

# Customer Communication Strategy for Islamic Banks

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## Abstract

**Purpose** – The main goals of this study are (1) to study the information sources used the most by customers of Islamic banks; and (2) to compare this with conventional bank customers.

**Research design, data, and methodology** – 125 Islamic bank customers and 125 conventional bank customers were surveyed. The study employed two independent sample tests. Additionally, an exploratory study was conducted to support the quantitative analysis.

**Result** – The results show that Islamic bank customers use personal as well as marketing information sources more intensely than conventional bank customers, although the result differences were not significant. Specifically, customers of Islamic banks use certain personal resources (parents and friends) and marketing information (marketers) intensely than conventional bank customers.

**Conclusion** – The study revealed that friends and parents are the most important information sources for the selection of the Islamic bank. In addition, based on the resources used, Islamic banking customers can be classified as traditional and religious communities. Therefore, the most effective customer communications will be through Islamic groups such as Islamic social institutions and Islamic educational institutions.

**Keywords:** Communication, Information Sources, Personal, Marketing, Islamic Banks.

**JEL Classifications:** G21, M31, O53.

## 1. Introduction

The Islamic Bank is a banking system that operates under Islamic law, or known as 'sharia' (Haque, Jamil and Ahmad, 2007; Hassan, Chachi and Latiff, 2008; Marimuthu, Jing, Gie, Mun, and Ping, 2010; Manzoor, Aqeel and Sattar, 2010; Idris,

Nasiman and Januri, 2011). Under the Islamic law, the Islamic banks are prohibited to trade based on interest (Haron, 1997; Manzoor et al., 2010; Idris et al., 2011), which is the basic distinction between Islamic banks and conventional banks (Hassan et al., 2008; Manzoor et al., 2010). In other words, the Islamic banks adopt 'sharia compliant finance' system, prohibiting acceptance of specific interest for loans, known as *riba*.

The marketing strategy of Islamic banks use the fatwa of prohibition of bank interest to get customer has indeed been demonstrated success. The market for Islamic banking services has been growing rapidly over the past few years, and this robust growth is expected to continue for the foreseeable future (Vayanos, Wackerbeck, Golder, and Haimari, 2008). However, it doesn't mean demand of the services of conventional banks is reduced.

In Indonesia, the Islamic banking has also been growing rapidly. Number of accounts in Islamic banks increased significantly, from 1,964,438 accounts in 2006 to 13,430,904 accounts in June 2014. In addition, Third Party Funds (TPF) has experienced a relatively high increase, from 11,862 billion dollars in 2004 to 183,534 billion in 2013. Although Islamic banks in Indonesia have undergone a rapid growth in terms of the number of accounts and TPF, this phenomenon did not bring about a negative impact for conventional banks. In fact, deposits of conventional banks increased from 963,106 billion dollars in 2004 to 3,663,968 billion dollars in 2013 (Bank Indonesia, 2014).

By comparing the TPF of Islamic banks and conventional banks, it shows that the proportion of TPF of Islamic banks is still relatively small, which is about 5%. Meanwhile, even though the number of accounts in Islamic banks is increasing rapidly, it does not mean a conventional bank customers have switched to Islamic banks. Many banks customers in Indonesia hold multiple accounts. They open accounts in Islamic banks, but still using a conventional bank.

Previous research has shown that religious reasons are not the only criteria for selecting the Islamic banks, even some research (Erol and El-Bdour, 1989; Erol et al., 1990; Haron et al., 1994; Gerrard and Cunningham, 1997; Naser et al., 1999; Jalaluddin and Metwally, 1999; Zaher and Hassan, 2001; Awan and Bukhari, 2010; Marimuthu et al., 2010), revealed that religiosity is not an important criterion in selecting Islamic banks. Therefore, in developing marketing strategies, Islamic banks should not rely solely on the factors associated with religious sentiment, but also must consider the rational factors.

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Wilson (1995) suggested that Islamic banks should not only consider their business just to fulfill religious obligations of the Muslims, but more significantly as a business that is always needed to win customers at the same time retaining existing customers (Dusuki and Abdullah, 2007). A similar statement was also expressed by Ahmad and Haron (2002) that Islamic banks should not rely solely on the religious factor as a strategy to attract more consumers, but should emphasize efficient service, and should look into situational factors that will determine their level of competitiveness in the future. Furthermore, Ashraf and Nurdianawati (2006) mentions that the Islamic banking activities should no longer be regarded as an initiative to carry out a religious obligation, but significantly as the innovation needed to win the competition of customers.

One important element in marketing is communication. The communication strategy developed by the company, especially in providing information in order the consumer is familiar with the company, in turn, will affect the decision-making by consumers. Kotler (2000) revealed that the search for information is one of the steps being taken of consumers in the process of making a decision to buy. Furthermore Mourali, Laroche, and Pons (2005) stated the search of information before buying is a critical stage in the process of consumer purchasing, particularly in the case of highly involving products and services.

Shopping Preferences Theory (Sheth, 1981) includes advertising as variables that influence the preference of consumers, and Patronage Behavior Theory (Darden, 1980) includes information resources as variables that affect patronage behavior. Two theories reflect the search of information before purchasing has a strong influence on consumer decisions, as stated by Murray (1991).

Previous studies of Islamic banks revealed that friends, relatives, and family have an influence on the customer's decision to use Islamic banks (Erol and El-Bdour, 1989; Erol et al., 1990; Kader, 1993; Haron et al., 1994; Gerrard and Cunningham, 1997; Metawa and Almossawi, 1998; Khoirunissa, 2003; Zainuddin et al., 2004; Hasan et al., 2012; Khan et al., 2008). Several previous studies (Erol and El-Bdour, 1989, Erol et al., 1990; Kader, 1993; Gerrard and Cunningham, 1997; Othman and Owen, 2001) have also concluded the importance of advertising in the selection of the Islamic banks

Based on previous studies, the researchers suggest Islamic banks to use friends, relatives, and family, as well as advertising as medium to disseminate information about the Islamic banks. The problem is, whether the information sources are often used by Islamic and conventional bank customers differently? What if the information sources used by Islamic and conventional bank customers similar? If so, recommendation and managerial implications are given previous studies on Islamic banks, particularly regarding the information sources can to be wrong, because these recommendations also apply to conventional banks.

Holstius and Kaynak (1995) revealed that the selection criteria for Islamic banks and conventional banks actually do not have a difference, because the products and services were offered by Islamic banking is similar to conventional banks, such

as savings, credit cards, investment and securities. So it is possible that the Islamic and conventional bank customers use the same main information sources. Unfortunately, the study comparing the intensity of the use of information sources by customers of Islamic banks and conventional banks, not found in previous studies.

Besides that, even if a lot of research supports the importance of advertising in the selection of Islamic banks, Haron et al. (1994) stated that the advertisement in the mass media is not an important factor in the selection of Islamic banks. The difference in the results of the previous study would need to be reviewed further.

Thus, the importance of enriching the literature, and make a clear the distinction conclusion in previous studies, from the academic side, and the importance of finding unique source of information used by customers of Islamic banks, to create communication strategies, from the practitioner side, is the relevance of doing this research.

Based on the above explanation, the purposes of this research are: (1) to study intensity of use the information sources by the customers of Islamic banks; and (2) to compare the intensity of use the information sources by Islamic bank and conventional banks customers.

## 2. Literature Review

The Information that is needed by the consumer in order to assess the available alternatives in the market can be obtained in two levels, namely internal and external search. First, the initial search is done by individuals, often unconsciously, are the experience of the past and learning structures. The degree of internal search varies, depending on the type of problems encountered (Biehall, 1983; Mowen and Minor, 1998). To purchase a product that was high involvement, consumers may actively be looking for a brand or store information and various alternatives in long-term memory. Meanwhile, for the purchase of relatively low involvement products, internal search tends to be very limited.

If the results of the internal search are not enough to make a decision, then consumers continue searching to the second level in the use of information sources. External search refers to the acquisition of information from 'outside' sources, such as advertising, sales personnel and the appearance of retail stores. When needs for information, consumers can use external information from three main areas: marketing, personal, and neutral sources. Marketing information source is a package of marketing tool is used by sellers to communicate product information. This information source include the product itself, the packaging, the seller, display, promotion, advertising and other sources under the control of marketers (Hawkins, Best and Coney, 2001).

Personal information source covers all forms of interpersonal communication that includes the product but not under the control of the marketer. In one's everyday interactions with other

people, various aspects of the products may be communicated. This source includes the influence of family, friends' recommendation, word-of-mouth and personal observations (Tan and Dolich, 1983). Meanwhile Neutral information source include media, government reports, and publications of independent product-testing agencies. This source independently in assessing product and often provide an objective evaluation of the characteristics of the product. This source is not directly influenced by marketers or buyers (Loudon and Bitta, 1993).

In the Patronage Behavior Theory (Darden, 1980) intensity to use information source is explanation variable which is affected on intention to patronage behavior. Meanwhile, the Shopping Preferences Theory (Sheth, 1981) includes advertising as variables that influence the preference of consumers to selecting the outlet/shop. Bloch, Ridgway, and Sherrell (1989) reveal that there is a relationship between people who are trying hard to find the information with the positive attitude towards the store. The study also revealed that a person who is 'heavy browsers' is reported to have a more positive perception of the store; group 'non-browser' less involved in the product than the 'light browsers', which is also less involved than the 'heavy browsers'; and knowledge of the product increased as the level of browsing.

The majority of previous studies revealing personal information sources are factors that influence the decision of customers to selecting the bank. Study was conducted by Gray (1977) who investigate student attitudes toward banking in the UK, reported that convenience and parents are the most important factor to influence customers in choosing a bank. Furthermore, Tan and Chua (1986) concluded that the advice of friends, neighbors, and families have a greater influence on customer decision-making, compared with other variables in choosing a financial institution.

In the Islamic banks studies, various researches have revealed the importance of the influence of friends, relatives, and family in influencing the customer's decision to use Islamic banks (Khoirunissa, 2003; Zainuddin et al., 2004; Devlin and Gerrard, 2004; Tan and Chua, 1986). Research conducted by Khoirunissa (2003) revealed that the factors, which is motivate consumers to save the money in Islamic banks are economic reasons, religious and external groups (friends and family). Furthermore, research was conducted by Zainuddin et al. (2004) showed that the decision-making process of the Islamic bank customers is affected by a spouse, friends, and relatives. Meanwhile, Devlin and Gerrard (2004) presented an analysis of trends in the important criteria for selecting a bank, concluded influence of recommendation increased significant, and now become the most important of selection criteria. In a study of 100 customers in five Islamic banks, Khan et al. (2008) stated that customers with lower incomes tend to depend on friends and family, while high-income customers tend to assess that convenient location is importance criteria. Other previous studies that revealed similar results are Erol and El-Bdour (1989); Erol et al. (1990); Kader (1993) Haron et al. (1994); Gerrard and Cunningham (1997); Metawa and Almossawi (1998); and Hasan et al. (2012).

<Table 1> Personal Information Influence on Selection of the Islamic Bank

No	Personal Information	Author
1	Family / friends' influences	Devlin and Gerrard (2004); Abduh and Omar (2012); Hasan et al. (2012)
2	Recommendation of relatives	Haron et al. (1994); Ahmad et al. (2008); Mokhlis et al. (2008); Selamat and Abdul-Kadir (2012)
3	Recommendation of friends	Haron et al. (1994); Ahmad et al. (2008); Awan and Bukhari (2011); Hin et al. (2011); Selamat and Abdul-Kadir (2012)
4	Recommendations from family	Awan and Bukhari (2011); Hin et al. (2011)
5	Influence of parents	Mokhlis et al. (2008)
6	Influence of lecturers	Mokhlis et al. (2008)

Previous research on the effects of marketing information sources on the selection of Islamic banks, which are still very limited in number, concluded the important influence of advertisement on the selection of the Islamic bank (Erol and El-Bdour, 1989; Erol et al., 1990; Kader, 1993; Gerrard and Cunningham, 1997; Othman and Owen, 2001).

Although the theory and previous research has shown the relationship between information sources and the selection of Islamic banks, Mokhlis (2006) who conducted a study of 300 respondents in Malaysia found difference result. His study concluded that there was no effect of information sources on the orientation of shopping, importance of store attributes, and store patronage behavior, either directly or indirectly. Haron et al. (1994) also did not support the theory and previous research, by revealing that advertisements in the mass media is not an important factor in the selection of the Islamic bank.

### 3. Hypothesis

Although Holstius and Kaynak (1995) revealed that the criteria for the selection of Islamic banks and conventional banks in fact no different, because Islamic banking offers products and services similar to conventional banks, but many previous studies (Erol and El-Bdour, 1989; Erol et al, 1990; Kader, 1993; Haron et al, 1994; Gerrard and Cunningham, 1997; Metawa and Almossawi, 1998; Khoirunissa, 2003; Zainuddin et al, 2004; Hasan et al, 2012; Khan et al, 2008) have revealed that personal information sources affect the customer's decision to use Islamic banks. Therefore the proposed hypothesis is:

<Hypothesis 1> The intensity of the Islamic bank customers use personal information sources is higher than conventional bank customers.

Previous studies (Erol and El-Bdour, 1989; Erol et al., 1990;

Kader, 1993; Gerrard and Cunningham, 1997; Othman and Owen, 2001) have tended to conclude the importance of marketing information sources in the selection of Islamic banks, though Haron et al. (1994) and Mokhlis (2006) have a different conclusion. Thus the proposed hypothesis is:

<Hypothesis 2> The intensity of the Islamic bank customers' use marketing information sources is higher than conventional bank customers.

#### 4. Research Method

Population of the study is Muslim who has bank account. The respondents were conditioned as to be classified into two groups –the Islamic bank customer group, and the conventional bank customer group. The sampling technique used in this study was a purposive quota. A total 250 questionnaires were distributed to the two groups of bank customers (125 respondents in each group). Data collection was carried out using a self-administered. Respondents filled out a questionnaire by themselves. However, the data collector accompany them, to help in case of respondents have difficulty filling out the questionnaires.

As mentioned above that the information sources consist of: personal, marketing and neutral information source. This study used only personal and marketing information source. The reason of this study did not use a neutral information source, because the company can not influence the information source, in the sense that the company can not make a communication strategy, so that neutral source disseminating information in accordance with wishes of the company.

<Table 2> Construct of Information Sources

Variable	Description	Items Statement	Sources
Information Sources	The frequency use the source of information for decision-making (Hawkins, et. al., 2001; Tan and Dolich, 1983; Loudon and Bitta, 1993)		
Marketing Information Sources	Marketing tools used by sellers to communicate product information (Hawkins, et. al., 2001)	1. Advertising in the media	Hawkins et al. (2001)
		2. Brochure promotion	Hawkins et al. (2001)
		3. Marketer	Hawkins et al. (2001)
Personal Information Sources	All forms of interpersonal communication that includes the product but not under the control of marketers	4. Parents / elders (Such as: Teacher, uncle, and so on)	Tan dan Dolich (1983)
		5. Family	Tan dan Dolich

(Tan dan Dolich, 1983)		(1983)
	6. Friends	Tan dan Dolich (1983)

Items statement was used in forming construct of the intensity using of information sources adopted from Hawkins et al. (2001) for marketing information sources and Tan and Dolich (1983) for personal information sources, as shown in Table 1. Items statements were measured using a 6 point Semantic differencing between 1 (never) and 6 (always).

Analysis method to test hypotheses the influence of intensity to use information source on the selection of Islamic banks is the Two Independent Sample t-test. Meanwhile, the data processing use SPSS version 19. For complete information, especially about the phenomena related to Islamic banking, this study also conducted an exploratory study.

#### 5. Result and Discussion

After the data collection, there were some respondents answered questionnaires incomplete, so that the questionnaire should be dropped. Thus in order for each group of respondents have same number of bank customers, the last entry questionnaire dropped if the amount exceeds the other groups of bank customers. Finally, the questionnaire used was 242 or 121 questionnaires for each group of bank customers.

Table 2 shows that Islamic bank customers have a higher average score of intensity to use marketing information source than conventional bank. Perceived Risk Theory states that one of the reasons consumers use the information market is to reduce uncertainty and risk on buying decisions (Schiffman dan Kanuk, 1991). Therefore, the lower average scores intensity for both marketing and personal information sources of the conventional bank customers is expected, because the customers already have sufficient information or knowledge on conventional banks. The situation is different for Islamic banks where people who want to become customers of Islamic banks still need to find more information to increase their knowledge.

In addition, for the Islamic bank customers, the average score of personal information source is higher than marketing information source. It shows that the Islamic bank customers are more likely use personal information sources more intensively. This finding confirms the previous study that suggesting the importance of the influence of family, relatives, and friends, in choosing Islamic banks.

&lt;Table 3&gt; Average Score of Information Sources Variable

Customer Bank Group	Average Score	
	Personal	Marketing
Islamic Banks	3.9917	3.9366
Conventional Banks	3.7438	3.7217
All customers	3.9522	3.8209

The results indicate that bank customers in Indonesia are a traditional individual. As Parsons (1951) stated in contrast to the modern individual who is more oriented to self and more individualistic, traditional individual more oriented to collective that promotes the interests of the group. This is why personal source has a significant role, as an important marketing communication media.

This condition can also be caused by the degree of religiosity customers. Hamby (1973) stated religious people more dependent, so it is more likely to use personal information sources (Mokhlis, 2006). Religious consumers put members of the group, including family, close friends, or colleagues, as an agent of socialization, is more important than people outside the group (Choi, et al, 2009). Interaction between individuals and various agents of socialization encourages consumers to behave (Moschis, 1987). Therefore, religious people tend to be more susceptible influenced by personal information through participation in the activities of religious groups (Mokhlis, 2006).

The statistical hypothesis to testing the research hypothesis generally is expressed as:

$$H_0: \mu_I = \mu_C$$

$$H_1: \mu_I \leq \mu_C$$

Note:  $\mu_I$ : mean parameter of intensity of use information source variable for the customers of Islamic bank

$\mu_C$ : mean parameter of intensity of use information source variable for the customers of conventional bank

Based on two independent sample t-test in testing of hypothesis 1, we have the t-statistic = 1,647 with p-value = 0.101, so it was decided to do not reject  $H_0$  at level of significant  $\alpha = 0.1$ . It can be conclude that data does not support Hypothesis 1. Thus it can be stated that the parameter mean of intensity of use personal information source for the customers of Islamic bank insignificantly different than the parameter mean of a conventional bank customers. In other words, intensity to use personal information source does not have a significant influence on the selection of the Islamic bank.

These results indicate the behavior of customers of Islamic banks and conventional banks in the use of personal information are relatively no different. This may be due to that the products and services offered by Islamic banking are similar to a conventional bank, as stated by Holstius and Kaynak (1995), so that in the search for the information the customer has no different behavior. Thus, the results of previous research and its recommendations should be reconsidered, because the influence of personal resources not only applies to customers of Islamic

banks but also to conventional bank customers.

Comparison parameter mean for hypothesis 2 was also decided to do not reject  $H_0$  at level of significant  $\alpha = 0.1$ , because the test gave the t-statistic of 1.550 with p-value = 0.221. It can be conclude that data does not support Hypothesis 2. These result leads to the conclusion that the parameter mean of intensity of use marketing information source for the customers of Islamic bank insignificantly different than the parameter mean of a conventional bank customers. In other words, intensity to use marketing information source does not have a significant influence on the selection of the Islamic bank.

Testing hypotheses about marketing information sources supported studies was conducted by Haron et al. (1994) and Mokhlis (2006). Thus recommendation on previous research that has been issued for Islamic banks with respect to the importance of marketing resources in selecting the Islamic banks would need to be revisited, because the source of this information is also used by conventional bank customers.

In present study, personal information sources constructs consists of parents, family, and friends, and marketing information sources constructs consists of advertising, brochures, and marketers. Furthermore analysis will be conducted on each of this information sources. Does the intensity to use of each of these information sources by customers of Islamic banks is also similar to conventional bank customers, such as personal and marketing information source?

&lt;Table 4&gt; Average Score of Personal and Marketing Information Sources

Information Sources	Average Score			
	Islamic Banks	Conventional Banks	t-statistics	Sign.
Personal				
Parents	3.88	3.56	1.839	0.067*)
Family	3.83	3.71	0.653	0.515
Friends	4.26	3.96	1.920	0.0568*)
Marketing				
Advertising	4.02	3.96	0.409	0.683
Brochures	3.97	3.82	0.996	0.320
Marketer	3.82	3.39	2.561	0.011*)

\*) Significant at  $\alpha = 10\%$ .

Table 3 shows the variation of using information sources in personal and marketing group, both for the Islamic banks and conventional banks customer. These results inform the researcher to be careful in analyzing the information sources, because it allows the analysis results is different for group of information sources (in this study personnel and marketing) compared each information source (parents, family, advertisements,

etc).

As a source of personal information and marketing, Table 3 reveals Islamic bank customers have a higher intensity use all information sources than conventional banks. This condition indicates that the Islamic bank customers tend to be more careful of the risk, so that more intensive use of various information sources. It can be interpreted that the Islamic bank customers still need a lot of information, because of the existence of Islamic banks is still relatively new in Indonesia.

Other information obtained from Table 4 is friends and advertising are information sources that is most commonly used by customers of Islamic banks. However, even if advertising is one of the most frequent sources of information that is used by customers of Islamic banks, the Two Independent Sample t-test revealed that the intensity of the Islamic bank customers using this media is no different than conventional bank customers. Thus it can be stated that advertising is the common media that often is used by bank customers to search information. Maybe this is the cause of different conclusion of a study was conducted by Haron et al. (1994) compared to some other studies, particularly on the influence of advertising on the selection of the Islamic bank.

Similar to the advertising, the Islamic bank customers have the intensity of use brochures as a source of information is also higher, but not significantly different compared the conventional bank customers. It can also be conclude that the brochure is a common media that is widely used by customers to search for information. Thus, it can be stated that the advertising and brochures are information sources that need to be provided by Islamic banks, but not the typical information sources that cause customers choose Islamic banks.

For marketing information sources, Islamic bank customers have a higher intensity the use of marketer information source than conventional bank customers. These results strengthen the argument above that the customers already have sufficient information or knowledge on conventional banks, but customers of Islamic banks still need to find more information to increase their knowledge.

This condition indicates the importance of Islamic banks to prepare for marketer who are competent in communicating with the public. However, the results of in depth-interview indicates that the Islamic banks still have some fundamental problems, such as (1) difficulty in getting human resources that have sharia-minded and (2) lack of personnel with high competence. Thus, Islamic banks have to make improvements constantly if it wants to win a large potential market in Indonesia based on communication strategy.

Although previous hypothesis testing results showed no difference in the intensity of the use of personal information sources between customers of Islamic banks and conventional bank customers, statistical tests gave results that there are significant differences in the parameter mean intensity to use parents and friends as information sources between customers of Islamic banks and conventional banks. The result leads to conclude that parents and friends are very important information agent for Islamic bank to communicate everything about Islamic banks.

Therefore, Islamic banks need to prepare a strategy to reach parents and communities for the purpose of disseminating information.

## 6. Conclusion, and Managerial Implication

Prohibition of bank interest is fundamental difference between Islamic banks and conventional banks, but it is not the only difference. With regard to the prohibition of the bank interest, was born the concept of equity-participation (Hassan, et al, 2008), profit and loss sharing system in all business conducted by Islamic banks (Haron, 1997; Idris et al., 2011). Islamic banks also have different characteristics from conventional banks in the relationship between the customers and the bank. In Islamic banks, the customer is a partner, not a debtor or borrower, as the practice of conventional banks (Marimuthu et al., 2010).

In banking practice, Islamic law also prohibits 'ghahar' or speculative trading and 'maisir' or gambling (Idris et al., 2011). Islamic banks are also prohibited from engaging in transactions (payment or acceptance) with business related to haram products, such as: alcohol, pork trade, or gambling activities (Manzoor et al., 2010). Furthermore Islamic banks are required to conduct business and trade activities based on the principles of justice and profithalal, pay zakat, prohibit monopolies, and work for social purposes (Haron, 1997).

Based on the characteristics of Islamic banks, it can be stated that Islamic banks offer the systems which is embedded positive values. Therefore, the strategy that needs to be applied in Islamic banks, is no longer just rely on the fatwa, but rather highlight the system which is based on the positive values.

However, if the public does not know the concept and system of Islamic banks, the public will assume that Islamic banks are similar to conventional banks. To disseminate the positive values, Islamic banks may use either personal or marketing information source, because both of these sources affect on the selection of Islamic banks. At least the Islamic banks provide the information sources that are also provided by conventional banks. In other words, Islamic banks still have to provide the information sources that are commonly used by the customer.

The present study revealed that friends and parents are the importance information sources in the selection of the Islamic bank. In addition, the intensity of use of resources indicates that customers of Islamic banks classified as traditional and religious communities. Therefore, the most effective medium of communication is through the activities of Islamic groups, such as Islamic studies, Islamic social institutions, and Islamic educational institutions, because

Because of Indonesia is a country that is predominantly Muslim, promotional can also be made directly to the public, such as: opening outlets in shopping malls, office complex, or university. For this purpose, because of marketer is important information source, Islamic banks must provide marketers with sufficient competence, so that all positive information about Islamic banks can be communicated well.

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