal service, and ineffective integrated marketing communication used by the company's sales agents.

The comparison between the mechanics and principles of designing general sharia insurance products and non-sharia insurance products is not significantly different. However, the difference lies in their ability to determine whether a product is halal or haram. The pricing and premium reserve for sharia insurance products are based on the profit-sharing principle (*mudharabah*). Additionally, insurance costs in sharia insurance are divided into two types of accounts (*tabarru'* or mutual help among members/insured parties).

In this context, it is crucial to thoroughly examine the influence of product design and integrated marketing communication on customer purchase intention for general insurance products. The study is conducted at PT. Askrida Syariah Insurance Medan Branch, which is a branch of PT.

PT. Askrida Syariah Insurance Medan Branch, a general insurance company operating in Indonesia.

Product design is the concept of a good or service that will be created in a way that is acceptable, pleasing to buyers, and not easily imitated by competitors (Harsanto, 2017). Thought, discussion, observation, and robust systems within each company are processes required in achieving a good product design. Furthermore, the value inherent in a distinctive and attractive product serves as a benchmark against competing products and is also part of product design. Product design provides its own allure (Ansah, 2017). If a general insurance company's product design is good, it will instill confidence in someone looking to purchase their insurance products. Effective integrated marketing communication support from the general insurance company will also strengthen an individual's interest in using their products. Additionally, if a company is capable of providing good and satisfying services to customers, customers will remain loyal to both the product and the company, leading to buyer confidence in both the product and the company (Prabowo & Rahma, 2022). Product design indicators include product diversity, the latest product models, and aligning with trends according to the development of the times (Brama Kumbara, 2021).

Integrated marketing communication is a stage of organizing all sources of information, especially regarding products or services, delivered to buyers in order to achieve primary goals of advancing marketing and maintaining buyer loyalty (Rismayanti, 2017). Integrated marketing communication is a sales activity derived from product invitations through communication with buyers (Syari Nurhayani et al., 2023). Communication doesn't always bring buyers together with producers, but also brings buyers together with their social sphere (Sari & Aslami, 2022). Insurance companies strive to advertise all

their products directly or indirectly. Without marketing efforts, few people would be aware of insurance (Agustin et al., 2023). It can be said that integrated marketing communication aims to motivate and change customer attitudes to become interested in the benefits of a brand's products or services (Widyastuti et al., 2020). Integrated marketing communication indicators include sales promotion, personal selling, public relations, advertising, and sponsorship (Viliaus & Tobing, 2017).

Customer buying interest is the inclination and desire that motivates an individual to order a product or service. Purchase intention manifests as a behavioral state that occurs when consumers or customers are motivated by external factors to place orders according to their personalities and there is a decision-making reaction. Customer buying interest is the personality of customers that emerges as a reaction to a target indicating the customer's desire to place an order (Al Hafizi & Ali, 2021). Customer buying interest can be summarized as the tendency of customers as fund allocators to be interested in the offered products (Yusrizal & Lubis, 2020). Customer buying interest indicators include attention to gather information about the product, being driven to examine the product, and the tendency to possess the product (Saputra & M Ridho Mahaputra, 2022).

The connection and purpose of having a product design and an integrated marketing communication towards customer buying interest is to create consumer or customer curiosity and then encourage them in their decision-making process. With a strategy of product design and integrated marketing communication, an organization can increase consumer purchase intention for its products. Intention and interest in purchasing are normal consumer actions measured by the buyer's capability. In Islam, buying and selling should be based on mutual consent between the seller and the buyer regarding the offered products, there should be no exchange of money for money with additional interest, and there should be no unilateral domination or exploitation (Syarvina et al., 2022).

Furthermore, in Islam, believers are encouraged to pay attention to and plan for their actions for the future, as well as to determine in advance what they will do. This closely relates to insurance in managing uncertain future risks.

A conceptual framework is a form that depicts the connections between various recognized components to create meaning for a specific issue (Bougie, 2016). The following is the conceptual framework for this study:

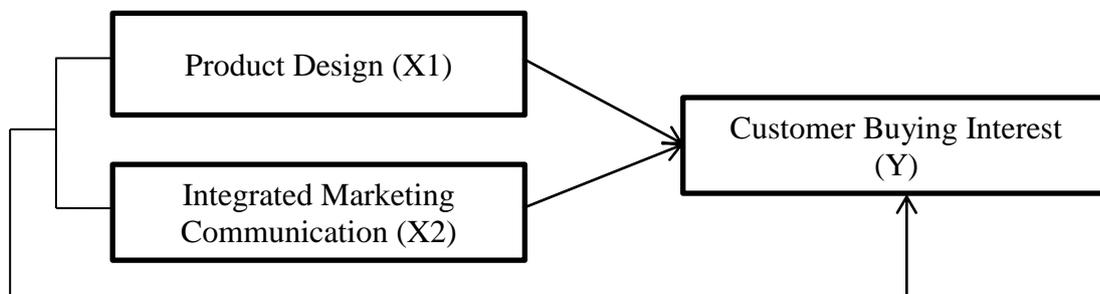


Figure 1. Conceptual Framework

H1: Product Design has a significant influence on customer buying interest in general insurance products.

H2: Integrated Marketing Communication has a significant influence on customer buying interest in general insurance products.

H3: Product Design and Integrated Marketing Communication have a significant influence on customer buying interest in general insurance products.

RESEARCH METHOD

. The population in this study consists of customers of PT. Askrida Syariah Insurance

Medan Branch, totaling 1011 individuals. In this study, a simple random sampling technique is utilized, Using the Slovin formula, the calculated sample size is 91 individuals.

The tests conducted include validity and reliability testing, classical assumption tests, multiple linear regression analysis, significance tests, and coefficient of determination (R²) tests. The multiple linear regression equation model.

RESULTS AND DISCUSSION

Validity and Reliability Test

Validity testing ensures the accuracy, equivalency, and appropriateness of a set of

questions, as well as their allocation. An instrument is considered valid when the calculated

r value exceeds the critical r value (r table) for a significance level of 0.05 (5%), which is 0.203.

Table 2. Validity Test Results for the Variables: Product Design (X1), Integrated Marketing Communication (X2), and Customer Buying Interest (Y)

Variables	Statement Items	R count	R table	Information
Product Design (X1)	Statement X1.1	1	0,203	Valid
	Statement X1.2	0,532	0,203	Valid
	Statement X1.3	0,429	0,203	Valid
Integrated Marketing Communication (X2)	Statement X2.1	0,497	0,203	Valid
	Statement X2.2	0,396	0,203	Valid
	Statement X2.3	0,268	0,203	Valid
	Statement X2.4	0,580	0,203	Valid
	Statement X2.5	0,574	0,203	Valid
Customer Buying Interest (Y)	Statement Y.1	0,496	0,203	Valid
	Statement Y.2	0,438	0,203	Valid
	Statement Y.3	0,429	0,203	Valid

Source: Analysis results from primary data

Based on the above Table 2, the test results indicate that the calculated value (r value) exceeds the table value (critical r value), therefore confirming that the instruments used to measure the variables: Product Design (X1), Integrated Marketing Communication (X2), and Customer Buying Interest (Y) are valid.

Reliability testing is conducted to determine the stability of a questionnaire (Triwibowo, 2018). An instrument is considered reliable if the Cronbach's Alpha value surpasses the established reliability threshold of 0.600.

Table 3. Reliability Test Results for the Variables: Product Design (X1), Integrated Marketing Communication (X2), and Customer Buying Interest (Y)

Variable	Cronbach's Alpha	Critical Value	Conclusion
Product Design (X1)	0,692	0,600	Reliable
Integrated Marketing Communication (X2)	0,825	0,600	Reliable
Customer Buying Interest (Y)	0,759	0,600	Reliable

Source: Analysis results from primary data

Based on the above Table 3, it is found that the Cronbach's Alpha values for the three variables under investigation exceed the reliability threshold of 0.600. From these values, it can be

concluded that the instruments are considered reliable.

Classical Assumption Test

Table 4. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		91
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.39872565
Most Extreme Differences	Absolute	.109
	Positive	.106
	Negative	-.109
Test Statistic		.109
Asymp. Sig. (2-tailed)		.009 ^c
Exact Sig. (2-tailed)		.210
Point Probability		.000

a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.

Source: Analysis results from primary data

The Normality Test is used to check whether the distribution of observed data by variables is balanced or not. Based on the above Table 4, it can be observed that the value of the tested Exact Significance (0.210) dominates the

significance value (sig) of 0.05. Therefore, it is evident that the checked data is normally and evenly distributed.

Table 5. Multicollinearity and Heteroskedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	5.671	.792		7.163	.000		
Desain Produk	.475	.147	.390	3.226	.002	.420	2.379
Komunikasi Pemasaran Terpadu	.160	.058	.332	2.747	.007	.420	2.379

a. Dependent Variable: Minat Beli Nasabah

Source: Analysis results from primary data

Based on the above Table 5, the testing results reveal that the tolerance value for the variable Product Design is 0.420, and the tolerance value for the variable Integrated Marketing Communication is 0.420. Both values for the variables are well above 0.05. Additionally, the Variance Inflation Factor (VIF) for the Product Design variable is 2.379, and the VIF for the Integrated Marketing Communication variable is 2.379. Both of these values are below 10.00, indicating that neither the Product Design nor the

Integrated Marketing Communication variable exhibits multicollinearity.

Furthermore, based on Table 5, the significance testing results for the Product Design variable show a significant value of 0.641, while the Integrated Marketing Communication variable indicates a significant value of 0.069. Both of these values are within the 0.05 threshold. Consequently, the data in this study is free from heteroskedasticity and is suitable for analysis.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Analysis Results

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.671	.792		7.163	.000		
Desain Produk	.475	.147	.390	3.226	.002	.420	2.379
Komunikasi Pemasaran Terpadu	.160	.058	.332	2.747	.007	.420	2.379

a. Dependent Variable: Minat Beli Nasabah

Source: Analysis results from primary data

As seen in Table 6, the multiple linear regression equation for the variables Product Design (X1), Integrated Marketing Communication (X2), and Customer Purchase Intention (Y) is as follows:

$$Y = 5.671 + 0.475 (X1) + 0.160 (X2)$$

Based on the obtained results, it can be explained that the Constant value of 5.671 indicates that the variable Customer Purchase Intention (Y) is not influenced by other variables, specifically the Product Design (X1) and

Integrated Marketing Communication (X2) variables. The coefficient value of 0.475 for the Product Design variable signifies a positive influence on the Customer Purchase Intention (Y), while the coefficient value of 0.160 for the Integrated Marketing Communication variable also demonstrates a positive influence on the Customer Buying Interest (Y).

Significance Test

Table 7. Partial Significance Test Results (T-Test)

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5.671	.792		7.163	.000		
Desain Produk	.475	.147	.390	3.226	.002	.420	2.379
Komunikasi Pemasaran Terpadu	.160	.058	.332	2.747	.007	.420	2.379

a. Dependent Variable: Minat Beli Nasabah

Source: Analysis results from primary data

Observing Table 7, the significance test results indicate that the Product Design variable has a significance value (sig) of 0.002, and the Integrated Marketing Communication variable has a significance value (sig) of 0.007. Both values are below the 0.05 threshold, signifying that the variables are significant at the 0.05 level. This is supported by the obtained t-test values, where the t-test value for the Product Design variable is

3.226, and for the Integrated Marketing Communication variable is 2.747. Both values exceed the critical t-value of 1.987. Consequently, it can be concluded that the Product Design (X1) and Integrated Marketing Communication (X2) variables individually hold a significant influence on Customer Buying Interest (Y).

Table 8. Simultaneous Significance Test Results (F-Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	149.679	2	74.840	37.403	.000 ^b
	Residual	176.079	88	2.001		
	Total	325.758	90			

a. Dependent Variable: Minat Beli Nasabah

b. Predictors: (Constant), Komunikasi Pemasaran Terpadu, Desain Produk

Source: Analysis results from primary data

Examining Table 8, the results of the F-test indicate that the calculated F-value (37.403) surpasses the critical F-value (3.100) and the significance value (sig) is 0.000, which is below 0.05. This provides evidence that both the Product Design (X1) and Integrated Marketing

Communication (X2) variables collectively hold a significant influence on Customer Buying Interest (Y).

R2 Test (Coefficient of Determination)**Table 9. Coefficient of Determination (R2) Test Results**

Model Summary					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.678 ^a	.459	.447		1.415
a. Predictors: (Constant), Komunikasi Pemasaran Terpadu, Desain Produk					

Source: Analysis results from primary data

Analyzing Table 9, the R Square coefficient value is found to be 45.9%. This indicates that the combined influence of the Product Design (X1) and Integrated Marketing Communication (X2) variables on Customer Buying Interest (Y) is 45.9%.

The Influence of Product Design on Customer Buying Interest in General Insurance Products at PT. Askrida Syariah Insurance Medan Branch.

Based on the test results, it is evident that product design has a positive influence on customer purchase intention for general insurance products. This is consistent with the t-test result of 3.226, which exceeds the critical t-value of 1.987 with a significance level (sig) of 0.002, below the 0.05 threshold. Hence, H1 in this study is accepted. This implies that a better and more appealing product design can enhance customer purchase intention. This aligns with previous studies (Indriani & Bambang Sumantri, 2021) indicating that product design fundamentally affects buyer intention, and when an item is planned or aligned with buyer understanding, it can increase their purchase intention.

The Influence of Integrated Marketing Communication on Customer Purchase Intention for General Insurance Products at PT. Askrida Syariah Insurance Medan Branch.

Based on the test results, it is evident that integrated marketing communication has a positive influence on customer purchase intention for general insurance products. This is consistent with the t-test result of 2.747, which exceeds the critical t-value of 1.987 with a significance level (sig) of 0.007, below the 0.05 threshold. Therefore, H2 in this research is accepted. Consistent with earlier studies (Clarista & Sinatra Wijaya, 2021), integrated marketing communication can enhance insurance product sales and increase the company's presence.

The Influence of Product Design and Integrated Marketing Communication on Customer Buying Interest in General Insurance Products at PT. Askrida Syariah Insurance Medan Branch.

Based on the conducted tests, it is observed that both product design and integrated marketing communication have a positive influence on customer purchase intention for general insurance products. This is evident from the F-test result with an F-value of 37.403, surpassing the critical F-value of 3.100, and a significance level (sig) of 0.000, below the 0.05 threshold. Therefore, H3 in this study is supported. According to theory (Sunyoto, 2015), buyers tend to order, use, and promote products to others based on their pleasant experiences with the product and brand.

CONCLUSION AND RECOMMENDATIONS

Based on the results and discussions of the research regarding the influence of Product Design (X1) and Integrated Marketing Communication (X2) on Customer Buying Interest (Y) in general insurance products at PT. Askrida Syariah Insurance Medan Branch, and in accordance with the formulated problem and the conducted hypothesis testing, the researcher draws the following conclusions. First, Product Design (X1) has a significant and relevant impact on Customer Buying Interest (Y) in general insurance products at PT. Askrida Syariah Insurance Medan Branch. The t-test value of 3.226 exceeds the critical t-value of 1.987 with a significance level (sig) of 0.002, below the 0.05 threshold. Second, Integrated Marketing Communication (X2) has a partial and relevant impact on Customer Buying Interest (Y) for general insurance products at PT. Askrida Syariah Insurance Medan Branch. The t-test value of 2.747 exceeds the critical t-value of 1.987 with a significance level (sig) of 0.007, below the 0.05 threshold. Third, both Product Design (X1) and Integrated Marketing

Communication (X2) collectively hold a significant influence on Customer Buying Interest (Y) for general insurance products. The F-test value of 37.403 surpasses the critical F-value of 3.100, with a significance level (sig) of 0.000, below the 0.05 threshold.

As for recommendations for future studies, it is suggested to delve into more detailed variables and expand the research sample to obtain more diverse and comprehensive data. Moreover, for PT. PT. Askrida Syariah Insurance Medan Branch, considering that the design and integrated marketing communication collectively account for 45.9% of customer purchase intention, it is advisable to continuously enhance product design and integrated marketing communication strategies to attract customer interest and achieve marketing targets for general insurance products.

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