

The Effectiveness of Organizational Communication of Islamic Bank of North Sumatra in Increasing Public Interest in Savings in Binjai City

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Abstract

This study aims to explain the effectiveness of the organizational communication of the Islamic Bank of North Sumatra in increasing public interest in saving in Binjai City, including explaining the obstacles and explaining the results of the effectiveness of the organizational communication of the Islamic Bank of North Sumatra in increasing public interest in saving, especially at the North Sumatran Syariah Bank of Binjai City. Individual Difference Theory, Social Relationship Theory, and Interpersonal Theory are some of the theoretical foundations in this research which uses a descriptive qualitative research approach through data collection techniques such as interviews and observations. Constraints faced by the organization of the Islamic Bank of North Sumatra in communicating the products of the Bank of North Sumatra are the lack of complete information about the products of the Islamic Bank of North Sumatra and there are no funds for saving. The results of the research on the effectiveness of the organizational communication of Bank Sumut Syariah in increasing public interest in saving in Binjai City, namely, showing that in carrying out the process of increasing public interest in saving in Binjai City, the organization of Bank Sumut Syariah or marketing of Bank Sumut Syariah uses structured sales steps to attract interest people save, the face-to-face method or going directly to their customers shows high results in communicating, because one hundred percent of the customers encountered by marketing use this method.

Keywords

organizational communication;
Islamic Bank; public interest



I. Introduction

Communication is a basic human activity. The existence of communication, humans can interact with each other. All humans are involved in communication. Communication is key for humans as well as for an organization.

Organizational communication is the process of creating and exchanging messages in a network of interdependent relationships to cope with an uncertain or ever-changing environment. With good communication, an organization will run smoothly and successfully, but if there is less or no communication the organization can get stuck or messy. Because communication is the key in the organization, it is necessary to pay attention to the manager in order to assist in carrying out their duties.

Effective communication is essential for all organizations. Organizational communication is satisfaction of organizational member toward several communication aspects occurs within organization (Syakur, 2020). Communication is the process of delivering accurate, clear, consistent, and comprehensive information as well as coordination between relevant agencies in the implementation process (Mahendra, 2021). Communication management is one of the important aspects in implementing a program or policy (Irma, 2020). Therefore, those who lead the organization and who play a role in conveying or sending messages within the organization need to understand and perfect their communication skills. Likewise, the organization of Bank Sumut Syariah Binjai in particular.

In 2020, the condition of the resilience of Islamic banking is increasingly solid. This is reflected in the increase in the CAR ratio of Islamic Commercial Banks (BUS) by 105 bps (yoy) to 21.64%. Meanwhile, the intermediation function of Islamic banking is running well. Disbursed financing (PYD) and Third Party Funds (DPK) grew positively by 8.08% (yoy) and 11.98% (yoy), so that the growth of Islamic banking assets during the period was 13.11% (yoy). Total Assets, PYD, and DPK of Islamic banking reached Rp608.90 trillion, Rp394.63 trillion, and Rp475.80 trillion at the end of 2020.

The ability of Islamic banking is also adequate, as indicated by the ratio of Financing to Deposit Ratio (FDR) which is maintained in the range of 80-90%. The daily average of LA/NCD ratio is always above the 50% threshold, which is 119.13%. The daily average of the LA/DPK ratio is also above the 10% threshold, which is 24.51%. Sharia banking credit risk showed a decline in gross Non-Performing Financing (NPF) by 3 bps (yoy) to 3.08%.

The development of Islamic banking assets, financing, and deposits showed a fairly good performance. The development of Islamic banking assets in 2020 was 13.11% (yoy) higher than conventional banking at 6.74% (yoy). The growth of Islamic banking deposits at 11.98% (yoy) also showed a stable position and was still higher than conventional banking at 10.93% (yoy). Likewise, growth in Islamic banking financing, which although slowed, was still 8.08% (yoy) higher than conventional banking. Fairly high growth.

II. Review of Literature

2.1 Organizational Communication

According to Mulyana (2009), communication suggests that the mind of a meaning or message is shared. While the organization is a social unit of human groups that interact with each other according to a certain pattern so that each member of the organization has duties and functions, each of which has certain goals and clear boundaries so that they can be clearly separated from the environment.

Basically the organization is a system of coordinating activities and common goals or common goals. Organizations need coordination so that each part of the organization works properly and does not interfere with other parts. Without coordination it is difficult for an organization to function properly.

The function of organizational communication according to Sendjaja (2011):

a. Informative function

The organization can be viewed as an information-processing system. That is, all members in an organization hope to obtain more, better and timely information.

b. Regulatory time

Regulatory functionf relates to the regulations that apply in an organization. In all institutions or organizations, there are two things that affect this regulatory function. First, superiors or people who are in the management order, namely: those who have the authority to control all the information submitted.

c. Persuasive Function

In managing an organization, power and authority will not always bring results according to the results they are faced with. Given this fact, many leaders prefer to persuade their subordinates rather than give orders.

2.2 Theory of Interest

Interest is the motivation that drives people to do what they want. Interest is a mental device consisting of a mixture of feelings, expectations, prejudices or other tendencies that lead the individual to a certain choice. Interest is a person's tendency to keep paying attention and remembering some activities. Activities that a person is interested in and pay attention to continuously accompanied by a sense of pleasure. Behavioral intention is still an interest. Interest or intention is a desire to do behavior, where interest is not yet a behavior. Behavioral intention (behavioral intention) will determine his behavior.

Interest itself is more often known as the decision to buy something certain. Buying interest is part of the component of consumer behavior in consuming attitudes, the tendency of respondents to act before the buying decision is actually implemented. Where later buying interest creates a motivation that continues to be recorded in the customer's mind and becomes a very strong desire which in the end when a consumer has to fulfill his needs will actualize what is in his mind.

Masruroh (2015) states that there are several stages of interest, namely:

- a. Clear information before choosing
- b. Careful consideration before choosing
- c. Decision to choose

2.3 Communication Relations in Organizations

Barlo in Rakhmat suggests that communication relates to Social Organizations in three ways:method :

1. Social systems are generated through communication. Uniformity of behavior and pressure to conform to norms are generated through communication between group members.
2. When a social system has developed, it determines the communication of its members. Social systems influence how, to, and from whom, and by how communication occurs among system members.
3. Knowledge of a social system can help us make accurate predictions about people without knowing much more than the roles they occupy in the system.

The characteristics of a formal organization are related to a phenomenon called job communication.positional communication). Relationships are formed between positions, not between people. The entire organization consists of a network of positions. Those in positions are required to communicate in a manner appropriate to their position. However, in practice this job communication is confusing, because not all positions and interactions are carefully aligned with the job chart.

From this description, it can be understood that the communication relationship in formal organizations is something that is very importantactualand urgent. It is impossible for an organization to exist and develop if there is no effective communication in it. With the communication within the organization, then the relationship between personal in the organization in carrying out organizational tasks can be realized to the fullest.

III. Research Methods

In this study, researchers will use descriptive qualitative research methods. Qualitative is a research method that emphasizes the aspect of an in-depth understanding of a problem rather than looking at the problem for research in general. This method approach departs from a theoretical framework, the ideas of experts and the understanding of researchers based on their experiences which are then developed into problems and their solutions that are proposed to obtain justification in the form of empirical data support in the report.

Qualitative research methods use in-depth analysis techniques (in-depth analysis), which examines a problem one by one, from case to case. In this qualitative method, the nature of a problem is different from the nature of other problems. The purpose of qualitative research methodology is not to draw general conclusions but to in-depth understanding of a problem.

Descriptive research is a research whose main purpose is to describe what is or what is now. The purpose of this descriptive research is to make a systematic, factual and accurate descriptive, picture or painting about the facts, characteristics and relationships between the phenomena being investigated.

IV. Discussion

4.1 Results

a. Description of Research Informants

All the informants that the researchers asked for information in the interviews were very cooperative and open in providing information to researchers so that they were very helpful in the process of collecting information quickly and precisely in conducting this research. They are also very enthusiastic in providing information. Information in the interview sessions that the researchers conducted with them. The informants in this study were as follows:

1. Mr. Sapto Adi Nugroho (Head of Bank Sumut Syariah KCP Binjai)

During the researchers conducting research and interviews, he was very good at providing the information researchers needed and calmly answering any questions the researcher asked. He is the Head of Bank Sumut Syariah KCP Binjai as well as the authority over all implementing organizations of Bank Sumut Syariah KCP Binjai, and is responsible for the business section which consists of marketing, namely Account Officer (AO) who sells products from Bank Sumut Syariah Binjai Branch in the field. He really understands how a good communication process is in accordance with Islamic law to increase public interest in saving at Bank Sumut Syariah Binjai Branch in particular.

2. Yusuf Rasyid (Account Officer)

The next informant is Mr. Yusuf Rasyid, he is an Account Officer at Bank Sumut Syariah Binjai branch. He has experience in selling Bank Sumut products. With his experience in increasing public interest in saving at Bank Sumut Syariah, Mr. Yusuf Rasyid is quite fluent in answering and providing information to researchers regarding questions that the researcher asks the person concerned.

3. Rahmadi Rambe (Customer Service)

The next informant is Rahmadi. He is a customer service (cs) at the Bank Sumut Syariah Binjai Branch. His experience of being placed in several Bank Sumut Branches greatly helped him in communicating with prospective customers to increase their interest in saving

at Bank Sumut Syariah, especially the Binjai Branch. Rahmadi is very friendly and easy to communicate with to find out many things related to what researchers need in the interview process. Rahmadi is also quite pro-active in conducting talks.

The data from the results of the research that the researchers conducted were obtained through interviews conducted with the informants mentioned above. Researchers also conducted observations and documentation to enrich the results of the interviews that had been conducted.

b. How is the Organizational Communication of the Islamic Bank of North Sumatra in attracting public interest in saving in Binjai City?

First, the researcher conducted an interview with Mr. Sapto Adi Nugroho, the Head of Bank Sumut Syariah KCP Binjai regarding organizational communication of Bank Sumut Syariah in attracting public interest in saving in Binjai City. The researcher asked in the interview session with the respondents several questions. The first question that the researcher asked Mr. Sapto was "Do the marketing staff always market the products of Bank Sumut Syariah to customers? and respondents stated that:

"That's right, our marketing always markets the products of Bank Sumut Syariah KCP Binjai every day. Meet outside the branch, because daily is spent more to meet customers outside the branch than inside the branch". Respondents said that in their daily marketing in the field, they always offer this Islamic Bank of North Sumatra products to the public. As a marketing, you must always be able to carry out a good and correct sales process and in accordance with sharia business ethics that have been taught in training. Not just selling, but the sales communication process and the ethics or morals contained in the sales process must reflect sharia principles and comply with standard operating procedures, abbreviated as SOPs, namely carrying out procedures that have been set by the company".

The researcher also triangulated other informants by interviewing Yusuf Rasyid directly and taking a different view of the same question. The researcher asked "do the marketing staff always do the marketing of Bank Sumut Syariah products to customers, and the respondents stated that: yes, we always carry out the process of selling these Bank Sumut Syariah products to customers we meet every day".

In addition, the researcher asked Rahmadi Rambe the same question and the respondent answered "it is true that our job as Customer Service is to carry out a good sales process and according to the principle of product correctness."

From the explanations of the respondents or informants, marketing as a marketer for Bank Sumut Syariah products always acts as a marketer, which is always offering Bank Sumut Syariah products to customers every time they meet.. And this is in accordance with the marketing function as a marketer, namely carrying out the process of selling Bank Sumut Syariah products consistently to customers they meet.

c. How is the Organizational Communication of the Islamic Bank of North Sumatra in Increasing Public Interest in Savings at the North Sumatran Sharia Bank KCP Binjai?

The researcher tries to elaborate further on the descriptions given by the respondents in this interview process specifically that relates to the organizational communication constraints of Bank Sumut Syariah in increasing public interest in saving at Bank Sumut Syariah.KCPBinjai. Especially the challenges faced by marketers or marketing in marketing. The first question that the researcher asked was related to whether it was easy to communicate or market the products of Bank Sumut Syariah to the public, and the respondent Mr. Sapto Adi Nugroho gave the following answers:

"Marketing the products of the Islamic Bank of North Sumatra can be seen from various points of view, it is easy if marketed to people who already have basic knowledge of

Islamic Banks, people like this will be open to listening to explanations from marketing regarding the sharia savings products that we offer, and will be very challenging or it is quite difficult if we have to face people who are quite "rigid" in understanding the concept of sharia products themselves. Usually, even though marketing has said that the sharia savings products that we market are certainly in accordance with the recommendations of the national sharia board and that means they are in accordance with sharia provisions, still people who have a "rigid" understanding still do not state that this is not appropriate with sharia and so on. This is an obstacle that we often face in the field. Of course, to people like this we have to slowly convey it and can't force our will, but we have to show more concrete evidence to convince people like this that this is in accordance with the right rules. Not a few are also slowly willing to join and open their minds after asking for detailed information from us and there are also those who persist with their arguments. So we still say no to saving at Bank Sumut Syariah, of course we have to respect the decisions of prospective customers."

Eventhough marketing has been equipped with training on the basics of Islamic product concepts, and explained once again that if the products of Bank Sumut Syariah are in accordance with the existing sharia concepts, then people who are open enough will be able to accept it. And still there are people who have not accepted it and stick with their own arguments. But whatever it is, Marketing must still respect what is conveyed by the customer.

d. How is the Communication of the Islamic Bank of North Sumatra to the Public in General?

The researcher asked further about what the general public's view of the Bank of North Sumatra Islamic products was, then the respondent Mr. Sapto Adi Nugroho gave the following answers:

"In general, the public responds positively to the existence of this North Sumatra Sharia Commercial Bank product. This can be seen from the increasing number of savers every year and many customers who want to transact through Islamic banks even though they already have savings in conventional banks. So in my opinion, we need to correct our view as marketers first, so of course the response from the community will be better than before."

The researcher found that in general the public's view of the Islamic Bank of North Sumatra products was quite good.

4.2 Discussion

Islam is a complete religion with a very wide scope in terms of aspects of world life, both in terms of principles, including norms, behavior and communication. The word of God in Surah Ali Imran verse 159 which means:

"It is by the grace of Allah that you do good to them. If you are a tough and rude person, they will definitely distance you from the people around you. So forgive them. Ask for their forgiveness and talk to them about the problem. And when you decide, trust in Allah. Allah loves those who put their trust in Him."

The meaning of this verse is very broad, meaning that communication in the order of life has a big impact on people around the social environment. One of the most important elements in preaching and leading is communication. Islamic bank leaders need to understand the ethics of communication in sharia law. Rasulullah SAW, he was a great communicator, and every message he conveyed impressed the hearts of friends, even the hearts of those who were hostile to him.

The Prophet SAW said: "The best people are those who are beneficial to others," and another hadith says, "The best people are those who are so kind to their neighbors."

Humility is a very noble quality, and this humility is directly reflected in the Prophet himself as a role model for Muslims. A good Islamic bank leader must guard every word that comes out and every action he takes. Because later everything will be held accountable.

The next point is about the obstacles to the effectiveness of the organizational communication of the Islamic Bank of North Sumatra in increasing the saving community at the Bank Sumut Syariah Binjai Branch. The main obstacle that needs to be overcome is the obstacle from the internal side, namely from the marketing staff and staff of Bank Sumut Syariah who provide references for Bank Sumut Syariah products to customers. Confidence in the goodness of benefits that will be received and obtained by customers needs to be instilled in the minds of marketing and bank staff before further marketing and informing Bank Sumut Syariah products to customers. After this has been handled properly, the next obstacle is external, namely from the customer's attitude or perception of saving at the Islamic Bank of North Sumatra.

Provide an understanding of the sharia concept that distinguishes this Islamic Bank of North Sumatra product from non-sharia, then added by informing what the good and bad impacts are by saving at Bank Sumut Syariah KCP Binjai. Then the existing obstacles will be able to be overcome properly.

Obstacles that always occur are the emergence of objections by customers that occur during marketing presentations to customers. Generally, the objections that arise are related to No Money or the customer feels that there are not enough funds, No Deal or the customer does not need to save at this time. And these objections or obstacles can generally be answered and dealt with by understanding, exploring, answering, and confirming what the Bank Sumut Syariah KCP Binjai officers do.

Understand it means that marketing must understand why objections can arise, dig, that is, try to dig deeper into why objections arise, of course there are reasons behind them. After the customer tells all the background of the objections that arise, the marketing task is to answer what is the core of the customer's problem. After everything is answered properly, then confirm to the customer that all the objections have been answered and can go to the next step. No Trust, namely customers do not believe in the products offered by Bank Sumut Syariah.

With this we know that communication moves from the level of a relationship that is not intimate, to the level of a relationship that has a deeper and more personal closeness. The more time we spend with other people, the more open we will be with others. In other words, the closer to the interlocutor, the easier it will be for the interlocutor to provide the information needed by the communicator. This is very relevant to the face-to-face or direct approach carried out by marketers. By doing this face-to-face method, of course marketing will build close relationships with customers from starting not so close to getting closer with increasing minutes of communication that is developed by marketing with customers.

The peak of this closeness can, of course, occur when there is trust from customers to marketing and then customers follow the recommendations from marketing to join in saving at Bank Sumut Syariah Binjai Branch following recommendations from marketing to participate in saving at Bank Sumut Syariah KCP Binjai.

a. Organizational Communication Concept of Bank Sumut Syariah KCP Binjai in increasing Public Interest in Savings

In services at Bank Sumut Syariah, effective communication is needed that must be owned by every member of the Bank of North Sumatra Syariah, in order to create good communication between employees and customers. The concept of organizational communication of the Islamic Bank of North Sumatra can be explained as follows:

1. Principles of Qaulan Layyinan

Islam as a plenary religion always provides guidance to humans in various aspects of life, including when communicating well in the view of Islam, including how communication is not recommended or communication is not good. Communication that is not well received by others is communication with a terrible attitude and behavior, and a high emotional tone. This way of communicating, apart from lacking respect for others, is also unethical from a religious point of view. In terms of communication, such communication is not only uncommunicative, but also causes the communicator to distance himself from himself because of his inner fear. For the command to use these gentle words we can find in the Koran which means:

In the context of the organizational communication of the Islamic Bank of North Sumatra which is discussed here, as a marketing staff or staff it is necessary to put forward gentle words to each customer which is also accompanied by good behavior by prioritizing the concepts in the Koran, it is certain that customers who are offered Bank Sumut products This Sharia will feel comfortable and in the end it is more likely for customers to save at Bank Sumut Syariah KCP Binjai.

2. Principles of Qaulan Sadiidan

The word "qaulan sadiidan" is mentioned twice in the Koran. First, Allah commands humans to convey qaulan sadiidan in the affairs of orphans and descendants which is stated in the Qur'an which means: "And let people be afraid that in the future, they will leave weak offspring that they are worried about (his welfare). Let them fear Allah and speak with Qaulan Sadiidan."

Second, Allah commands qaulan sadiidan after taqwa which is stated in the Qur'an which means: "O you who believe, fear Allah and say qaulan sadiidan. Later Allah will improve your deeds, forgive your sins. Whoever follows Allah and His Messenger will be very lucky."

Qaulan sadiidan can be interpreted as an honest, true, straight talk, not lying and not convoluted. In the context of the effectiveness of organizational communication at Bank Sumut Syariah KCP Binjai, what is being discussed is that marketing or staff as marketing staff or staff must convey information about Bank Sumut Syariah products honestly and as is and not complicated and marketing or staff are good enough to convey information in several parts. If this is done regularly, it will certainly lead to trust from customers which in the end the customer will be interested and interested in saving at the Bank Sumut Syariah KCP Binjai.

3. Principles of Qaulan Balighan

In Arabic, the word "baligh" means to arrive, to reach a destination. The Qur'an mentions Qaulan Balighan which means: "Tell them about themselves with Qaulan Balighan". In terms of speech or communication that means fluent, clear, clear and accurate to describe what is happening. Therefore, the principle of qaulan balighan can be translated as the principle of effective communication. The Koran commands us to speak effectively. All orders to fall are mandatory, as long as there is no other mitigating information. That is the sound of the rules formulated by Usul Fiqh. On the other hand, the Koran forbids us to communicate ineffectively. If it is related to the context of discussing the effectiveness of the organizational communication of Bank Sumut Syariah in increasing public interest in saving at Bank Sumut Syariah Branch Binjai in this thesis, then as a marketer in communicating Bank Sumut Syariah products must use language that is effective in communicating or adapted to the communication. If the communicant is an entrepreneur, then a marketing person must use language or terms that are understood by an entrepreneur, if what is being

faced is an employee, then marketing must also use the language or terms of Bank Sumut Syariah products that are easily understood by employees and so on. So that marketing in communicating is right on target and of course this will greatly save time and marketing energy because you don't have to repeat the sentences delivered.

4. The principle of Qaulan Maisyura

In verbal and written communication, it is recommended to use simple, concise, and accurate language for easy understanding. The Koran has the term qaulan maisyura which is one of the guidelines for communicating in a straightforward and anti-emotional language.

In Surah Al-Israa Allah says which means: "And if you turn away from them, to get the mercy of your Lord that you want, then speak to them with appropriate words." Maisyura as seen in the verse above is actually rooted in the word yasara. which etymologically means easy or appropriate. While Qaulan Maisyura, according to Jalaluddin Rakhmat, is actually more accurately interpreted as "pleasant speech," the opposite is difficult speech. While qaulan ma'rufa contains good verbal instructions, qaulan masiyura contains simple and precise verbal encouragement. In relation to the effectiveness of the organizational communication of Bank Sumut Syariah KCP Binjai, the language in communication that must be conveyed by marketing or staff in marketing Bank Sumut Syariah products must be pleasant and appropriate to be conveyed to the communicant. In this way, the communicant will feel at home in discussing and communicating with marketing or staff which will ultimately make customers interested in saving at Bank Sumut Syariah KCP Binjai.

5. Qaulan Karima Prinsip Principles

Good and effective communication cannot be judged by the high or low position or rank of someone who conveys the communication message, but he is judged by the content of someone's words and how he says it. Many people who fail to communicate well with others are caused by using the wrong words and potentially demeaning others.

Speech problems cannot be taken lightly in communication. If you say something wrong, it can have implications for the quality of communication and in turn will affect the quality of social relations. Even because of the wrong words, not a few people's social relations with society are completely broken.

Islam teaches us to use noble words in communicating to anyone. This noble word is as contained in the verse of the Qur'an which means: "And your Lord has commanded that you do not worship other than Him and do good to your parents as well as possible. If one of them or both of them reach old age in your care, then never say to them the word "ah" and do not yell at them and say to them a noble word."

Allah not only reminds the teachings of monotheism to unite Allah so that humans do not fall into the world of polytheism, but also reminds all children on this earth to always be devoted to their parents. Each of us is not necessarily a parent, but each of us must be a child of two parents. For this reason, Islam teaches how to have good ethics in communicating with parents, namely by always saying noble words.

In the context of this research, as a marketing staff or staff of Bank Sumut Syariah Binjai Branch, they must convey to customers that they find noble language and respect the customers they meet, so that customers who are met by marketing or staff from different backgrounds, still feel comfortable.

6. The principle of Qaulan Ma'rufa

Qaulan ma'rufacan be translated with appropriate expressions. The word ma'rufa is in the form of the content maf'ul which comes from the madhinya, 'arafa. The etymological meaning of ma'rufa is al-ihsan or al-khair which means good. Therefore, qaulan ma'rufa

contains the right and appropriate meanings of words and phrases. The Qur'an also mentions this Qaulan Ma'rufa which we can find in the surah Al-baqarah which means: "Kind words and forgiveness are better than alms accompanied by something that hurts (the recipient's feelings). Allah is Rich, Most Forgiving. "

V. Conclusion

From the results of research conducted related to the effectiveness of the organizational communication of Bank Sumut Syariah in increasing public interest in saving in Binjai City to increase public awareness of saving at Bank Sumut Syariah Branch Binjai, it can be concluded several things, namely: 1) Organizational communication of Bank Sumut Syariah in attracting public interest in Savings, especially in Binjai City, which is carried out by marketers at Bank Sumut Syariah Binjai Branch always uses sales steps that make it easier for marketing to carry out marketing communications for Bank Sumut Syariah to customers they meet.

The sales steps are commonly called the six sales steps of the Islamic Bank of North Sumatra which start from introduction or introductions, fact finding, or digging for more information in making illustrations and presenting them, closing and answering objections if any, sales administration or completing administrative files and follow-up or further processes after all files are completed. 2) Organizational communication of Bank Sumut Syariah Branch of Binjai City generally occurs because the information received by customers about Bank Sumut Syariah products has not been fully obtained. Other obstacles include: the stigma in society that it seems that it is not in accordance with sharia is not in accordance with sharia recommendations, does not have more funds to save at Bank Sumut Syariah KCP Binjai, does not believe in saving at the bank. 3) Communication of the Bank of North Sumatra Syariah organization to the public in general is carried out by marketing to customers, namely face-to-face communication.

By going directly to customers, communication will be more effective in increasing public interest in saving at Bank Sumut Syariah Binjai Branch. Because if the effectiveness of the organizational communication of the Bank Sumut Syariah Binjai Branch improves, the customer's interest in saving will also improve, and vice versa if the organizational communication of the Bank Sumut Syariah Branch of Binjai is not good, the customer's interest in saving will also be less good.

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