

## THE INFLUENCE OF INFLUENCERS IN MARKETING OF SYARIAH BANKING PRODUCTS

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### *Abstract*

This study aims to analyze the influence of influencers in marketing Islamic banking products. The research method used is a qualitative approach with data collection techniques through literature studies. Data analysis was carried out descriptively-analytical by reviewing literature related to digital marketing, the role of influencers, and the principles of Islamic banking. The results of the study indicate that influencers have a strategic role as a communication bridge between Islamic banking and the community, especially the younger generation, through authentic and educational content. Influencers also contribute to building customer trust by prioritizing the values of honesty and blessings according to Islamic principles. The marketing strategy through influencers selected based on credibility and conformity with religious values has proven effective in increasing loyalty and brand awareness. Internal support from the institution, including supervision by the Sharia Supervisory Board, is an important factor in the success of this strategy. Overall, the use of influencers as a digital marketing medium can strengthen the position of Islamic banking in the market and encourage sustainable growth.

**Keywords:** Influencers, Islamic Banking, Brand Awareness, Customer Trust, Digital Marketing

### **Abstrak**

Penelitian ini bertujuan untuk menganalisis pengaruh influencer dalam pemasaran produk perbankan syariah. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan teknik pengumpulan data melalui studi pustaka. Analisis data dilakukan secara deskriptif-analitis dengan mengkaji literatur terkait pemasaran digital, peran influencer, serta prinsip-prinsip perbankan syariah. Hasil penelitian menunjukkan bahwa influencer memiliki peran strategis sebagai jembatan komunikasi antara perbankan syariah dan masyarakat, khususnya generasi muda, melalui konten yang autentik dan edukatif. Influencer juga berkontribusi dalam membangun kepercayaan nasabah dengan mengedepankan nilai-nilai kejujuran dan keberkahan sesuai prinsip syariah. Strategi pemasaran melalui influencer yang dipilih berdasarkan kredibilitas dan kesesuaian nilai agama terbukti efektif dalam meningkatkan loyalitas dan brand awareness. Dukungan internal lembaga, termasuk pengawasan Dewan Pengawas Syariah, menjadi faktor penting dalam keberhasilan strategi ini. Secara keseluruhan, penggunaan influencer sebagai media pemasaran digital dapat memperkuat posisi perbankan syariah di pasar dan mendorong pertumbuhan yang berkelanjutan.

**Kata Kunci:** Influencer, Perbankan Syariah, Brand Awareness, Kepercayaan Nasabah, Pemasaran Digital

## INTRODUCTION

The development of digital technology and social media has brought significant changes in marketing strategies in various sectors (Roli A, 2024), including the Islamic banking industry. Social media has become one of the main platforms for financial institutions to introduce their products and services more widely and effectively. In the midst of increasingly tight competition, Islamic banking is not only required to present products that comply with Islamic principles, but must also be able to attract the interest of the community, especially the younger generation who are more active in using digital media (Kirana et al., 2024). One of the marketing strategies that is now widely used is the use of influencers as product promotion agents. Influencers, with their large audience reach and ability to influence public opinion, are considered capable of creating a strong impact on consumer perception and product purchasing decisions (Widodo et al., 2024). This is especially important for Islamic banking that seeks to build image and trust among a society that is increasingly critical and selective in choosing financial institutions based on religious values.

The use of influencers in marketing Islamic banking products provides a number of advantages, such as ease of reaching specific target markets, increasing brand awareness, and building closer emotional relationships with consumers through authentic and relatable narratives (Yuanti et al., 2024). However, on the other hand, there are also challenges that must be faced, including the risk of incompatibility between the influencer's image and the sharia values adopted by the institution, as well as the potential for negative perceptions if the influencer is considered less credible or only prioritizes commercial aspects. Therefore, selecting the right influencer and managing a marketing campaign in accordance with sharia principles are crucial factors so that this strategy is truly effective and able to increase customer loyalty (Hariyanti NT & Alexander W, 2018).

Furthermore, previous studies that discuss the influence of influencers on purchasing decisions and consumer loyalty in the Islamic banking sector are still relatively limited. Although there are several studies that examine digital marketing in general, not many have focused on the specific context of Islamic banking which has unique characteristics due to its association with religious principles. In fact, the social and psychological influence of influencers can be different for Muslim consumers who prioritize aspects of halal, honesty, and social responsibility in choosing financial products. Therefore, an in-depth understanding of how influencers can shape customer perceptions and attitudes towards Islamic banking products is essential to optimizing marketing strategies in this digital era (Uyuni et al., 2024).

In addition, the trend of using influencers in marketing must also be seen from the regulatory and ethical side that governs promotional practices in the Islamic financial sector. Islamic financial institutions must ensure that the content delivered through influencers is not only interesting, but also in accordance with Islamic law (Uyuni et al., 2024) and does not give rise to misunderstandings or excessive claims (Yuanti et al., 2024). This is closely related to efforts

to maintain the reputation and credibility of Islamic banking in the eyes of the wider community. Therefore, synergy between institutions, influencers, and the Sharia Supervisory Board is essential to create an effective and responsible marketing campaign.

Based on these conditions, this study will examine in depth the influence of influencers in marketing Islamic banking products, with a focus on how this strategy influences customer perceptions, trust, and decisions in choosing products. This study aims to provide a clear picture of the effectiveness of using influencers as a marketing effort that can increase the competitiveness of Islamic banking in the digital era. It is hoped that the results of this study can be a reference for Islamic banks in designing more targeted marketing strategies that are in accordance with Islamic values, as well as contributing to the development of academic literature in the field of digital marketing and Islamic finance.

## **METHODOLOGY**

This study uses a library research method with a qualitative approach to analyze the influence of influencers in marketing Islamic banking products. Data were obtained from various secondary sources such as books, scientific journals, articles, research reports, and official documents relevant to the research topic. This literature study aims to collect and review theories, concepts, and previous research findings related to digital marketing, the role of influencers, marketing ethics, and Islamic banking principles. Data analysis was carried out descriptively-analytically by interpreting, comparing, and connecting the information obtained to gain an in-depth understanding of how influencers can influence brand awareness and customer trust in Islamic banking. With this method, the study is expected to provide conceptual contributions and practical recommendations that are relevant to the development of Islamic banking marketing strategies.

## **RESULT AND DISCUSSION**

### **The Role and Strategy of Influencers in Increasing Brand Awareness and Trust of Islamic Banking Customers**

In the increasingly advanced digital era, product marketing has shifted from conventional media to digital platforms that enable wide reach and personal interaction with consumers (Siregar, 2024). Islamic banking in Indonesia has responded to this change by utilizing influencers as a marketing strategy. Influencers, who have large social media followings and are able to influence audience opinion, play an important role in building brand awareness and customer trust in Islamic banking products (Uyuni et al., 2024). They serve as a communication bridge, especially for the younger generation who rely on social media as a source of information. Through authentic creative content, influencers convey the advantages of products such as sharia savings and financing in a light and educational language, increasing public awareness more effectively than traditional marketing (Uyuni et al., 2024).

In addition to raising awareness, influencers also build customer trust, a key factor in Islamic banking loyalty that emphasizes honesty and blessings. Influencers with credibility and

integrity become figures trusted by their audiences, so their recommendations significantly influence consumer decisions. This marketing strategy takes into account market characteristics and consumer religious values, by selecting influencers who are religious and active in Islamic activities, so that the message conveyed is appropriate and widely accepted. The content created varies according to platform, such as TikTok, Instagram, or YouTube videos, and often contains storytelling and personal experiences that increase interaction and loyalty (Kusuma, 2024).

The use of influencers opens up opportunities to reach the millennial and Gen Z segments who are active in the digital world and choose products according to personal and social values. Collaboration with relevant influencers who have followers according to the target market is the key to success (Kusuma, 2024). The success of this strategy also depends on the internal support of Islamic banking, including supervision by the Sharia Supervisory Board to ensure that the content is in accordance with sharia principles. Training for influencers is also important so that the message delivered is credible and educational. Marketing campaigns must be designed systematically, with the right influencer selection, relevant messages, and continuous monitoring of audience responses for maximum impact. Analysis of campaign data results helps understand customer needs and improve marketing efficiency. Overall, the role and strategy of influencers show how digitalization and personalization of communication can increase brand awareness and trust of Islamic banking customers (Nurhidayah et al., 2025). Influencers are not only a medium for conveying messages, but also actors who build emotional relationships and added value for consumers. With the right strategy and strong internal support, Islamic banking can strengthen its position in the market and drive sustainable growth according to Islamic principles.

### **Challenges and Ethics of Using Influencers in Marketing Islamic Banking Products**

The use of influencers as part of a marketing strategy for Islamic banking products does offer various advantages, but on the other hand it also presents a number of challenges and ethical issues that must receive serious attention. One of the main challenges is ensuring that the values and content conveyed by influencers are in line with the sharia principles that are the main foundation of these banking products (Uyuni et al., 2024). Islamic banking is not just about offering financial products, but also upholding religious values such as justice, transparency, and honesty that must be adhered to in all business processes. Therefore, the influencers chosen must have an understanding and commitment to these values so that there is no delivery of misleading or sharia-compliant information (Ningsih, 2025). This challenge becomes even more complex considering that many influencers focus on popularity and engagement, but do not necessarily have a deep understanding of the concept of Islamic finance (Uyuni et al., 2024).

In addition, the issue of influencer credibility is an important concern in the context of Islamic banking marketing. In the digital world, not all influencers have a clean track record or a good reputation. There is a risk that the influencers used are involved in controversies or behavior that is not in accordance with Islamic values, which can then damage the image of Islamic banking institutions. This can cause skepticism from the public and lead to a loss of customer trust (Yuanti et al., 2024). Therefore, influencer selection must be carried out strictly and involve

internal parties, including the Sharia Supervisory Board, to ensure the suitability of the character and values carried by the influencer with the mission of Islamic banking. This supervision is important so that marketing through influencers continues to run according to the corridor of sharia and does not cause doubt in the community.

Marketing ethics are also a crucial aspect that must be considered in the use of influencers. In Islamic banking, honesty and transparency are the main principles that must be upheld in marketing communications. Influencers are required to convey honest information about the product, including the risks and applicable provisions, so that consumers are not trapped in excessive or misleading promises (Anugrah et al., 2025). Misleading advertising practices are very contrary to sharia principles and can cause legal and reputational problems. Therefore, sharia banking institutions need to provide clear ethical guidelines and communication standards for influencers who collaborate, and carry out regular content monitoring. Education for influencers about the importance of sharia marketing ethics is also very much needed to improve the quality of communication and maintain the integrity of the products being promoted (Mikraj et al., 2024).

Another challenge that is no less important is the regulation of marketing through influencers. In Indonesia, the Financial Services Authority (OJK) and related institutions have set several guidelines related to marketing practices for financial products, including sharia (Harmoko, 2017). However, specific supervision of influencer activities is still relatively new and requires adaptive regulatory adjustments. The absence of specific rules and suboptimal monitoring mechanisms open up opportunities for ethical and regulatory violations that are detrimental to consumers. Therefore, Islamic banking needs to proactively coordinate with regulators to ensure that all marketing activities through influencers are in accordance with applicable provisions and do not pose legal risks. The development of internal standard operating procedures (SOPs) related to the use of influencers is also a strategic step to anticipate these potential risks.

In addition to challenges in terms of value, credibility, ethics, and regulations, Islamic banking also faces technical challenges in managing and measuring the effectiveness of marketing campaigns using influencers. Not all influencer activities have a significant positive impact on increasing brand awareness or customer trust. Some campaigns may be less targeted or fail to convey messages in accordance with the strategic objectives of Islamic banking. Less systematic measurement of success can lead to wasteful marketing budgets and reduce efficiency. Therefore, Islamic banking must develop clear evaluation metrics and use analytical technology to monitor influencer performance in real time. This is important so that marketing strategies through influencers can be optimized and developed according to market needs (Widodo et al., 2024).

In facing these challenges, the education and training aspects for influencers and internal marketing teams are very important. Influencers must gain an adequate understanding of the principles and products of Islamic banking, so that they are able to convey messages accurately and in accordance with religious values (Uyuni et al., 2024). This training also helps influencers



recognize ethical and regulatory boundaries that must be adhered to. Meanwhile, the internal marketing team needs to have the ability to select the right influencers, develop effective communication strategies, and conduct ongoing evaluations. Close collaboration between various parties in Islamic banking institutions will strengthen marketing efforts and minimize potential risks.

Overall, the challenges and ethics of using influencers in marketing Islamic banking products require careful attention and management so that the benefits obtained can be maximized without sacrificing principles and reputation. Islamic banking must be able to balance digital marketing innovation with compliance with Islamic values and applicable regulations. With the right approach, the use of influencers can be a very effective tool to expand market reach, build customer trust, and strengthen the position of Islamic banking amidst increasingly dynamic financial industry competition. However, without careful management, the risk of deviation from values and reputation can threaten the sustainability of the institution

## CONCLUSION

Based on the discussion above, it can be concluded that the use of influencers in marketing Islamic banking products has a major strategic role in increasing brand awareness and customer trust. However, the success of this strategy is highly dependent on the ability of banking institutions to manage various challenges, especially related to the suitability of values, influencer credibility, marketing ethics, and compliance with applicable regulations. It is important for Islamic banking to conduct strict selection, provide education and training to influencers, and implement consistent supervision to maintain the integrity of marketing communications in accordance with Islamic principles. In addition, the development of standard operating procedures and systematic evaluations need to be carried out so that the positive impact of using influencers can be optimized. With the right and responsible approach, influencers can be an effective tool to strengthen the image and appeal of Islamic banking products without sacrificing religious values and customer beliefs.

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