



THE INFLUENCE OF ONLINE NEWS CREDIBILITY, SOCIAL MEDIA CONTENT, AND PRINT MEDIA VARIETY ON CUSTOMER TRUST LEVELS

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Abstract: Consumer trust in Islamic banks is currently declining. Islamic banks are perceived to be the same as conventional banks due to various cases about Islamic banks reported by the mass media. The aim of this research is to analyze the influence of the credibility of online news, the quality of social media content, and the variety of print media on the level of trust of BSI customers. This study uses an associative quantitative approach with simple random sampling techniques. A total of 121 respondents were selected from a total population of 480 using Slovin's formula and analyzed with SEM-PLS. The research results show that the credibility of online news, the quality of social media content, and the variety of print media have a positive and significant impact on customer trust levels. The negative stigma of society is growing stronger due to online news that is reinforced by social media and print media. Practical implications include more effective marketing and communication strategies to maintain customer trust amidst the challenges of the digital era.

Keywords: Online News; Social Media Content; Print Media; Trust

Abstrak: Kepercayaan konsumen terhadap bank syariah kini semakin memburuk. Bank syariah disebut sama saja dengan bank konvensional akibat berbagai kasus tentang bank syariah yang diberitakan media massa. Tujuan penelitian menganalisis pengaruh kredibilitas berita online, kualitas konten media sosial, dan ragam media cetak terhadap tingkat kepercayaan nasabah BSI. Penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan teknik simple random sampling. Sebanyak 121 responden dipilih dari total populasi 480 dengan merujuk rumus Slovin dan dianalisis dengan SEM-PLS. Hasil penelitian bahwa kredibilitas berita online, kualitas konten media sosial, dan ragam media cetak berpengaruh positif dan signifikan terhadap tingkat kepercayaan nasabah. Stigma masyarakat negatif semakin kuat akibat berita online yang diperkuat oleh adanya media sosial dan media cetak. Implikasi praktis mencakup strategi pemasaran dan komunikasi yang lebih efektif dalam menjaga kepercayaan nasabah di tengah tantangan era digital.

Kata Kunci: Berita Online; Konten Media Sosial; Media Cetak; Kepercayaan



Introduction

Mass media plays a very important role in building opinions in the community.¹ Various studies confirm that the behavior of today's society is heavily influenced by the mass media they consume.² The cognitive effects of mass media are related to changes in what people understand and know.³ That is, the cognitive effect can be said to be a situation where people experience changes in their aspects of knowledge, skills and beliefs. The use of mass media in Indonesia is huge. Especially online-based media. The reason is because internet users in Indonesia are very large, reaching 79.4% of the total population according to Association of Indonesian Internet Service Providers (APJII).⁴ This means that there are around 221.56 million people in Indonesia who have used the internet.⁵ Through the internet, Indonesians have a more certain reach of news and social media.

In 2021, the Indonesian mass media was massively reporting Yusuf Hamka who said that Islamic banks were cruel and like loan sharks. In fact, according to Islamic law, loan sharking is the same as usury and is taboo.⁶ The massive news coverage of the Jusuf Hamka incident certainly gave a bad image of Islamic banks in Indonesia. This news has spread in dozens of online media including Detik, Kompas and CNN. On social media such as X, this news has been read thousands of times and reposted hundreds of times. Research related to the influence of mass media on perceptions has indeed been carried out a lot. Mass media is said to be able to influence the behavior and attitudes of an individual or community group.⁷ In extreme cases, it can even influence people's criminal behavior.⁸ For example, the shift in public perception in the cyanide coffee case due to the massive movie about the case on the online platform Netflix. People who initially agreed with the judge's decision began to doubt the decision.⁹ This phenomenon shows the power of the media in driving public perception or belief.

Although it has been widely studied, the impact of mass media on public opinion is still interesting to study, especially in the economic field. Research related to the influence

¹ Rina Ade Saputri, Laras Ayu Pratiwi, And Erina Setianingrum, "Peran Media Massa Dalam Mempengaruhi Public Trust Di Masyarakat," *PANDITA: Interdisciplinary Journal Of Public Affairs* 5, no. 1 (2022): 13.

² fatma Laili Khoirun Nida, "Persuasi Dalam Media Komunikasi Massa," *Jurnal Komunikasi Penyiaran Islam* 2, no. 2 (2014): 77.

³ emilsyah Nur, "Peran Media Massa Dalam Menghadapi Serbuan Media Online," *Majalah Semi Ilmiah Populer Komunikasi Massa* 2, no. 1 (2021).

⁴ wa Sainap, "Strategi Pemasaran Digital Era Moderen Terhadap Pengaruh Influencer Marketing (Sebuah Studi Literatur)," *NAAFI: Jurnal Ilmiah Mahasiswa* 2, no. 2 (2025): 374.

⁵ Syifa Fauzia Tahir And Castaka Agus Sugianto, "Optimasi Naive Bayes Menggunakan Algoritma Genetika Pada Klasifikasi Komentar Cyberbullying Pada Media Sosial X," *Jurnal Informatika Dan Teknik Elektro Terapan* 12, no. 3 (2024).

⁶ Qurrotul Aidah And Yuli Dwi Yusrani Anugrah, "Pembiayaan Bank Syariah Dalam Sektor Pertanian," *Muhasabatuna: Jurnal Akuntansi Syariah* 3, no. 1 (2021): 27.

⁷ Sri Choiriyati, "Peran Media Massa Dalam Membentuk Opini Publik," *Jurnal Perspektif* 2, no. 2 (2015): 21.

⁸ Hudi Yusuf, "Pengaruh Media Massa Terhadap Persepsi Dan Tingkat Kriminalitas: Analisis Terhadap Efek Media Dalam Pembentukan Opini Publik," *Jurnal Intelek Dan Cendekiawan Nusantara* 1, no. 2 (2024): 1047.

⁹ Maria Septian Riasanti Mola, "Dampak Media Massa Terhadap Terbentuknya Opini Masyarakat: Film Ice Cold: Murder, Coffee And Jessica Wongso Di Netflix," *Jurnalistik Dan Media* 1, no. 1 (2023): 15.

of mass media on consumer behavior is still quite rare. Even so, researchers found several studies that are still relevant to this research. For example, research from Yedi Suryadiningrat on the use of social media/Social Networking Sites (SNS) which can affect the level of trust and buying interest.¹⁰ Also research from Andi Rahman Lazuardi that the use of digital marketing has a positive effect on BJBS customer satisfaction. Both concluded that the media can affect consumer behavior.

Mass media is still very much related to politics and law, so it is rarely studied from an economic perspective.¹¹ So, this research becomes relevant and new in seeing how mass media can play such a role in human life. Especially in understanding consumer behavior in the field of economics and Islamic banking. This research can also provide an overview of how Islamic banks should improve so that the mass media can become a tool to promote the benefits of Islamic banks, not the other way around.

Methods

This research uses an associative quantitative approach that looks at the relationship between research variables.¹² Online news credibility, social media content quality, and print media variation on the level of trust of Indonesian Islamic Bank (BSI) customers in Makassar City. The research was conducted in Makassar City by selecting BSI customers as research subjects, considering the availability of relevant population and resource efficiency. The research population consists of all BSI customers in Makassar City totalling 480 people. The selection of 121 respondents as a sample of this study was carried out using the simple random sampling method.¹³ Based on the calculation of the Slovin formula with an error tolerance level of 10%. To ensure the quality of the instrument, a validity test was conducted to evaluate the suitability of the measurement to the intended construct, while the reliability test assessed the consistency of the measurement.¹⁴ Structural Equation Modeling - Partial Least Square (SEM-PLS) method was applied in conducting data analysis, by specifically using SmartPLS 4 software.¹⁵ The analysis process includes testing construct validity, reliability, and hypothesis testing to identify relationships between research variables.

Result And Discussion

This section is the main part of the research article and is usually the longest part of an article. The results of the research presented in this section are "clean" results. This sub-

¹⁰ Yedi Suryadiningrat, Tantri Yanuar Rahmat, And Rina Anandita, "Pengaruh Penggunaan Media Sosial Dan E-WOM Terhadap Kepercayaan Dan Minat Beli Belanja Online," *Jurnal Aplikasi Bisnis Dan Manajemen (JABM)* 8, no. 2 (2022): 515.

¹¹ Ibnu Hamad, *Konstruksi Realitas Politik Dalam Media Massa: Sebuah Studi Critical Discourse Analysis Terhadap Berita-Berita Politik*, (Jakarta: Yayasan Obor Indonesia, 2004).

¹² Haradhan Kumar Mohajan, "Quantitative Research: A Successful Investigation In Natural And Social Sciences," *Journal Of Economic Development, Environment And People* 9, no. 4 (2020): 50.

¹³ Aamir Omair, "Sample Size Estimation And Sampling Techniques For Selecting A Representative Sample," *Journal Of Health Specialties* 2, no. 4 (2025): 142.

¹⁴ Mira Andersson, Kofi Boateng, And Pro Abos, "Validity And Reliability: The Extent To Which Your Research Findings Are Accurate And Consistent," (2024).

¹⁵ A. A. Gde Agung Yana, Rusdhi H. A, And M Agung Wibowo, "Analysis Of Factors Affecting Design Changes In Construction Project With Partial Least Square (PLS)," *Procedia Engineering*, 125 (2015): 40.

heading contains detailed sections in the form of sub-topics that are directly related to the focus of the research.

As initially mentioned, the aim of this research is to deeply analyze the effect of social media content credibility, social media quality and print media variety on customers' trust level towards Indonesian Islamic bank in Makassar City. The first step is to explain the features of respondents in order to provide the picture of situation gained from the research questionnaire. Primary data is directly obtained from Google forms, which were distributed to users or customers of BSI, totaling 121 respondents. On the basis of the collected data, the following table shows the features of the involved respondents:

Table 1. Respondents Demographics

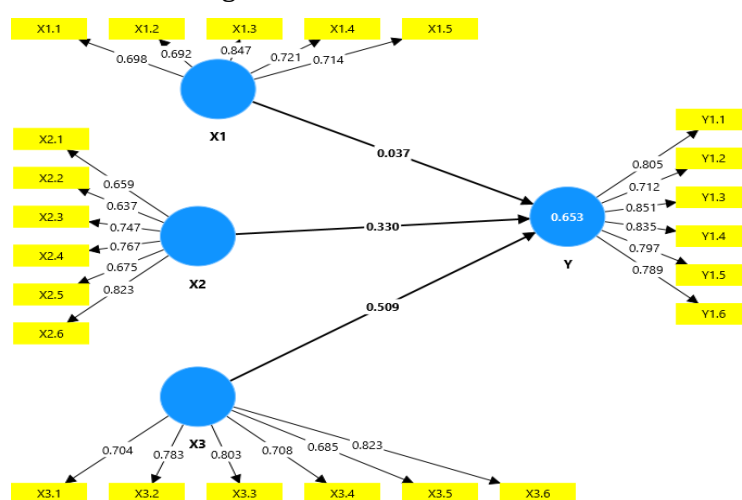
Demographics	Classification	Number of Respondens	Percentage
Gender	Man	28	23.1%
	Woman	93	76.9%

Source: Data Analyzed by Smart PLS 4 Year 2024

The above table shows that respondents constitute 28 men and 93 women. These respondents are spread across several areas in Makassar city. The area is divided into 12 sub-districts with details of 9 people in Biringkanaya District, 3 people in Bontoala District, 67 people in Makassar District, 9 people in Manggala District, 1 person in Mariso District, 8 people in Panakukang, 6 people in Rapocini District, 1 person in Tallo District, 10 people in Tamalanrea District, 4 people in Tamalate District, 3 people in Ujung Pandang District and 2 people in Wajo District.

In this study, three independent variables (X) were used, namely online news credibility (X1), social media content quality (X2) and print media variety (X3). The dependent variable (Y) is the level of customer trust. All these variables are arranged in a construct relationship according to their respective roles. For the relationship of all these variables according to the research data, it can be described as follows:

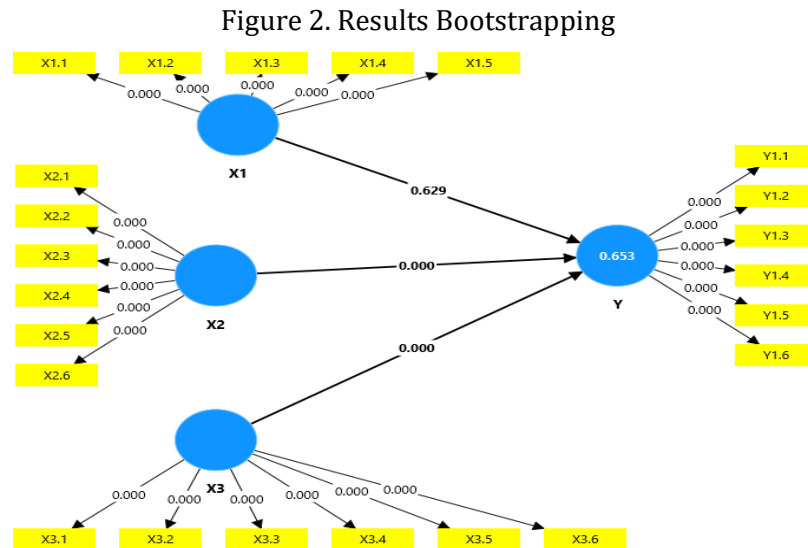
Figure 1. Research Constructs



Source: Data Analyzed by Smart PLS 4 Year 2024

Hypothesis Test

In this study, there are at least 4 hypotheses that will be tested. The details are 4 relationship hypotheses with moderating variables. These four hypotheses will be tested whether they are accepted or rejected in the research hypothesis test. In the process, bootstrapping data is generated which then contains hypothesis testing. A description of the research bootstrapping results is as follows:



Source: Data Analyzed by Smart PLS 4 Year 2024

Based on the bootstrapping results Figure 2, the P-values of each relationship can be seen. However, some important information such as the T-statistics of the model is not visible. Therefore, all these values may be observed more clearly in the bootstrapping results coefficients table. The following is a table of hypothesis test results or a table of data coefficients from bootstrapping in this study and its explanation:

Table 2. Hypothesis Test

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 -> Y	0.037	0.043	0.077	0.484	0.629
X2 -> Y	0.330	0.337	0.084	3.913	0.000
X3 -> Y	0.509	0.505	0.091	5.580	0.000

Source: Data Analyzed by Smart PLS 4 Year 2024

H1: Online news affects the level of customer trust

As the above table shows, the online news has no effect on the level of customer trust which has a t-statistic value smaller than the t-table value ($0.4 > 1.98027$) with a significant level greater than 0.050 ($0.629 > 0.050$). So, it can be said that online news has no effect on the customer trust level. This means that hypothesis 1 is rejected.

H2: Social media content affects the level of customer trust

The above table also shows that that social media content has a significant positive effect on the level of customer trust which has a t-statistic value greater than the t-table

value ($3.9 > 1.98027$) with a significant level smaller than 0.050 ($0.000 < 0.050$). It may then be concluded that social media content has a positive effect on the customer trust level. This means that hypothesis 2 is accepted.

H3: Print media affects the level of customer trust

The above table also clearly shows that social media content has significantly positive effect on the level of customer trust which has a t-statistic value greater than the t-table value ($5.5 > 1.98027$) with a significant level smaller than 0.050 ($0.000 < 0.050$). It may then be concluded that the content of social media has a positive effect on the customer trust level. This means that hypothesis 3 is accepted.

H4: Online news credibility, social media content quality, and print media variety jointly affect the customer trust level.

The fourth hypothesis used the Q^2 predict table to determine whether or not it was accepted in the study. The Q^2 predict table is as follows:

Table 3. Q^2 predict table test			
	Q^2 predict	RMSE	MAE
Y	0.616	0.638	0.445

Source: Data Analyzed by Smart PLS 4 Year 2024

Q^2 value of $0.616 > 0$ and is in the strong category. This means that online news credibility, social media content quality, and print media variety together affect the level of customer trust. It may be concluded that hypothesis 4 is accepted.

Interpretation Of Research Results

In this study, there are 4 hypotheses that have been tested. The details are 3 direct relationship hypotheses and 1 hypothesis with combined variables. So it can be said that it has gone through the testing stage. Furthermore, it can be discussed and explained theoretically. The discussion of the research results theoretically is as follows:

Online News Credibility Relationship To Customer Trust Level

This study can conclude that the credibility of online news has an insignificant impact on the level of customer trust. This means that the credibility of online news is a factor that does not determine the level of customer trust in society. The credibility of online news may not have an impact on the level of customer trust for several main reasons relating to how customers process information and other factors that are more influential in building their trust. For example, personal experience and direct interaction, information overload and media polarisation, trust in company reputation, perception of online media, value priorities, and customer expectations.

Online news has a significant relationship with customer trust. Online news that provides actual, fast, and real time information can increase customer trust in banks and internet banking services. Uses and Gratifications theory explains that customer trust is

influenced by how the media fulfils personal needs and customer satisfaction.¹⁶ Customers who have higher information needs and have greater satisfaction from online news tend to have higher levels of trust.¹⁷ Framing theory also affects the meaning given by online news.¹⁸ The frames used in online news affect how customers interpret an event, so frames that match the needs and interests of customers can increase their trust.¹⁹ In addition, New Media theory explains that online media has different characteristics from conventional media, such as actuality, fast, update, broad, flexibility, and interactive. Customers who have higher trust in online media tend to have a higher level of trust if they feel that online media provides more actual and fast information.²⁰

According to previous studies, it is shown that the reputation of the bank, perceived risk, and the quality of information affect customer trust.²¹ Higher customer trust in banks and internet banking services can increase customer satisfaction and loyalty. However, these studies contradict the results of this study, the results of this study state that research is not significant to the level of customer trust in BSI. The results of this study in hypothesis testing can be seen that online news has no effect on the customer trust level which has a t-statistic value smaller than the t-table value ($0.4 > 1.98027$) with a significant level greater than 0.050 ($0.629 < 0.050$). So, it can be said that online news has no effect on the customer trust level. Customers are more likely to trust their personal experience in using financial services or products than information from online news about BSI. Direct experiences, such as good service, transaction transparency, and security assurance, have a greater impact on their level of trust.

Online news credibility and customer trust are two important aspects in the world of information and banking. Although they are interrelated, research shows that news credibility does not mean that it always has a direct impact on customer trust. Some research results on the credibility of online media such as Tribunnews.com show that news accuracy is very high, with headline and content conformity reaching 97.6%. However, there are also studies that show that although media such as Detik.com have good credibility, there is still room for improvement in news presentation.²²

¹⁶ Shampy Kamboj, "Applying Uses And Gratifications Theory To Understand Customer Participation In Social Media Brand Communities: Perspective Of Media Technology," *Asia Pacific Journal Of Marketing And Logistics* 32, no. 1 (2020): 205.

¹⁷ Vanya Karunia Mulia Putri, "Teori Uses And Gratification: Pengertian Dan Contohnya," <https://www.kompas.com/skola/read/2023/01/16/100000669/teori-uses-and-gratification--pengertian-dan-contohnya>, (11 January 2025).

¹⁸ M Salih Güran And Hüseyin Özarslan, "Framing Theory In The Age Of Social Media," *Selçuk Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, no. 48 (2022): 446.

¹⁹ Masscommtheory, "Teori Komunikasi Massa," <https://masscommtheory.com/theory-overviews/framing-theory/>, (11 January 2025).

²⁰ Admin, "Teori New Media: Pengertian, Fungsi Dan Manfaatnya," <https://manajemen.uma.ac.id/2022/06/teori-new-media-pengertian-fungsi-dan-manfaatnya/>, (11 January 2025).

²¹ h Djohar Arifin, "Pengaruh Internet Banking Terhadap Tingkat Kepercayaan Nasabah Pada Bank Bri Syariah Kcp Arjawinangun," *Al-Awwal: Jurnal Ekonomi Dan Perbankan Syariah* 8, no. 2 (2016).

²² Loisari Hoerunnisa, Khoiruddin Muchtar, And Cecep Suryana, "Kredibilitas Media Online Dalam Pandangan Mahasiswa," *Communiverse: Jurnal Ilmu Komunikasi* 5, no. 2 (2020): 122.

In life activities, we are always filled with various information, whether through print media, electronics, oral news or other information that has a sign. In this era of globalization, mankind is always flooded with information coming from various walks of life. The arrival of information to us is something that is beneficial, but not all of it, sometimes there is something harmful.

Information that develops in the community is likened to the swift flow of water, some of which bring good and some of which bring damage. Muslims are expected by the teachings of their religion to be able to filter information to them and be critical. There is information that benefits society and there is also harm. Muslims are commanded to be able to choose the various information by being able to convey or store it properly. If this information brings benefits, or is information that needs to be presented so that it can be anticipated, then it needs to be conveyed and discussed. On the other hand, if the information will damage or harm others, it is better not to talk about it.

In the Qur'an, it is commanded for believers to receive news carefully and do *tabayun* (seek clarity) completely so as to obtain information that can be accounted for. With such an attitude, it will not cause regret in the future. In QS. Al-Hujurat/49:6 which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِن جَاءَكُمْ فَاسِقٌ بِنَبَأٍ فَتَبَيَّنُوا أَن تُصِيبُوا قَوْمًا بِجَهَالَةٍ فَتُصْحِرُوا عَلَى مَا فَعَلْتُمْ نَادِمِينَ

“O you who believe, if a wicked person comes to you with important news, then research the truth so that you do not cause harm to a people through your ignorance, which you will regret.”

According to Tafsir Ibn Kathir (Abridged)/Fathul Karim Mukhtashar Tafsir al-Qur'an al-'Adzhim, by Shaykh Prof. Dr. Hikmat bin Basyir bin Yasin, a professor at the Faculty of the Qur'an at the Islamic University of Madinah, Allah swt. ordered to check the news of the wicked, and let them be careful and not accept his words, it could be that he is lying and wrong. So the one who takes his news for granted is following in his footsteps. Allah forbids following the path of those who do mischief.

Based on the interpretation, it is certain that Muslims, especially customers of BSI, will always consider the credibility of the news to be able to fully trust the services and contracts offered by BSI. But not always the credibility of online news to the customer trust level. This is due to various facts, for example hoax news that can make customers often do not trust a news with good credibility. This means that the higher the credibility of an online news about the services of BSI is not a guarantee of the higher customer trust level in BSI.

Economists emphasize that customer trust in Islamic banking services is not only determined by the credibility of online news but also by broader economic and institutional factors. In today's digital economy, customer trust is more influenced by first-hand experience, transparency of financial institutions, and perceptions of overall economic stability. According to research that has been conducted, the credibility of banks and good integration of digital services play a larger role in building customer trust than the information presented by online media. The study emphasizes that although online news

can provide insights into Islamic banking services, customers tend to assess the credibility of banks based on personal experiences and ease of access to digital services.²³

Furthermore, research found that the reputation and credibility of Islamic banks depend heavily on transparency of transactions and quality of service, not just from online news. This study also shows that customers with positive first-hand experience of Islamic bank services will trust the bank more than those who only rely on information from online news.²⁴ In Vebiana's perspective, brand credibility and service quality of digital banking also have a stronger correlation with customer trust than the perceived credibility of online news. Vebiana explained that Islamic bank customers trust more services that they can access and verify themselves, such as the reliability of digital banking systems, transaction security, and customer service response rates.²⁵

The economic approach also notes that customer trust in Islamic banks can be affected by external factors such as government regulation and economic stability. Research shows that incidents related to banking, such as service disruptions or alleged security violations, can have a significant impact on customer trust, regardless of how the online media reports these incidents.²⁶ In terms of behavioral economic theory, the Expectation Confirmation Model (ECM) studied in this research states that customer trust is more influenced by experiences and expectations that have been confirmed through their direct interactions with Islamic banking services. If customers' expectations regarding the security and convenience of the services are met, then their trust will remain high, even though online news sometimes presents mixed information.²⁷

Overall, economists agree that online news credibility is not the main factor that determines the customer trust level in Islamic banks. Direct experience, service quality, and the stability of the banking system are more influential in shaping customer trust in the long run.

The Relationship Between The Quality Of Social Media Content And The Customer Trust Level

The result of this research shows that the quality of social media content has a significant positive impact on the customer trust level. This means that the quality of social media content is a factor that determines the customer trust level in the community. Such a quality has an impact on the customer trust level for several main reasons related to how customers process information and other factors that are more influential in building their

²³ Muchammad Damar Galih And Firman Setiawan, "Optimizing Islamic Bank Customer Satisfaction Through Mobile Banking And Internet Banking Services," *JPS (Jurnal Perbankan Syariah)* 5, no. 1 (2024): 90.

²⁴ Fitrianisa Nisa, Sylvia Rozza, And Ali Masjono Muchtar, "Peran Public Relations, Kepercayaan, Dan Persepsi Kemudahan Dalam Mendorong Minat Bertransaksi Menggunakan Mobile Banking (Studi Kasus Pengguna Mobile Banking BNI Syariah Di Kota Depok)," *Account* 7, no. 1 (2020): 1259.

²⁵ Vera Vebiana, "Perbankan Digital, Pengalaman Pelanggan, Dan Kinerja Keuangan Bank Syariah," *Prosiding Industrial Research Workshop And National Seminar*, 9 (2018): 747.

²⁶ Lutfi Maulana And Nadia Fitriana, "Analisis Dampak Insiden BSI Error Dan Dugaan Hacking Bank Syariah Indonesia (BSI) Terhadap Kepercayaan Dan Loyalitas Nasabah Bank Syariah Indonesia Di Kabupaten Subang," *Rayah Al-Islam* 7, no. 3 (2023): 1755.

²⁷ Haniatur Rofika, Eka Wahyu Hestya Budianto, And Nindi Dwi Tetria Dewi, "Pemetaan Penelitian Seputar Maybank Syariah Dan Konvensional: Studi Bibliometrik Vosviewer Dan Literature Review," *Jurnal Ekonomi: Journal Of Economic* 14, no. 1 (2023): 28.

trust. For example, personal experience and direct interaction, information overload and media polarization, trust in company reputation, perceptions of online media, value priorities and customer expectations.

The results of this study are directly proportional to other studies. The results showed that consumers' perceptions and their level of knowledge and religiosity were different, even though Muslim respondents reached more than 94%.²⁸ This is likely due to the limited knowledge, information and education regarding halal that should be provided by government agencies. In addition, this study also shows that around 40 to 50% of consumers have a high level of religiosity. Another study that shows more complex data details about phenomena that are difficult to explain through quantitative approaches that do not require statistical data processing.²⁹ Qualitative research is needed in order to provide sufficient information about the impact of social media on adolescents. This means that the quality of social media content can affect consumer behaviour including their level of trust.

In hypothesis testing, the result of this research can show that the quality of social media content has a significant positive effect on the customer trust level which has a t-statistic value greater than the t-table value ($3.9 > 1.98027$) with a significant level smaller than 0.050 ($0.000 < 0.050$). It can be concluded that social media content has a positive effect on the customer trust level.

The Qur'an is an inseparable part of human life, both in terms of wisdom, kalam, science, and science, making it a very special book. As stated by Imam Al-Ghazali, all branches of knowledge, both known and unknown, all stem from the Qur'an. The Qur'an basically provides guidance in various matters, ranging from creed, sharia, to morals, by emphasizing basic principles related to the issues to be known. In QS. An-Nur/24: 11 which reads:

إِنَّ الَّذِينَ جَاءُوا بِالْإِفْكِ عُصْبَةٌ مِّنْكُمْ لَا تَحْسَبُوهُ شَرًّا لَّكُم بَلْ هُوَ خَيْرٌ لَّكُمْ لِكُلِّ امْرِئٍ مِّنْهُمْ مَا اكْتَسَبَ مِنَ الْإِثْمِ وَالَّذِي تَوَلَّى كِبْرَهُ مِنْهُمْ لَهُ عَذَابٌ عَظِيمٌ

"Those who bring false news are among you. Do not think that it is bad for you; on the contrary, it is good for you. Every one of them will be recompensed for his sin. As for the one who took a major role among them, he will receive a very severe punishment."

According to Tafsir Al-Muyassar from the Ministry of Religious Affairs of Saudi Arabia, the verse talks about false news. Indeed, those who came with the most heinous lie, namely accusing the Mother of Believers Aisha of adultery, are a group that claims to be from you (O Muslims), so do not think that their words are bad for you, rather on the contrary it is a good thing for you, because it makes the cleansing of the name of the Mother of Believers and the sanctity and honor of her name, raises her rank, and erases all her mistakes.

²⁸ Nurul Suci Daniati, Agus Priyatno, And Iyon Muhdiyati, "Pengaruh Media Sosial Tiktok Terhadap Perilaku Moralitas Pada Era Digitalisasi Di SDN Caringin 02," *Karimah Taubid* 3, no. 4 (2024): 4091.

²⁹ Wilga Secsio Ratsja Putri, Nunung Nurwati, And Meilanny Budiarti, "Pengaruh Media Sosial Terhadap Perilaku Remaja," *Prosiding Ks* 3, no. 1 (2016).

The interpretation implies the importance of conveying the truth, including through social media content. This means that quality social media content can have a good impact on the people who see it.³⁰ Good social media content means content that conveys the truth and does not spread lies. It can be concluded that the quality of good social media content is able to have a positive influence on consumer trust as a result of this study.

According to economic experts, customer trust is one of the significant factors in maintaining financial sector stability, especially in the banking industry and other financial services. Research shows that the quality of social media content has a direct impact on customer loyalty through the mechanism of trust.³¹ Credible and informative content increases customers' sense of security in making their financial decisions. In addition, research emphasizing that social media is an important tool in financial marketing strategies.³² Social media, as a means of delivering information, plays a role in building trust through the dissemination of accurate and reliable content. This is in line with the concept of *as-shidq* (honesty) emphasized in Islamic business ethics. Therefore, good quality social media content not only increases trust, but also creates a more ethical and sustainable business environment.

In the author's view, good quality social media content is a factor that cannot be ignored in building customer trust, especially in the financial services industry. In the digital era, customers tend to seek information through social media before making financial decisions. Therefore, it is undeniable that companies have to make sure that the content presented has educational value, high credibility, and is not misleading. In addition, the existence of regulations that oversee the quality of information on social media is also an important aspect so that customer trust is maintained.³³

The Relationship Of Print Media Variety To Customer Trust Level

Print media has a significant role in ensuring the establishment of customer trust towards an institution, including Islamic banking. The main advantage of print media lies in its more credible nature and can be accessed without the need for electronic devices or internet connections. Print quality and accurate content are the main factors that increase public trust in information conveyed through print media. In the needs of Islamic banks, print media can be used as a strategic communication tool to strengthen the bank's image and reputation among customers. Research has found that various factors can influence customer trust in Islamic banks, which may include information from print media such as

³⁰ Joice Manurung And Erman Anom, "Strategi Pemanfaatan Media Sosial Sebagai Sarana Promosi Sekolah Musik Di Dotodo Music Edutainment," *Technomedia Journal* 8, no. 2 (2023): 248.

³¹ Mochtar Luthfi Effendy, Maheni Ika Sari, And Haris Hermawan, "Pengaruh Strategi Promosi Melalui Media Sosial, Kualitas Pelayanan, Dan Word Of Mouth Terhadap Loyalitas Pelanggan Pada Warung Kopi Cak Kebo," *E-Journal Ekonomi Bisnis Dan Akuntansi* 8, no. 2 (2021): 107.

³² Baiq Dinna Widiyasti, Ervina, Nelson Liem, And Muliani, "Pengaruh Financial Technology Dan Sosial Media Terhadap Loyalitas Konsumen," *ECONOMIST: Jurnal Ekonomi Dan Bisnis* 1, no. 4 (2024): 32.

³³ Muh Abduh Anwar, Angga Hamka, M. Yusuf Firmansyah, And Andi Muh Alfian Syahputra, "Evaluasi Efektivitas Seminar Dan Promosi Media Media Digital Dalam Peningkatan Nasabah Di Bank Syariah Indonesia Kcp Sidrap," *Community Development Journal: Jurnal Pengabdian Masyarakat* 5, no. 4 (2024): 7276.

newspapers and Islamic finance magazines. Such information can contribute to forming positive perceptions of Islamic banks in Indonesia.³⁴

Print media is a significant means of communication by which verbal messages in written form or that of images such as caricatures and comics are carried out in printed form.³⁵ Print media is, in itself, a popular media in society before the existence of electronic media. The advantage of print media lies in the interaction of readers with the media, the better the quality of a print media print, the more comfortable the reader. Therefore, print media is very attached to accurate and updated information, customers or communities using print media can be said to be successful if the print media produced makes users addicted or dependent. In addition, print media is easier to access because it does not require internet access or electronic devices to access it. The production costs are also relatively cheap compared to electronic media which requires a lot of costs including the cost of creating a website or maintaining a server.

Related to this research, the results can be said to be in line with previous studies,³⁶ compared to da'wah conducted through verbal communication and other media, Islamic broadcasting through print media has its own advantages. To provide maximum results of Islamic broadcasting through print media, print media must be managed professionally in accordance with journalistic rules and Islamic teachings. This means that a variety of print media is needed, especially as a means of da'wah and building the trust of Muslims.

As mostly believed by its adherents, Islam is a religion of da'wah, a religion that encourages its adherents to be active in spreading the teachings. As a religion that focuses on da'wah, Islam teaches its followers to firmly internalize, transmit, spread, transform, and realize the values of Islamic law through various approaches and means. In QS. Al-Nahl/16: 125 which reads:

أَدْعُ إِلَى سَبِيلِ رَبِّكَ بِالْحُكْمِ وَالْمَوْعِظَةِ الْحَسَنَةِ وَجَادِلْهُمْ بِالَّتِي هِيَ أَحْسَنُ إِنَّ رَبَّكَ هُوَ أَعْلَمُ بِمَنْ ضَلَّ عَنْ سَبِيلِهِ وَهُوَ أَعْلَمُ بِالْمُهْتَدِينَ

"Call (people) to the way of your Lord with wisdom and good teaching and debate them in a better way. Indeed, it is your Lord Who knows best who strays from His path and He knows best who is guided."

In an Islamic perspective, print media can be an effective means of da'wah, in accordance with QS. An-Nahl/16: 125 which emphasizes the importance of conveying messages with wisdom and good teaching. Tafsir Al-Muyassar explains that this verse emphasizes the importance of a wise approach in conveying the teachings of Islam, including through print media which has a wide reach and more permanent documentation than digital media. The application of this concept in Islamic banking shows that

³⁴ Junanda Febrian And Eka Wahyu Hestya Budianto, "Pengaruh Pengetahuan, Kepercayaan, Produk, Pelayanan, Dan Religiusitas Terhadap Minat Menabung," 2023.

³⁵ Ahmad Zaini, "Dakwah Melalui Media Cetak," *At-Tabayir: Jurnal Komunikasi Penyiaran Islam* 2, no. 2 (2014): 59.

³⁶ elfi Yanti Ritonga, "Penyiaran Islam Melalui Media Cetak (Konsep Ideal, Prospek Dan Tantangannya)," *Jurnal Ilmiah Al-Hadi* 4, no. 1 (2018): 812.

communication through print media can be used to educate the public on the principles of Islamic finance and build trust in Islamic banking services. With accurate and transparent information, print media can help Islamic banks explain the advantages of their products compared to conventional banks. Research indicates that Islamic marketing through print media remains relevant despite the increasing development of digitalization.³⁷ They found that Islamic bank customers still tend to rely on information from print media as the main source in understanding Islamic banking products. In addition, Paramita emphasized that customer trust in Islamic banks can increase when print media is used as a strategic communication tool that presents in-depth information about Islamic bank products and services.³⁸

Previous research, along with other Islamic economics experts, emphasizes that the level of customer trust in Islamic banks is undeniably related to the transparency of the information provided.³⁹ Print media has the advantage of presenting more detailed and reliable information than social media or other digital platforms. Therefore, print media can be an effective tool in building customer loyalty and trust in Islamic banks.

In the context of Islamic banking, print media has a strategic role in building customer trust. The reliability of information conveyed through print media makes it a source of information that can be trusted by the public. In addition, print media can also be used as a means of education for customers to better understand the concept of Islamic economics. Therefore, Islamic banks should continue to utilize various forms of print media, such as newspapers, bulletins, brochures, and magazines, to strengthen customer trust and increase their understanding of Islamic banking products.

The utilization of print media in order to implement and perform Islamic da'wah is known as the dissemination of Islamic teachings. The dissemination of Islamic teachings includes all activities that are in the form, nature, and aim to convey the teachings of Islam to the community so that they may understand and, later on, may practice them. One means to communicate the Islamic teachings is through print media. This may include all forms of printed materials, such as books, magazines, newspapers, bulletins, and so on, both Islamic and general in nature. All of that can be used as a tool to spread the teachings of Islam in the community. Thus, da'wah through this print media is a great opportunity in supporting the spread of Islamic teachings.⁴⁰

Variety of print media should be maximally utilized as a da'wah media in building public trust. The reason is because print media greatly affects public trust as a result of this study. Therefore, BSI in order to build customer trust, can use a variety of print media that are widely read by the public. For example, the types of print media in question include newspapers, bulletins, pamphlets, magazines and books.

³⁷ Dian Hidayati And Is Susanto, "Pengaruh Pemasaran Syariah Terhadap Kepercayaan Konsumen Di Bank Syariah," *Jurnal Intelek Dan Cendekiawan Nusantara* 1, no. 5 (2024): 7545.

³⁸ Mustika Delima And Metti Paramita, "Analisis Kemudahan Akses Terhadap Kepercayaan Masyarakat Pada Bank Syariah (Studi Bank Bri Syariah Kcp Palabuhanratu)," *Nisbah: Jurnal Perbankan Syariah* 5, no. 1 (2019): 75.

³⁹ Titin Agustin Nengsih, Arsa, And Pradita Sari Putri, "Determinan Minat Menabung Masyarakat Di Bank Syariah: Studi Empiris Di Kota Jambin" *Perbanas Journal Of Business And Banking* 11, no. 1 (2021): 93.

⁴⁰ Elfi Yanti Ritonga, "Penyiaran Islam Melalui Media.

The Relationship Of Online News Credibility, Social Content Quality And Print Media Variety To Customer Trust Levels

Online news has a significant relationship with customer trust. Online news that provides actual, fast, and real-time information can increase customer trust in banks and internet banking services. Uses and Gratifications theory explains that customer trust is influenced by how the media meets personal needs and customer satisfaction. Customers who have higher information needs and have greater satisfaction from online news tend to have higher levels of trust. Framing theory also affects the meaning given by online news. The frames used in online news affect how customers interpret an event, so frames that suit the needs and interests of customers can increase their trust. In addition, New Media theory explains that online media has different characteristics from conventional media, such as actuality, fast, updated, broad, flexibility, and interactive. Customers who have higher trust in online media tend to have a higher level of trust if they feel that online media provides more actual and fast information.

Based on this research, the quality of social media content has a significant positive impact on the level of customer trust. This means that the quality of social media content is a significant factor for determining the level of customer trust in society.⁴¹ The quality of social media content has a significant impact on the level of customer trust for several main reasons relating to how customers process information and other factors that are more influential in building their trust. For example, personal experience and direct interaction, information overload and media polarisation, trust in company reputation, perception of online media, value priorities and customer expectations.

The variety of print media should be maximally utilized as a medium for da'wah in building public trust. The reason is because print media greatly affects public trust as a result of this study. Therefore, BSI in order to build customer trust, can use a variety of print media that are widely read by the public. For example, the types of print media referred to are newspapers, bulletins, pamphlets, magazines and books. It can be interpreted that the credibility of online news, the quality of social content and the variety of print media together have a positive effect on the level of customer trust. Although specifically the credibility of online news, it still has a positive but insignificant effect.

Conclusion

This study concludes that consumer trust in BSI products is significantly influenced by online news credibility, social media content quality, and print media diversity. Accurate and reliable online news shapes customers' positive perceptions of BSI's sharia values. Social media plays an important role in building interactive relationships through relevant and consistent content, while print media remains effective in reaching traditional segments of society with quality information. All three create a strong synergy in building the bank's image and strengthening customer loyalty. By utilising the strengths of each medium in an integrated manner, BSI is able to increase communication effectiveness and maintain

⁴¹ rizky Amalia Wismashanti, "Komunikasi Dalam Platform Online Crowdfunding: Tinjauan Literatur Sistematis," *Technomedia Journal* 8, no. 3 (2024): 50.

customer trust, supporting its growth and desire to become the largest Islamic bank in Indonesia.

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Author Contributions Statement

AG is in charge for drafting the manuscript and analyzing the data in this study. AM and AK provided valuable advice and inputs throughout the research process. AMA and AW gave permission and supported the study by facilitating access to necessary information and translation. All authors contributed to the study and approved the final manuscript.

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