

## Analysis of the Role of Electronic Word of Mouth (E-WOM) in Increasing the Number of Customers at Bank Sumut Syariah KCP Rantauprapat

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### ABSTRACT

The increasingly competitive development of the business world means that Bank Sumut Syariah must make efforts to carry out promotions to introduce its products to the public in an effective way. One strategy to increase the number of customers is to utilize Electronic Word of Mouth (E-WOM) which is considered an effective promotional strategy to increase the number of customers. The aim of this research is to find out the role of Electronic Word of Mouth (E-WOM) in increasing the number of customers at Bank Sumut Syariah KCP Rantauprapat. The research method used in this research is a descriptive-qualitative method with literature study and the types of data used are primary and secondary data. Primary data acquisition was carried out using the interview method and secondary data in the form of supporting documents and previous research relevant to this research. The results obtained from this research are that the E-WOM indicator plays a very important role in attracting customers' interest in using Bank Sumut Syariah KCP Rantauprapat products. What plays the most role in attracting customer interest is the content indicator where customers obtain information and education from content published through the company's social media. E-WOM Bank Sumut Syariah was formed from comments submitted by customers on the Bank Sumut Syariah KCP Rantauprapat website which can be accessed by anyone who wants to get further information about Bank Sumut Syariah KCP Rantauprapat.

Keywords: Role, Electronic Word of Mouth (E-WOM), Bank Sumut Syariah

### INTRODUCTION

Banking is a banking financial institution that has a major role in the development of a country. This role is manifested in the bank's function as a financial intermediation institution, namely collecting funds from the public in the form of savings and channeling them back to the community in the form of credit or other forms in order to improve people's living standards. In Law no. 10 of 1998 based on principles. Bank operations are divided into two, namely conventional banks and sharia banks (Meliyani et al., 2024) and according to type consist of Sharia Commercial Banks, Sharia Business Units, and Sharia People's Financing Banks (Nurfuadi et al., 2023).

Sharia banks are financial institutions whose main business is providing financing and other services in payment traffic and money circulation whose operations are adjusted to the principles of Islamic law (Lanniza & Anggraini, 2021). Sharia comes from the Koran and hadith. The content of sharia aims to create happiness and peace in human life in this world and the afterlife because sharia is rahmah li al-'alamin (Nurhayati et al., 2022).

Sharia banking is basically a development of the concept of Islamic economics, especially in the financial sector, which was developed as a response from a group of Muslim economists and banking practitioners who sought to accommodate pressure from various parties who wanted financial transaction services carried out in line with moral values and principles. Islamic sharia (Wahyuni & Nasution, 2022). Sharia banks are banks that carry out their business activities based on sharia principles and according to their type consist of Sharia Commercial Banks, Sharia Business Units and Sharia People's Financing Banks (Jannati et al., 2024).

In today's modern era, many factors can drive the success of a business or company, including the sharia banking business (Pranajaya & Dharma, 2022). High competition in the banking industry in marketing products and forming customer interest in choosing banking products is a major challenge for banking. One of the big roles of customers in the continuity of banking business activities is the decision to become a customer and choose the bank products offered. In the current era of globalization and advances in information



technology, the banking sector cannot avoid the major impacts caused by the digital revolution. This transformation not only includes technical aspects such as online banking systems and electronic banking services, but also influences the way banks interact with customers and the general public. In the midst of this dynamic, a phenomenon that is receiving increasing attention is Electronic Word of Mouth (E-WOM) (Kusuma et al., 2024).

Basically, WOM (Word-of-Mouth) communication is information about a company's products or services, or about the company itself, which is expressed through comments regarding product performance, service quality, impressions of friendliness, honesty, speed, and other experiences. which is felt and experienced by consumers (Hamdani et al., 2019), while E-WOM according to Prasad Hendro & Keni, (2020) As consumers, accessing information about companies or products via the internet has led to the emergence of E-WOM as a crucial tool. And according to Hasna & Irwansyah, (2019) E-WOM is defined as any word of mouth communication that is facilitated by electronic means such as email, instant messaging, blogs and social networking sites (Hendriyani et al., 2023). It is important to ensure that the information disseminated through E-WOM is honest, trustworthy and useful. This is in accordance with the principles of business ethics, including honesty, transparency and responsibility in communicating information about products or services (Jannati et al., 2024).

Electronic Word of Mouth (E-WOM) is a form of communication that is developing rapidly in the digital era. E-WOM refers to the process by which individuals use online platforms, such as social media, discussion forums, or review sites, to share experiences, opinions, and recommendations regarding products or services with others. This phenomenon is becoming increasingly significant with the increase in internet use and social media penetration among global society. In contrast to traditional Word of Mouth (WOM) which occurs directly between individuals, E-WOM extends its reach digitally and has the potential to influence consumer perceptions and behavior widely (Akib & Wiranto, 2024). There are several differences between the two concepts. First, E-WOM communication can reach more customers in a shorter time compared to WOM communication. Second, EWOM is persistent and remains in a public repository, which means it is always available to potential customers who are actively

seeking information about products or services. Lastly, recipients of traditional WOM generally know the identity of the sender, so that the credibility of the communicator and the message conveyed can be known by the recipient, whereas in E-WOM the identity of the sender will not be known because it is anonymous (Kusawat & Teerakapibal, 2024).

Electronic word-of-mouth (E-WOM) is an important source of information that influences the attitudes and behavior of prospective customers towards sharia banking services and products, the increasing number of fake reviews and the attention given by the mass media to products, some people may consider E-WOM WOM as misleading and even deceptive (Liao et al., 2024).

E-WOM is marketing that uses the internet to create a word of mouth effect to support the marketing efforts and goals itself. E-WOM refers to the process by which individuals use digital platforms, such as social media, review websites, or online forums, to share experiences, comments, reviews, and recommendations about specific products or services. Widespread e-WOM can be a consideration for consumers in choosing which bank they want to use for saving money or other transactions. With the advent of the internet, people's behavior in seeking information and interacting with other people has changed drastically. Initially, when people look for product information, they often turn to information created by companies or seek advice from friends and family. The emergence of E-WOM has enabled potential, actual and former customers to make positive or negative statements about a product or company to many people and institutions via the internet (Kusawat & Teerakapibal, 2024). Word of mouth communication is believed to be more reliable than other sources of information and effective in helping consumers make decisions when they trust the information providers (Jan et al., 2023).

E-WOM facilitates potential customers to make purchasing decisions. There are several potential customers who rely heavily on available online information, especially E-WOM, when making decisions to buy or use banking products (Alnoor et al., 2022). According to (Ismagilova, 2020) indicators of Electronic Word of Mouth (E-WOM) include:

- a. High-quality content: High-quality reviews provide more information to consumers, helping them assess the credibility of the reviews they read.

- b. Consistency of recommendations: Reviews of a product or service written by multiple consumers and displayed together make it easier for readers to obtain information from different users and compare the consistency between online communications.
- c. Consumer ratings: Consumers provide ratings based on their perceptions, which then results in a composite rating, which is an average representation of previous readers' ratings of product recommendations.
- d. Information quality: High E-WOM quality provides consumers with more information to assess the credibility of the reviews they read, including relevance, timeliness, accuracy, and completeness of information
- e. High E-WOM Volume: High E-WOM volume indicates the popularity of a product or service and has the potential to influence consumer perceptions.

According to (Saputra & Jasa, 2024), in E-WOM there are several characteristics of information, including the following:

- a. Information quality: The quality of E-WOM is reviewed based on the same content as detailed E-WOM information, provided by trusted sources, supporting points of view, easy to understand, and personalization.
- b. Credibility of Information: Credibility of information is the first step in the persuasion process, where information can be considered persuasive. Credibility

is closely related to believability, which has characteristics such as trustworthy, convincing and credible.

- c. Information Needs: Potential customers tend to have high information needs and are interested in ideas and suggestions to make decisions. Potential customers will approach products and services more positively when the information is useful and meets their needs.
- d. Information Usefulness: Perceived information usefulness is defined as an individual's perception that using online information will increase their intention to purchase a product.

In the context of the banking industry, E-WOM has major implications, especially in terms of building brand image, increasing consumer trust, and influencing purchasing decisions (Muara Santi, 2020). Especially in the financial services industry, where trust and reputation are critical, positive testimonials from fellow consumers can be a deciding factor in choosing a financial services provider. In the context of sharia banking, where the values of ethics and justice are highly upheld, E-WOM can be an effective tool in building public awareness and trust in the principles of sharia banking (Sudarman et al., 2022).

Progress in the digital era is reflected in data from the British media company "We Are Social". Every year, We are social shares the data and trends needed to stay up to date in understanding the internet, social media, and e-commerce. To find out digital user data in Indonesia in January 2024, see Picture 1.1 as follows:



Picture 1.1 Digital user data in Indonesia  
 Source: Simon Kemp, Digital 2024: Indonesia, January 2024.

Based on this data, the number of social network users in Indonesia in January 2024, namely total population: 278.4 million, connected

mobile devices: 353.3 million, cyber users: 185.3 million and active social network users: 139 million ( Kemp, 2024).

**Table 1.:** Number of residents of Labuhanbatu

City	Number of Population (People)		
	2021	2022	2023
Rantauprapat	172,862	175,951	177,918

Source: Labuhanbatu Central Statistics Agency, population of Rantauprapat 2021-2023.

Based on data on the most widely used social media in Indonesia, the social media platform used by the majority of Indonesian people in January 2024, namely WhatsApp, is the main choice of Indonesian people for communicating as much as 90.9%, Instagram is in second place with 85.3% of users. , Facebook has 81.6% of users, Tiktok has become a social media platform that is very popular since the pandemic, with 73.5% of users, Telegram has 61.3% of users, X (Twitter) has 57.5% of users , Facebook Messenger has 47.9% users, Pinterest has 34.2% users, Snack Video has 32.4% users and LinkedIn has 25.0% users (Kemp, 2024). This data makes it easier for companies to market their products through digital platforms, and makes it easier for buyers to get recommendations, see reviews from other customers, and place orders. Social media has become a striking phenomenon in recent years which makes the development of social networks and online communities increasingly important for everyone (Haj Khalifa et al., 2024).

In the context of the banking sector, Electronic Word of Mouth (E-WOM) has become an important factor in shaping consumer perceptions and decisions. Banks throughout the world, including in Indonesia, are increasingly realizing the power and role that E-WOM has in creating brand images, increasing customer satisfaction, and influencing purchasing decisions. Bank Sumut Syariah, as one of the leading sharia financial institutions in Indonesia, is also no exception to the impact of E-WOM. In an effort to expand market share and increase the number of customers, Bank Sumut Syariah has begun to pay attention to the role of E-WOM in its marketing and communication strategies (Buchori, 2021).

This is in line with the results of previous research which tested independent variables that influence customer interest in choosing bank products via Electronic Word of Mouth (E-WOM) as in research conducted by Baso Akin and Wawan Wiranto (2024) with the title "The Role of Electronic Word of Mouth (E-WOM) and the Level of Customer Trust in the Decision to Purchase Amanah Products" which obtained the results that

E-WOM was stated to have a positive and significant influence on the decision to purchase Amanah products at PT. Sharia Pawnshop Hasanuddin Gowa Branch. One of the indicators in the E-WOM variable that customers consider when choosing a trustworthy product is credibility (Akib & Wiranto, 2024).

The similarities between this research and the research I conducted are that they both discuss Electronic Word of Mouth (E-WOM). Meanwhile, the difference is that this research clearly uses a quantitative approach with the aim being to determine the influence of customer trust levels on customer interest in choosing trusted products at PT. Sharia Pawnshop Hasanuddin Gowa Branch. In contrast to the research I conducted, it aimed to determine the role of Electronic Word of Mouth (E-WOM) in increasing the number of customers at Bank Sumut Syariah KCP Rantauprapat.

Then research conducted by Cecilia Ashari Tanudarma, Chandra Hendriyani and Fenny Damayanti (2023) entitled "Analysis of the Increase in the Number of Customers at PT Valbury Asia Futures Through Electronic Word of Mouth" obtained the results that e-WOM is a communication media that has a positive effect on interest. and purchasing decisions by customers. Positive e-WOM in VAF is formed from 4 factors, namely expressing positive feelings, economic incentives, helping the company and concern for others and this influences the increase in the number of customers (Hendriyani et al., 2023).

What this research has in common with the research I conducted is that they both discuss the role of Electronic Word of Mouth (E-WOM) in increasing the number of customers and also use a qualitative approach. The difference between this research and the research I conducted is in the research location. This research was conducted at PT. Valbury Asia Futures. Meanwhile, the research I did at PT. Bank Sumut Syariah KCP Rantauprapat.

It is very important to understand the role of digital marketing strategies in exploiting the potential of E-WOM for the benefit of the company. Digital marketing involves the use of various

platforms and online technology to promote products or services, interact with consumers, and build long-term relationships with audiences. Among the various methods and techniques used in digital marketing, some specific strategies can be used to strengthen the effects of E-WOM. For example, interesting content and shared values can stimulate discussion and interaction on social media, which in turn can increase brand exposure and trigger recommendations from consumers (Lubis, 2022).

The development of the sharia banking industry continues to be slow even though the potential is enormous. One of the reasons is that sharia products are still considered less competitive than conventional bank products. The potential for Islamic banks in Indonesia is very large considering that around 85% of the population in Indonesia is Muslim. Ironically, the market share of Islamic banks in the national banking industry is still far behind that of

conventional banks. The low control of the sharia banking market is due to a number of factors such as socialization and less competitive products. The low market share of sharia banking is due to the low level of consumer purchasing decisions, where consumers still lack the intention to buy products from sharia banking. Purchasing decisions describe the extent to which someone is willing to try or has an interest in making a purchase. Purchase intention is a factor in starting the consumer purchasing stage, from awareness, interest, to intention to purchase before making an investment (Akib & Wiranto, 2024).

Indonesia has a majority Muslim population, but the number of customers at Sharia Banks is still low minimal, especially at Bank Sumut Syariah KCP Rantauprapat. Judging from the data obtained, the number of savings and financing customers of Bank Sumut Syariah KCP Rantauprapat from 2019-2023 is as follows

**Table 2**, Number of savings customers of Bank Sumut Syariah KCP Rantauprapat in 2019-2023

Year	Number of Savings Customers	Number of Financing Customers
2019	3104	653
2020	3270	533
2021	3755	787
2022	4106	870
2023	4520	987

Source: Bank Sumut Syariah KCP Rantauprapat

Based on Table 1.2, it can be seen that the number of customers using financing products is still small and has even decreased in 2020 and has not experienced a significant increase compared to savings products which are in great demand by customers. The main cause of the low number of financing customers at Bank Sumut Syariah KCP Rantauprapat is the lack of public knowledge about Bank Sumut Syariah KCP Rantauprapat.

Bank Sumut Syariah KCP Rantauprapat is one of the sharia banks in North Sumatra. This is a bank owned directly by the BUMD bank owned by the government of North Sumatra Province. Bank Sumut Syariah KCP Rantauprapat was officially opened on December 31 2011 based on a decree. Directors of PT. SUMUT Bank No. 892/Dir/DPR-PP/SK/2011 dated 29 December 2011 concerning the opening of the Rantauprapat Sharia Sub-Branch Office. PT. Bank Sumut Syariah KCP Rantauprapat is located on Jl. Ahmad Yani, Bakaran Batu Village, Rantau Selatan District, Labuhan Batu Regency, North Sumatra.

Bank Sumut Syariah has an important role and contributes to economic growth in North Sumatra (Ramadhani, 2024). Bank Sumut Syariah KCP

Rantauprapat excels in the Smart IB Wadiah Savings product, namely savings with the principle of wadiah yad dhamanah/deposit which can be taken at any time (on call) or based on certain agreed agreements and does not need to be returned except in the form of a voluntary gift from the Bank. This savings product is aimed at individual and institutional customers who want their funds to be stored safely with an easy and useful process (Asra et al., 2024).

Even though Bank Sumut Syariah has an important role in economic growth in North Sumatra, Bank Sumut Syariah KCP Rantauprapat is still not utilizing E-WOM optimally, this can be seen from the lack of people who use Electronic Word of Mouth. People who use Electronic Word of Mouth are limited to online conversations. In fact, if Electronic Word of Mouth is utilized optimally by creating official accounts for Bank Sumut Syariah KCP Rantauprapat and introducing the products available on Bank Sumut Syariah Rantauprapat's social media, it can increase purchasing decisions for Bank Sumut Syariah products KCP Rantauprapat. Based on the background of this problem, the author is interested in conducting

more in-depth research with the title " Analysis of the Role of Electronic Word of Mouth (E-WOM) in Increasing the Number of Customers at Bank Sumut Syariah KCP Rantauprapat".

By digging deeper into the role and impact of E-WOM in the context of sharia banking, it is hoped that this research can provide valuable insight for the public to increase their knowledge about Bank Sumut Syariah. Apart from that, it is also hoped that the results of this research can become a basis for further development in understanding consumer behavior and market dynamics in the context of sharia banking. Thus, this research not only provides a theoretical contribution to the academic literature, but also has implication practical significance for the sharia banking industry in Indonesia and society in general.

#### METHOD

This study used descriptive qualitative method. Qualitative research is research that is intended to describe and analyze phenomena, events, social activities, attitudes, beliefs, perceptions, thoughts of people individually and in groups (Wulandari, 2020). Qualitative methods focus on in-depth observations, namely universal depictions of form, function and meaning. In this case, it is about an overview of the definition and role of Electronic Word of Mouth (E-WOM) in increasing the number of customers of Bank Sumut Syariah KCP Rantauprapat. In this research, the data collection techniques used were observation, interviews, documentation and literature. In this research, researchers used descriptive analysis techniques. Descriptive analysis is statistics used to analyze data by describing or illustrating the data that has been collected as it is without the intention of making general conclusions or generalizations. The activities in data analysis are data reduction, data presentation and data verification (Buchori, 2021). The research subjects were employees of Bank Sumut Syariah, namely the Head of Operations and Customers. Meanwhile, the object of this research is the role of Electronic Word of Mouth (E-WOM) at PT. Bank Sumut Syariah KCP Rantauprapat.

Primary data sources are data obtained from the first source, from individuals such as the results of interviews conducted by researchers. In this research, the author obtained primary data using the interview method which was conducted in the period February-March 2024 by adjusting the time agreed by the resource person at Bank Sumut Syariah KCP Rantauprapat, namely the Operational Leader namely Mr Andry Dwi Syahputra and 10 customers using reference sources, books , journals, internet

and others as secondary data by researchers at PT. Bank Sumut Syariah KCP Rantauprapat which is located at Jl. Gen. Ahmad Yani No.137-F, Bakaran Batu, Rantau Selatan, Kab. Labuhanbatu.

#### RESULT and DICUSSION

Consumers can provide opinions and comments on a product or service via discussion forums, blogs, sales sites, review sites, newsgroups, and social networks or media. Comments published by users are a form of E-WOM. From the external side, there is a public website where potential customers who are still unsure about using Bank Sumut Syariah products can see and read the advantages of various products offered by Bank Sumut Syariah.

Based on the 5 E-WOM indicators according to Ismagilova (2020), the E-WOM at Bank Sumut Syariah KCP Rantauprapat can be seen as follows:

- a. High quality content: Content regarding Bank Sumut Syariah KCP Rantauprapat products is uploaded to the official Bank Sumut account, this is because Bank Sumut only has one official social media account which is held by the central Bank Sumut. This is not done without reason. According to Mr. Andry Dwi Syahputra as Head of Operations at Bank Sumut Syariah KCP Rantauprapat, the reason Bank Sumut Syariah KCP Rantauprapat does not have a social media account is because it did not receive permission from the central Bank of North Sumatra. Bank Sumut has an Instagram and Twitter (X) account held by the center with the name @banksumut and a Facebook account with the name PT. North Sumatra Bank. This account is a joint account between Bank Sumut and Bank Sumut Syariah. This account contains content regarding products at Bank Sumut and Bank Sumut Syariah which can be seen by anyone who wants to access it. Anyone can view these posts freely, which will arouse public interest. Bank Sumut Syariah always shares clear information, content or information shared by the Bank North Sumatra Syariah is intended for the public to know what products are offered by Bank North Sumatra Syariah. Bank Sumut Syariah shares this content on all social media platforms owned by Bank Sumut which can be seen by anyone without time limits.
- b. Consistency of recommendations: MataTelinga and Tribun Medan are trusted online news media that provide positive reviews of Bank Sumut Syariah. Bank Sumut Syariah also has an Instagram account specifically for news, namely @banksumutnews, this account is also

a combination of Bank Sumut and Bank Sumut Syariah. The Instagram account @banksumutnews shares all the activities carried out by Bank Sumut Syariah. One of them is a post uploaded on August 9 2023 where the Compliance Director of PT Bank Sumut visited Bank Sumut Syariah KCP Rantaupratat. Where the aim is to motivate and encourage strengthening compliance and ensuring that all employees of Bank Sumut Syariah KCP Rantaupratat always comply with applicable company regulations and SOPs.

- c. Consumer Rating: Bank Sumut Syariah has an official website, namely [www.banksumut.co.id](http://www.banksumut.co.id) which contains the information needed by prospective customers. Prospective customers can see the products available at Bank Sumut Syariah through the website. The website also has an attractive appearance where the appearance will not bore potential customers when reading it. For Bank Sumut Syariah KCP Rantaupratat, the website that can be accessed is <https://g.co/kgs/FDqXTVL>. On this website, the people of Rantaupratat can see addresses, photos and also reviews about Bank Sumut Syariah KCP Rantaupratat which can be accessed anytime and anywhere and can participate in providing reviews about Bank Sumut Syariah KCP Rantaupratat.
- d. Quality: One of the reviews submitted by customers is about the advantages of the company's staff in providing services during transactions. The friendliness of this staff shows the quality of human resources possessed by Bank Sumut Syariah KCP Rantaupratat, where this reliability simultaneously has a positive and significant effect on consumer satisfaction.
- e. Volume: In 2012 Bank Sumut opened an official Instagram account, namely @banksumut and in 2022 opened a special account to share activities carried out by Bank Sumut, namely @banksumutnews, in 2010 Bank Sumut opened an official Facebook account, namely PT. Bank Sumut and the official Twitter (X) account, namely @BankSumut, which is a joint account between the two banks, namely Bank Sumut and Bank Sumut Syariah. This account contains interesting content regarding Bank Sumut products, content regarding Scam warnings and content regarding entertainment. The number of followers on Bank Sumut's Instagram is 28.5 thousand and @banksumutnews has 4.5 thousand followers. Twitter (X) has 3.6 thousand followers and

Facebook has 19 thousand followers, which shows that many people are interested in using Bank Sumut products.

In its distribution, E-WOM has several information characteristics that need to be considered, such as information quality, information credibility, and information usefulness.

- a. Information quality: good quality information can influence prospective customers' purchasing decisions for a product. Prospective customers are more willing to make purchasing decisions from quality information if they believe that the content provides clear, understandable and high-quality content. Potential customers have strong preferences for certain products or have more specific needs.
- b. Information credibility: purchasing decisions are often influenced by social influences, such as recommendations from friends, family, or public influence. False information shared with the public on social networks can result in a loss of purchase intention for a product. Information on social media is easy to access and its users maybe anonymous. This makes the quality and credibility of information on social media very important. Potential customers' purchasing intentions towards products can vary depending on the quality and credibility of online reviews, which will result in different behavior in purchasing intentions.
- c. Information needs: The need for information refers to a person's need to obtain information that is relevant and useful in making purchasing decisions. When someone feels they need information, they will look for information that can help them make better purchasing decisions. When someone feels a need for information and gets information that they find useful, they tend to have stronger intentions to purchase products related to that information.
- d. Usefulness of information: The usefulness of information is closely related to the extent to which the information meets a person's needs and provides added value in the purchasing decision making process. When information is considered useful and relevant to potential customers, the usefulness of the information will influence their intention to make a purchase. Information that provides a better understanding of the product, its benefits, advantages of the product, and other relevant factors will encourage potential customers to have stronger purchasing intentions. Useful

information can reduce the uncertainty or doubt felt by customers. By providing clear and adequate information about products or services, the usefulness of the information can

provide trust and confidence to potential customers.

The growth in the number of customers at Bank Sumut Syariah KCP Rantauprapat in 2019-2023 is as follows:

**Table 3.** Number of North Sumatra Sharia Bank Customers in 2019-2023

Year	Number of Savings Customers	Number of Financing Customers
2019	3104	653
2020	3270	533
2021	3755	787
2022	4106	870
2023	4520	987

Source: Bank Sumut Syariah KCP Rantauprapat

Data was taken from Bank Sumut Syariah KCP Rantauprapat from 2019 to 2023. It can be concluded that savings customers have increased for 5 consecutive years. Meanwhile, for financing customers, the decline in the number of customers in 2020 is estimated to be due to the Covid-19 pandemic which has hit all parts of the world. The Covid-19 pandemic has had economic, social and political implications in almost all countries, including Indonesia. The World Trade Organization estimates that global world trade volume is likely to decrease by around 32% in 2020 during the Covid-19 period (Marliyah et al., 2022). This pandemic causes 95 percent of countries in the world to experience contraction or economic growth in the negative zone. In 2021, Bank Sumut Syariah KCP Rantauprapat has 254 new customers, bringing financing customers in 2021 to 787 from which previously was only 533. This proves that there will be an increase in new customers again in 2022 and will continue to increase in 2023.

Based on this data, E-WOM has a significant role in prospective customers' buying interest and purchasing decisions which indirectly increases the number of customers of Bank Sumut Syariah KCP Rantauprapat even though Bank Sumut Syariah KCP Rantauprapat does not have an official social media account. The E-WOM indicator that most influences customer interest is the content indicator where customers obtain information and education from content published via Bank Sumut's social media. E-WOM Bank Sumut Syariah KCP Rantauprapat was formed from comments expressed by customers on the Bank Sumut Syariah KCP Rantauprapat website which can be accessed by anyone who wants to get further information about Bank Sumut Syariah KCP Rantauprapat. Comments submitted by customers were positive, for example friendly service, cool and clean rooms and various conveniences in transactions. These positive comments make customers feel safe and

comfortable so that customer trust arises in Bank Sumut Syariah KCP Rantauprapat. These positive comments are also seen by prospective customers, which makes prospective customers confident and ultimately decide to become customers. The increase in the number of customers via E-WOM can be seen from the number of customers who want to open an account, starting by looking at North Sumatra Bank posts regarding Bank Sumut Syariah products and looking at reviews about Bank Sumut Syariah who then contact staff employees via WhatsApp who then come to the office at the address on Jl. Gen. Ahmad Yani No.137-F, Rantauprapat to open a North Sumatra Syariah Bank account

### CONCLUSION

The role of Electronic Word of Mouth (E-WOM) is very significant in increasing the number of customers of Bank Sumut Syariah KCP Rantauprapat. This can be seen from the quality of E-WOM content and the implementation of digital marketing strategies which also play a role in the effectiveness of E-WOM in influencing potential customers' decisions. Bank Sumut Syariah KCP Rantauprapat needs to increase their understanding and awareness of the power and potential of E-WOM in influencing the behavior of prospective customers. Content regarding Bank Sumut Syariah products that is shared on various platforms will really help potential customers in making decisions. Bank Sumut Syariah must pay attention to the quality of content shared via digital platforms. Therefore, the content shared must be clear, easy to understand and of high quality. Content that is informative, relevant and trustworthy tends to have a greater impact in influencing the attitudes and behavior of potential customers. Therefore, banks need to ensure that the messages they convey through digital platforms reflect their brand values and provide added value to their audiences. E-WOM Bank Sumut Syariah KCP Rantauprapat was formed





from comments expressed by customers on the Bank Sumut Syariah KCP Rantauprapat website which can be accessed by anyone who wants to get further information about Bank Sumut Syariah KCP Rantauprapat and also comes from uploaded content on the official social media of Bank Sumut. Comments submitted by customers were positive, for example friendly service, cool and clean rooms and various conveniences in transactions. These positive comments make customers feel safe and comfortable so that customers and potential customers have confidence in Bank Sumut Syariah KCP Rantauprapat.

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