

## SOCIAL MEDIA MARKETING AND BRAND IMAGE AS DETERMINANT FACTOR OF PURCHASE DECISION

Fitriyadi Abdillah<sup>1</sup>

Universitas Galuh, Ciamis

[abdi.mpith@gmail.com](mailto:abdi.mpith@gmail.com)

Aa Willy Nugraha<sup>2</sup>

Sekolah Tinggi Agama Islam Al-Ruzhan, Tasikmalaya

[aawillynugraha@staialruzhana.ac.id](mailto:aawillynugraha@staialruzhana.ac.id)

### Abstract

*Marketing by using social media (social media marketing) has increased in this era. With the rapid development of technology, the internet has made it easier to access information and communicate across distances. This research aimed to analyze social media marketing and brand image on consumers' purchase decisions of Mitra Emas Product of BJB Syariah Bank in Tasikmalaya Branch. The survey used a quantitative approach to explore the impact of independent variables on dependent variables. This study used 140 respondents as a sample with a simple random sample technique. The analytical technique was path analysis. This study showed that both social media marketing and brand image significantly impact consumers' purchase decisions of Mitra Emas products from BJB Syariah Bank, Tasikmalaya Branch, both individually and collectively.*

**Keywords:** Social media marketing, brand image, purchase decision

### Abstract

Pemasaran dengan menggunakan media sosial (social media marketing) semakin meningkat di era ini. Dengan perkembangan teknologi yang semakin pesat, internet semakin memudahkan dalam mengakses informasi dan berkomunikasi tanpa mengenal jarak. Penelitian ini bertujuan untuk menganalisis pemasaran media sosial dan citra merek terhadap keputusan pembelian konsumen Produk Mitra Emas Bank BJB Syariah Cabang Tasikmalaya. Survei ini menggunakan pendekatan kuantitatif untuk mengeksplorasi dampak dari variabel independen terhadap variabel dependen. Penelitian ini menggunakan 140 responden sebagai sampel dengan teknik sampel acak sederhana. Teknik analisis yang digunakan adalah analisis jalur (path analysis). Hasil penelitian ini menunjukkan bahwa pemasaran media sosial dan citra merek berpengaruh signifikan terhadap keputusan pembelian konsumen produk Mitra Emas Bank BJB Syariah Cabang Tasikmalaya, baik secara individu maupun secara bersama-sama.

**Keywords:** Pemasaran media sosial, citra merek, keputusan pembelian

## INTRODUCTION

Sharia banking in Indonesia has experienced rapid growth since the introduction of legal provisions such as the Banking Law No. 7 of 1992. This growth was further amplified by the Government Regulation No. 72 of 1992 and the Institution Law No. 21 of 2008, which specifically address Islamic banking. Islamic banking has different products from conventional banking, one of which is pawn service products. With the development of economic growth, accompanied by the development of residential areas towards the outskirts of the city, the banking business has begun to penetrate new areas, which are the intersections of several residential areas.

The number of service units in Sharia Commercial Banks in Indonesia has increased over the years. However, from 2019 to 2020, they have remained stagnant at 14 units. Sharia People's Financing Banks (BPRS) increased from 160 units in 2014 to 168 units in 2018, but they decreased in number to 164 units in 2019 and 2020. On the other hand, the number of Sharia business units experienced a significant increase in 2020 compared to the previous year, from 20 units to 34 units. This indicates that the number of Sharia banking services is increasing, especially in Sharia business units. However, the lack of growth in BPRS and Islamic Commercial Banks over the past two years has created a gap.

Bank BJB Sharia Tasikmalaya branch is one of the Sharia Commercial Banks (BUS) that provides Islamic banking services. It located on Sutisna Senjaya street No. 47, Tasikmalaya City, West Java. The Tasikmalaya Branch Office has representative branch offices (KCP) and cash offices in several areas, such as in Tasikmalaya, Ciamis, and Banjar as follows in the table below:

**Table 1. BJB Sharia Bank's Network in Tasikmalaya Branch**

No	Branches	Address
1	Branch Office Banjar	Post Office Street No.38 Banjar City, West Java
2	Branch Office Singaparna	Jalan Raya Timur No. 36 Cikiray Singaparna District, West Java
3	Branch Office Bantarkalong	Simpang Street No 76A, Bantarkalong District, Tasikmalaya Regency, West Java
4	Branch Office Ciawi	Ruko Ciawi Area, Pelita 1 Street, Cidemang Block Pakemitan Village, Ciawi District, Tasikmalaya Regency, West Java
5	Branch Office Cikurubuk	A. H. Witono Street, Ruko Blok C 19, Linggajaya - Mangkubumi, Tasikmalaya City
6	Branch Office Ciamis	Terminal Shop Complex, Letnan Samudji Street No 45-Sukamulya District, Ciamis Regency
7	Cash Office Jasa Kartini	Otto Iskandardinata Street No. 15 Tasikmalaya City, West Java

Source: BJB Sharia Bank of Tasikmalaya Branch

BJB Sharia Bank is a provider of banking services, and one of its services is consumer financing, specifically the Mitra Emas iB Masalahah program. This program is a qardh product backed by gold, where customers can obtain financing facilities by providing gold jewelry, gold bars (precious metals), or gold coins as collateral, following the principles of qardh and Rahn. The Bank will store and maintain the gold items, and a rental fee will be charged based on the ijarah principle. ([www.bjbsyariah.co.id/mitra-emas](http://www.bjbsyariah.co.id/mitra-emas)).

There are several Islamic commercial banks in Tasikmalaya, namely BSI/Indonesia Sharia Bank and Muamalat Bank, among others. This creates competition in the financial services sector. However, the success of a product in the market ultimately depends on the customer. According to a preliminary survey by researchers, Bank BJB Sharia is experiencing a decline in the number of gold partner customers, as shown in the following table.

**Table 2. Total Amount of Mitra Emas Customer of BJB Sharia Bank in Tasikmalaya Branch, 2015 - 2019 period**

Year	O/S	NOA
2015	2.250.360.800	214
2016	2.850.458.500	212
2017	3.380.840.955	220
2018	3.702.630.254	218
2019	5.930.090.254	216

*Source: BJB Sharia Bank (2019)*

It can be seen from the table that the number of Mitra Emas customers has decreased, but not significantly. This is in contrast to other banking products, including savings, deposits, and other offerings, which often experience growth. Thus, it can be inferred that the decrease in gold partner customers is due to a lack of decision-making on the part of customers when it comes to choosing gold partner services. The ability to make sound purchasing decisions is of paramount importance for businesses that aim to maintain continuity. According to Kotler & Keller (2016), Purchasing decisions are the processes by which consumers buy products/services after gathering information and comparing them to other brands. As per the feedback received from a group of employees, the primary issue faced by Bank BJB Sharia Tasikmalaya Branch is the lack of promotion via digital platforms for both the company and its products, resulting in low awareness among the public in Tasikmalaya. This poses a challenge for marketers to effectively communicate the benefits of the products to potential customers. Some reasons for this challenge include marketers not being responsive to the customers' needs, not being assertive enough, and failing to build long-term relationships after a sale. These factors collectively contribute to a decline in the performance of marketers (Kautish, P. and Sharma, 2019).

Marketing through social media has become a popular marketing strategy for banking companies to reach out to potential customers who are connected to the Internet. Choosing the right strategy is crucial for achieving effective product sales, especially in the highly competitive banking industry. Social media platforms offer a means to interact with customers and prospects to increase sales and maintain customer relationships. The statement implies that it is a process that aids in establishing, enhancing, regulating, or preserving collaborative and advantageous interactions with other groups. (Kotler & Armstrong, 2018). In practice, social media marketing is simpler when compared to other forms of promotion style, because marketers from banks carry out the sales process only through social media. Thus, the company can see consumer reactions to the products offered. As the marketing industry continues to evolve, companies must keep pace with the changing landscape. Traditional marketing methods are no longer sufficient as the industry has shifted towards digital technology. Digital technology, particularly social media, has become an integral part of daily life in Indonesia. According to a survey conducted by the Indonesian Internet Service Providers Association (APJII), the number of Internet users in Indonesia increased by 10.12% in 2019, reaching a total of 171.17 million people. This means that 64.8% of the population in Indonesia was connected to the internet. The figure has increased

in comparison to 2017, which recorded internet penetration at 54.86%. The largest internet penetration comes from Java Island, which reaches 55% and at least 38.4% of people living in rural areas are internet users (Pratomo, 2019).

Many businesses have reaped the benefits of marketing their products through social media. This marketing trend is gaining popularity in Indonesia, thanks to the rise of online product sales and services, as well as technology-based banking systems, like branchless banking. These advantages have enticed numerous companies to adopt the online marketing system. However, as more businesses enter the online world, the competition to win customers gets fiercer, particularly in product marketing. This shift from traditional marketing methods to digital has disrupted BJB Sharia Tasikmalaya Branch's ability to acquire customers.

To increase the likelihood of customers purchasing gold partner services at Bank BJB Sharia, it is important to implement a brand strategy. A brand is more than just a name, symbol, image, or sign. Consumers view a brand as a crucial aspect of a product and it can add value to the product (Kotler & Keller, 2016). A brand is a crucial asset for any business. One effective brand strategy is to focus on building a strong brand image. However, the high incidence of fraudulent investments in gold products has resulted in reduced customer trust. Therefore, it is imperative to improve the brand image of the gold partner service product to rebuild customer trust and increase the likelihood of customers choosing to use the service.

The objectives of this study, based on the research background, are as follows:

1. To investigate the impact of social media marketing on Mitra Emas' product purchase decisions at BJB Sharia Bank Tasikmalaya Branch;
2. To investigate the impact of brand image on purchasing decision for Mitra Emas' products at BJB Sharia Bank Tasikmalaya Branch;
3. To investigate how social media marketing and brand image impact Mitra Emas' product purchase decision at BJB Sharia Bank Tasikmalaya Branch.

## **LITERATURE STUDY**

### **Social Medial Marketing**

Social media marketing refers to a type of direct or indirect marketing that businesses and individuals use to promote their brands, products, or services. Its primary goal is to raise awareness, recognition, and memory, and motivate action. This is typically accomplished through various mediums such as blogging, microblogging, social networking, social bookmarking, and content sharing. (Gunelius, 2011). According to Tuten & Solomon (2017), Social media marketing involves using social media technology, channels, and software to communicate and exchange with stakeholders. Meanwhile, Pham & Gammoh (2015) Social media marketing is the process of creating and promoting content on social media platforms to provide value to stakeholders.

Social media marketing indicators by Gunelius (2011), There are 4 (four) social media marketing indicators: 1) Content Creation 2) Content Sharing 3) Connecting 4) Community Building. The use of social media can provide companies with valuable insights into customer attitudes, enabling them to adapt their strategies to market changes and protect their brand image. (Ratana, 2018).

## **Brand Image**

Kotler & Keller (2016) The brand image is what the consumers perceive and believe about a brand. It is the reflection of the associations that occur in their memory. So, the brand image is a mental concept or representation of something, like an unknown person, organization, group of people, or anything else. It involves the accumulation of trust that an individual places in the brand. The view or perception is formed through this process.. Meanwhile, according to Tjiptono (2015) Brand Image refers to consumers' beliefs and perceptions of a brand. Sangadji & Sopiah (2013) Brand image is the perception of a brand as positive or negative.

Consumers' perceptions about a product's brand are what we refer to as brand image. These perceptions are shaped by their experience with the product and its benefits. A product with a strong brand image and high-quality products will ultimately dominate the market. It's important to note that having a positive brand image is essential in attracting and retaining customers. Therefore, companies should prioritize maintaining and enhancing their brand image by providing quality products and services. Meanwhile, according to Rangkuti in Soim et al (2016) The term "brand image" refers to the associations that consumers form with a particular brand, which stay in their minds. Simply put, it is how consumers perceive a brand. This perception is crucial as it can influence their purchasing decisions.

Kotler & Keller (2016) stated that the factor which builds image is as follows: (1) favorability of brand association; (2) uniqueness of brand association; (3) strength of brand association.

## **Purchase Decision**

When we talk about purchasing decision behavior, we are referring to the final behavior of individuals and households who buy goods and services for their consumption (Kotler & Armstrong, 2018). The process of making a purchasing decision involves several steps. It starts with consumers recognizing a problem and then seeking information on relevant products and brands. Afterward, consumers evaluate the products or brands and assess how well each of these alternatives can resolve the problem. This evaluation is followed by a series of steps that ultimately lead to the final purchasing decision. (Tjiptono, 2015). Meanwhile, according to Kotler & Keller (2016) The process of purchasing involves several stages that customers go through. It starts from recognizing the problem, searching for information, evaluating alternatives that can solve the problem, making the purchase decision, and finally, post-purchase behavior. This behavior can have a lasting impact, which begins well before the actual purchase is made.

According to Schiffman & Kanuk (2014) When it comes to purchasing, one is faced with the option of choosing between two or more alternatives. An individual must have various options to choose from when making a decision. If a person has the choice of either making a purchase or not, then they are in a position to make a decision. Conversely, if consumers are forced to make certain purchases without alternatives to choose from, then it cannot be called a decision. Purchasing decisions involve deciding what to buy, whether to purchase or not, when to purchase, and how to make the purchase. (Sumarwan, 2011). It can be concluded that purchasing decisions involve deciding what, when, where, and how to buy. The indicator of this variable was adopted by Kotler & Armstrong (2018) which measured through purchase. The indicator was indicators as follows: (1) problem recognition; (2) information searching; (3) evaluation of alternatives; (4) purchase decision; (5) post-purchase behavior.

## METHODOLOGY

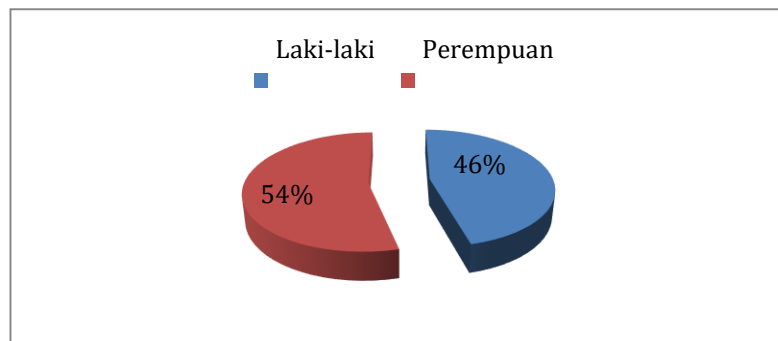
The study examines the impact of social media marketing on the brand image and purchasing decisions of customers who use Bank BJB Sharia's gold partner product at the Tasikmalaya Branch. The authors employed the explanatory research method, which aims to establish a connection between a variable and other variables, including independent, dependent, and mediating variables. (Sugiyono, 2017). The research methodology employed in this study relies on the use of a survey with a quantitative approach. The quantitative method is an empirical research technique that utilizes numerical data. This approach is based on the philosophy of positivism, which is used to investigate specific populations or samples to test established hypotheses. (Sugiyono, 2017).

Research data can be categorized into qualitative and quantitative data, and can be sourced from primary or secondary data. The data can be collected using methods such as questionnaires, observations, and literature studies. In this study, the population consisted of 216 customers of Mitra Emas products at the Tasikmalaya Branch of BJB Sharia Bank, out of which 140 individuals were selected using a random sampling technique. The data analysis technique used for the study was path analysis.

## RESULT AND DISCUSSION

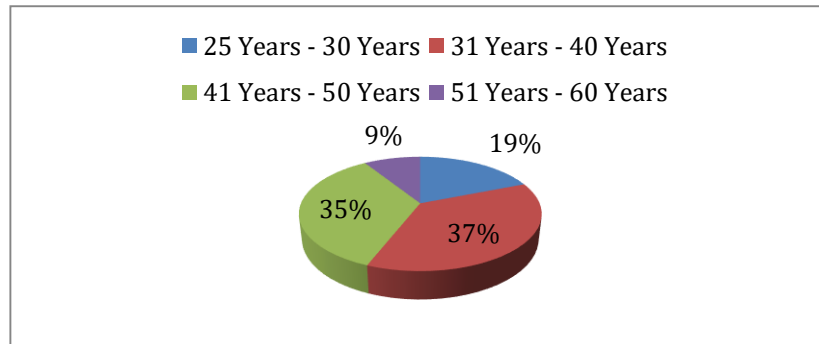
### 1. Respondents Characteristics

The participants of the study were customers of Mitra Emas, a product of Bank BJB Sharia Tasikmalaya branch. They were categorized based on their gender, age, and investment service type. The chart below presents the characteristics of the research respondents according to their gender.



**Figure 1. Respondent Characteristics of Gender**

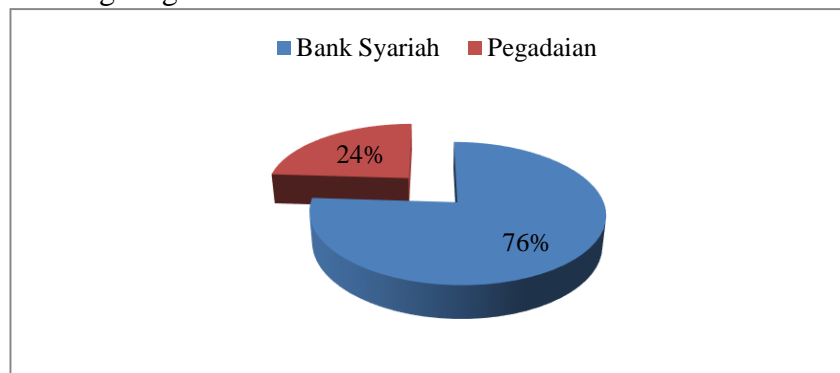
According to the figure, 54% (76 people) of Mitra Emas customers are female, while 46% (64 people) are male. The characteristics of Mitra Emas customers based on age can be seen in the following diagram.



**Figure 2. Respondent's Characteristics of Ages**

Based on the Figure above, it can be seen that most Mitra Emas customers are aged in the range of 31 to 40 years with 52 customers (37%). Age of customers 41 years - 50 years of 35% (49 people), ages between 25 years to 30 years of 19% (26 people), and the remaining 9% (13 people) are customers with ages 51 years - 60 years. Thus, customers who dominate gold partner customers at Bank BJB Sharia are of productive age, namely the range of 31-40 years.

The characteristics of research respondents based on investment service providers can be seen in the following diagram.



**Figure 3. Respondent Characteristic of Investment Services**

Based on the Figure above, it can be seen that Mitra Emas services for BJB Sharia bank customers use two services, namely pawnshop services and Islamic banks. Based on the Figure above, as many as 106 customers or 76% use Islamic bank services and the remaining 34 people use the pawn type Mitra Emas service, which is 24%.

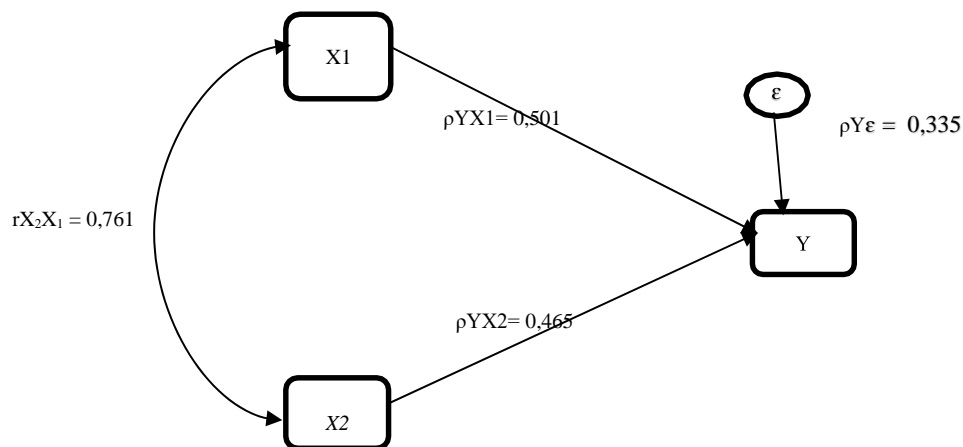
## 2. Quantitative Analysis

### a. Normality Test

The data normality test is used to determine whether the research data is normally distributed or not. In this study, we obtained the data normality test results using the One-Sample Kolmogorov-Smirnov test, specifically the Asymp value. The Sig value of 0.126 is greater than 0.05, indicating that the data is normally distributed.

### b. Path Analysis

The quantitative analysis was as follows.



Notes: X1=Social Media Marketing; X2=Brand Image; Y= Purchase Decision

**Figure 4. Path Model**

The path analysis served as information to know the direct effect and indirect effect of the variable observed. The following table shows the analysis result

**Table 3. Direct Effect and Indirect Effect**

Variables	Direct Effect	Indirect Effect	Total Effect
(1)	(2)	(3)	(4)
Social Media Marketing → Purchase Decision	0,153		
(Indirect effect through brand image)	-	0,138	0,291
Brand Image → Purchase Decision	0,216		
(Indirect effect through Social Media Marketing)	-	0,138	0,355
R-Square (R <sup>2</sup> )			0,646

Source: SPSS Output

Based on the data analysis results presented in the table above, it can be concluded that social media marketing has a direct impact of 15.3% on purchasing decisions, with a direct effect of 0.153. Additionally, social media marketing has an indirect effect of 13.8% on purchasing decisions through the brand image variable, resulting in a combined influence of 29.1%. This means that for Mitra Emas products at BJB Sharia Bank Tasikmalaya, personal selling has a purchasing decision influence of 29.1%. This implies that for Mitra Emas products at BJB Sharia Bank Tasikmalaya, personal selling has a purchasing decision influence of 29.1%. The brand image has a direct impact of 21.6% on purchasing decisions, which means that a positive perception of the brand can significantly influence customers. In addition, social media marketing has an indirect effect of 13.8% on purchasing decisions, meaning that it has a significant role in shaping customers' perceptions of the brand. Together, the influence of brand image and social media marketing on purchasing decisions is 35.5%. Therefore, it can be concluded that a strong brand image and effective social media marketing are key factors in driving customers' purchasing decisions for Mitra Emas products.

Finally, the total effect of social media marketing and brand image on purchasing decisions for Mitra Emas products at BJB Sharia Bank Tasikmalaya branch is 0.646 (64.6%).

### **The Impact of Social Media Marketing on Consumer Purchase Decisions.**

The marketing of Bank BJB Sharia's Mitra Emas products through social media has a significant impact on customers' purchasing decisions. In today's society, where the majority of people use the internet, digital marketing communication is more effective. Social media marketing is also an excellent tool for BJB Sharia Bank Tasikmalaya to communicate with customers and build closer relationships. By using digital marketing, banks can connect with customers, reach a specific target audience, and reduce marketing expenses. Customers find it convenient to access information provided by the bank, which leads to them making purchases of Mitra Emas products. Statistical analysis shows that the t-count value of 2.831 is greater than the t-table at the level of  $\alpha=5\%$ , which is 1.97. Additionally, the significance value of 0.000 is less than 0.05. The results of the analysis are also in line with the research of Reminta L. Batu et al., (2018) and Sa'diyah et al., (2019) who concluded that digital marketing especially social media marketing influences purchasing decisions.

### **The Effect of Brand Image on Purchase Decision**

Brand image plays a critical role in influencing consumer decision-making. It can impact how a customer perceives a product or service, and ultimately affect their purchasing decision. Therefore, companies need to establish a strong and positive brand image that resonates with their target audience. The brand image of Mitra Emas products, offered by BJB Sharia Bank's Tasikmalaya branch, plays a significant role in influencing customer purchasing decisions. The image of a product has a considerable impact on customer decision-making. Customers are more likely to be interested in Mitra Emas products if they are aware of the product's advantages, knowledge, trustworthiness, and popularity, as well as the benefits of investing in gold. Therefore, the chances of customers buying Mitra Emas products are high. The bank's credibility is also a vital factor that influences customer choices. Therefore, it is essential to pay attention not only to the product image but also to the company's or banking's image. If the image is good, the customer will decide to make a purchase.

This is as the results of the analysis show that the t-count value of 3.109 is greater than the t-table at the level of  $\alpha = 5\%$ , namely 1.97. Besides that, the significance value of 0.000 is smaller than 0.05. The results of the analysis are also in line with the research of Soim et al., (2016) and Prasetya et al., (2018) which concluded that brand image influences purchasing decisions.

## **CONCLUSION AND SUGGESTION**

Based on the research conducted, it can be concluded that the utilization of social media marketing had a significant influence on the purchasing decisions of Mitra Emas customers at BJB Sharia Bank, Tasikmalaya Branch. The study also revealed that the brand image had a significant effect on their purchasing decisions. Finally, both social media marketing and brand image had a simultaneous significant impact on the purchasing decisions of Mitra Emas customers at BJB Sharia Bank, Tasikmalaya Branch.

Based on the research findings, the researchers suggest that social media marketing and brand image should be given attention to increasing the purchasing decisions of Mitra Emas customers at BJB Sharia Bank, Tasikmalaya Branch. The bank should focus on developing

a strong social media presence and a positive brand image to attract more customers and increase sales:

1. There is a need to improve the social media marketing strategy of BJB Sharia Bank Tasikmalaya, especially in terms of offering informative product updates through email and social media to increase customer awareness in investing.
2. The brand image of Mitra Emas products by Bank BJB Sharia Tasikmalaya should also be enhanced to instill awareness and trust in the product. This will make Mitra Emas products the top-of-mind investment choice for customers.
3. In addition, it is suggested to conduct further research on other forms of marketing communication with different research objectives. Also, research models and variables should be developed and varied. Future research should also conduct an in-depth study of purchasing decisions and customer behavior, including factors that influence them.

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