



# The Maqashid Shariah in Priority Banking Strategy: An Analysis of Bank Syariah Indonesia Gorontalo Branch

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## Abstract

**Purpose** – This study aims to analyze the application of maqashid syariah principles in marketing strategies carried out by Priority Banking Officers (PBOs) at Bank Syariah Indonesia (BSI) Gorontalo branch office. In an era of tight competition, marketing strategies based on sharia principles are an important key to attracting and retaining priority customers.

**Methodology** – This study uses a qualitative approach by interviewing PBOs and analyzing related documents to explore how Maqashid Syariah is implemented in banking services.

**Findings** – The results of the study indicate that BSI Gorontalo has implemented several strategies in accordance with maqashid sharia, such as a personal approach to customers, exclusive services based on justice and welfare, and investment education in accordance with sharia principles. These strategies aim to improve the social welfare of customers, as well as ensure the sustainability and growth of the bank.

**Implications** – These findings indicate that the implementation of maqashid sharia not only strengthens the bank's position in the sharia banking market, but also has a positive impact on community welfare.

**Originality** – Therefore, further research is expected to explore how this strategy can be expanded and optimized to achieve a greater social impact in society.

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## 1. Introduction

The banking industry in Indonesia is currently inseparable from increasingly tight competition, especially in the era of globalization that demands continuous innovation in services. One of the main challenges for Islamic financial institutions, including Bank Syariah Indonesia (BSI), is designing a marketing strategy that is in accordance with Islamic principles to attract and retain customers. BSI has introduced Priority Banking services, which are intended for customers with significant financial profiles. This service is managed by a Priority Banking Officer (PBO), who is responsible not only for financial benefits but also for maintaining Islamic values in every service provided (Rizvi et al., 2020). PBO plays an important role in maintaining the quality of service and



customer trust, which ultimately contributes to the growth of BSI as an Islamic financial institution (Fransiska et al., 2022).

Along with the increasing public awareness of the importance of financial services in accordance with Islamic principles, Islamic banking in Indonesia is experiencing rapid growth. As a leading Islamic financial institution, BSI seeks to attract priority customers who have high balances with a personal service approach. Through PBO, BSI aims to provide exclusive and personalized services to its priority customers. PBO acts as a bridge in building long-term relationships between the bank and customers, ensuring that the services provided not only meet financial needs but are also in line with the sharia principles held firmly by BSI (Hasan, 2023).

The maqashid sharia framework, which is the main objective of Islamic law, is an important foundation for Islamic financial institutions in designing business strategies that reflect Islamic values. Maqashid sharia emphasizes the protection of five main aspects: religion, soul, mind, descendants, and property. In the context of Islamic banking marketing, the application of maqashid sharia helps BSI design marketing strategies that are not only profit-oriented but also provide broader social benefits to the community (Mursyid et al., 2022). Thus, this concept allows Islamic banks to promote social welfare in every marketing activity, making it an important operational foundation in serving the diverse Indonesian community (Taufik, 2021).

Gorontalo is one of the regions with most Muslims reaching 98.05% of the total population (BPS, 2024), so the need for Islamic banking services based on Islamic principles is very relevant. The high number of Muslims makes the people of Gorontalo tend to look for financial services that are in accordance with Islamic law. This supports the Islamic-based marketing strategy implemented by PBO BSI KC Gorontalo in an effort investment andr needs for products and services that are in accordance with Islamic principles. In this context, PBO has a strategic role in bridging the financial interests of customers and banks while maintaining Islamic values (Fitriyani & Anggraini, 2023). One of the significant challenges faced by PBO is how to educate customers about the products and services offered without ignoring Islamic principles. This requires a deep understanding of customer characteristics and preferences, as well as communication skills to convey information in a way that is easy to understand. With this understanding-based approach, PBO can build mutually beneficial relationships, not only for the bank but also for customers, so that sharia values can be reflected in every interaction (Ummah, 2023).

Marketing strategies in the banking industry have a very important role, especially for priority banking services that target customers with high financial profiles. Priority Banking is an exclusive service that offers various benefits such as personalized services and in-depth financial support. In this context, the role of PBO becomes very crucial in building close relationships with customers who have special preferences. However, this strategy must be adjusted to the principles of Maqashid Syariah, so that the marketing strategy not only prioritizes commercial profit, but also achieves welfare and justice for all parties involved in the sharia banking ecosystem (Fitriyani & Anggraini, 2023).

The application of Maqashid sharia in BSI's marketing strategy aims to support social welfare holistically. Several studies have shown that internal marketing that pays attention to human resource development and employee welfare can contribute to the welfare of the employees themselves, which is in accordance with the objectives of maqashid sharia. for example, research on Human Capital Development Strategy to Build Sustainable Organization with Maqasid Syariah for Employees of the Ministry of Religion of Semarang Regency. The purpose of this study is to analyze the application of the maqashid sharia principle in the priority banking marketing strategy at Bank Syariah KC Gorontalo and to assess its impact on the effectiveness of attracting and retaining priority customers (Sari & Isnandar, 2021).

The benefits of this study for Islamic Banks can develop an effective priority banking marketing strategy that is in accordance with the maqashid sharia principles, so that it can increase the attraction and retention of customers who prioritize sharia values. In addition, this study contributes to the development of sharia marketing literature, providing guidance for academics, researchers, and Islamic banking industry players in implementing a more competitive and relevant sharia approach in attracting priority customers in an ever-growing market.

## **2. Literature Review**

### **2.1 Priority banking at Bank Syariah Indonesia (BSI)**

Priority Banking at Bank Syariah Indonesia (BSI) is a special service aimed at customers with certain criteria, such as a high minimum balance. This service is designed to provide a more exclusive and personalized banking experience for priority customers, who usually have assets of more than IDR 500 million. Priority Banking Officers (PBOs) play an important role in this strategy by offering special services, including financial consulting, investment management, and access to specially designed sharia banking products. With this approach, BSI not only focuses on increasing the number of customers, but also strives to build long-term, mutually beneficial relationships with priority customers (Fitriyani & Anggraini, 2023).

In its implementation, PBOs at BSI carry out various marketing strategies to attract and retain priority customers. They use a personalized approach that involves direct communication and an in-depth understanding of customer needs and preferences. In addition, PBOs also utilize modern technology, such as mobile banking applications and other digital platforms, to improve the convenience and accessibility of services. Thus, BSI hopes to increase customer loyalty and expand market share in the Islamic banking sector through innovative Priority Banking services that are responsive to customer needs (Sari & Isnandar, 2021).

### **2.2 The role of PBO in marketing strategy**

Priority Banking Officer (PBO) has a very important strategic role in the marketing strategy of Islamic banks. As a liaison between the bank and priority customers, PBO is responsible for understanding customer needs and preferences in depth. The personalization approach implemented by PBO allows them to offer appropriate and relevant financial solutions, which not only meet customer expectations but also create a better service experience. By building strong and trusting relationships, PBO can increase customer loyalty, which in turn will contribute to the growth and sustainability of Islamic banks (Vira Putri Indra Kusuma & Bagus Panuntun, 2024).

In addition, PBO also plays a role in educating customers about the products and services offered by the bank. They must be able to explain the benefits and advantages of Islamic products in a way that is easy to understand, so that customers feel more confident in making financial decisions. Through intensive and ongoing interactions, PBO can identify opportunities for cross-selling and up-selling products, which will increase value for customers and banks (Arifah, 2021). Thus, the role of PBO is not only limited to sales, but also includes developing long-term, mutually beneficial relationships.

### **2.3 Marketing mix in PBO services**

The marketing mix is an important concept that PBO must consider in designing marketing strategies for priority customers. Elements of the marketing mix, such as product, price, place, and promotion, must be adjusted to create significant added value for customers. For example, PBO can offer exclusive sharia investment products specifically designed to meet the needs of customers with high assets. By providing access to products that are not available to non-priority customers, PBO can create strong and attractive differentiation for customers (Fitriyani & Anggraini, 2023).

In addition, the promotional aspect of the marketing mix is also very important. PBO must use various communication channels to convey information about the products and services offered, including through seminars, workshops, and personal consultations. With a more intensive and personal approach, PBO can ensure that priority customers feel appreciated and cared for (Rambe et al., 2024). This will not only increase customer satisfaction, but also strengthen the bank's image as an institution that cares and is responsive to its customers' needs.

### **2.4 Maqashid sharia in PBO practice**

In the context of Islamic banking, the implementation of maqashid sharia is an important foundation for every strategy implemented by PBO. Maqashid sharia includes five main objectives: protection of religion, life, mind, descendants, and property. Therefore, the services provided by PBO must be in line with these objectives, ensuring that products and services are not only

financially profitable but also provide social benefits to the community. PBO must be able to explain how the products offered are in accordance with sharia principles and have a positive impact on customers and the community (Rambe et al., 2024).

Furthermore, the implementation of maqashid sharia in PBO practice also includes the bank's social responsibility. PBO must play an active role in educating customers about the importance of ethical and sustainable investment and encourage them to participate in beneficial social programs. Thus, PBO does not only function as a product seller, but also as an agent of change that supports community welfare (Fitriyani & Anggraini, 2023). Through this approach, Islamic banks can strengthen their position as financial institutions that not only focus on profit, but also on achieving broader social goals.

### 3. Research Methods

This study uses a qualitative method with a phenomenological approach to explore the role of PBO in sharia-based marketing strategies at BSI Gorontalo branch office. Primary data were collected through in-depth interviews with customer service officers, funding transaction staff and tellers who interact directly with priority customers (Susila, 2015).

**Table 1. List of Informant**

No	Informant Name	Relation	Position
1	Kurniati	BSI Employee	Funding transaction staff
2	Elba Nanda Susanto	BSI Employee	Customer Service
3	Shafira Nur Kamarullah	BSI Employee	Teller

Interviews were conducted on January 8-9, 2025, exploring their understanding of the implementation of maqashid sharia, challenges in delivering sharia products, and their impact on customer satisfaction. In addition, secondary data were obtained from relevant literature and publications on sharia marketing and maqashid sharia, which will provide a theoretical basis and comparison in the analysis of the findings (Dyarini et al., 2022). The data obtained will be analyzed thematically, including transcription, coding, and identification of main themes related to maqashid sharia in marketing strategies and customer satisfaction. Data validity will be maintained through triangulation, namely comparing interview findings with related literature.

## 4. Results and Discussion

### 4.1 Marketing strategies implemented by PBO BSI Gorontalo branch office

Several strategies implemented by BSI Gorontalo branch office to attract and retain priority customers based on the results of interviews with the informants mentioned above, the strategies include a deep personal approach, excellent service with exclusive facilities, and product and service development that suits customer needs. In addition, effective program socialization and ongoing education are also integral parts in increasing public understanding of the benefits of Islamic banking. No less important, PBO is also responsive to customer input and complaints, to increase customer satisfaction and loyalty in the long term.

#### 4.1.1 Personal Approach

PBO at BSI Gorontalo takes a direct approach to customers who meet certain criteria, such as a minimum balance of IDR 500 million. This approach not only builds good relationships, but also creates a positive emotional experience for customers. A more intimate relationship allows PBO to understand the needs and desires of customers in depth, so that they can provide more appropriate services. Strong interpersonal skills, including the ability to listen and communicate

effectively, are key to building this relationship. Thus, PBO does not only function as a service provider, but also as a financial consultant who can assist customers in their financial planning.

#### **4.1.2 Good Service and Exclusive Facilities**

Good service is not only limited to daily services, but also includes the development of more exclusive facilities for priority customers. One of the superior services, such as One Stop Financial Service, plays an important role in creating comfort and convenience for customers. PBO at BSI Gorontalo needs to ensure that this facility continues to develop in accordance with changing market needs. This can include offering more personal financial consulting services, access to a wider variety of investment products, and utilizing technology to provide faster and easier services. Success in providing exclusive facilities that are in accordance with sharia principles and customer needs must also be considered in evaluating the impact on customer retention.

#### **4.1.3 Program Socialization**

Effective program socialization is key to attracting public interest, especially for those who are not yet familiar with sharia banking services. PBOs need to design a clear and attractive communication strategy to explain the various products and services offered. This approach can include direct counseling, seminars, or even more targeted digital marketing campaigns. Further research can explore how the communication techniques used by PBOs influence customer understanding of the benefits of sharia products, as well as the extent to which this socialization contributes to increasing awareness and trust in sharia banking services in Gorontalo.

#### **4.1.4 Sharia Investment Education**

One of the main challenges faced by PBO is the lack of public interest in investing in banks, especially in products that comply with sharia principles. To overcome this obstacle, PBO needs to provide comprehensive education on safe and profitable sharia investments. This education not only includes an explanation of the benefits of investing through sharia products, but also provides a deeper understanding of the differences between sharia investments and conventional investments, and how these products comply with Islamic principles.

#### **4.1.5 Innovation in Products and Services**

Innovation is key to staying relevant in the highly dynamic banking industry. PBO at BSI Gorontalo must continue to conduct market research and collaborate with the product development team to create products and services that not only meet current customer needs, but also anticipate future market trends and changes. Innovation can include developing sharia-based savings or investment products that are more attractive to the younger generation or offering more practical digital banking services. Further research can analyze how this innovation process takes place and how PBO can utilize customer feedback to direct product innovations that are more in line with their expectations.

#### **4.1.6 Responsive Marketing**

Responsive marketing is one of the important strategies in maintaining customer loyalty and attracting new customers. PBO must be ready to respond to complaints or input from customers quickly and professionally, to increase customer satisfaction and trust. With an effective complaint management system, PBO can improve customer experience and reduce the possibility of customers switching to other banks. This study can further explore how the complaint handling process affects customer satisfaction, and whether the system implemented is effective enough in increasing priority customer loyalty.



## 4.2 Maqashid Syariah approach related to BPO BSI Gorontalo branch office strategy

### 4.2.1 Personal Approach

The personal approach applied by PBO in building close relationships with customers is very much in accordance with the principle of protection of the soul (hifz al-nafs) in Maqashid Syariah. This creates a sense of security and comfort for customers, which prevents them from stress or financial problems. In the Qur'an, Allah says in the letter Al-Hujurat (49:10) (Agama, 2013):

*"Indeed, the believers are brothers, so reconcile between your two brothers who are at odds..."*

This verse teaches the importance of maintaining peace and building strong relationships, which is also reflected in the personal approach to strengthening the bank's relationship with customers.

### 4.2.2 Good Service and Exclusive Facilities

The strategy of good service and exclusive facilities provided to priority customers reflects protection of property (hifz al-mal) and social justice (al-'adalah). In Surah Al-Baqarah (2:275), Allah states:

*"Those who devour the property of others unjustly and distance themselves from the path of Allah, they do not benefit themselves."*

This verse emphasizes the importance of maintaining financial rights in a legitimate and fair manner. PBO provides fair facilities in accordance with sharia principles, so that customers can manage their assets properly without violating sharia law.

### 4.2.3 Program Socialization

Program socialization and education to customers in accordance with the principle of protecting reason (hifz al-'aql). Through effective socialization, customers can make wiser financial decisions. Allah says in Surah Al-Alaq (96:1-5):

*"Read in the name of your Lord who created, who created man from a clot of blood. Read, and your Lord is Most Gracious, who taught by the pen, taught man what he did not know."*

This verse invites humanity to learn and understand knowledge, which is relevant to the educational efforts carried out by PBO in providing a clear understanding of bank products and programs.

### 4.2.4 Sharia Investment Education

Education conducted by PBO must emphasize transparency (al-wadih) in every product offered, so that customers fully understand the risks and benefits that will be received. This is also in line with the principle of protection of assets (hifz al-mal) in Maqashid Syariah, where customers are protected from losses due to unclear investments or investments that are not in accordance with sharia principles. In Surah Al-Baqarah (2:275), Allah says:

*"Those who devour the property of others in a false way and distance themselves from the path of Allah, they do not benefit themselves."*

This verse reminds us of the importance of investments that are not detrimental and do not contain elements of uncertainty (gharar), which are contrary to sharia principles. Therefore, through education, PBO can help customers understand that sharia investment avoids elements of speculation that are detrimental and offers a safer and more transparent way to manage their assets.

### 4.2.5 Innovation in Products and Services

Innovation in products and services that meet customer needs illustrates the principle of maslahah (al-maslahah), which is to provide greater benefits to society. In Surah Al-Mumtahanah (60:8), Allah says:

*"Allah does not forbid you from doing good and being just to those who do not fight you in religion or drive you out of your homes."*

This verse teaches the importance of providing benefits to others in a fair and wise manner. PBO, through service innovation, provides maximum benefits to customers in a manner that is in accordance with sharia principles.

#### **4.2.6 Responsive Marketing to Complaints**

Responsiveness to customer complaints and handling problems well is a strategy that supports the protection of the soul and mind (hifz al-nafs and hifz al-'aql). In Surah Ash-Shura (42:43), Allah says: "And whoever is patient and forgives, indeed that is among the most noble deeds." This verse teaches about the importance of patience and forgiveness in dealing with complaints or problems, which is important in maintaining good relations between banks and customers. PBOs who are responsive to customer complaints demonstrate a patient and responsive attitude, which helps maintain harmonious relations and increase customer loyalty.

The implementation of the PBO strategy at Bank Syariah Indonesia, Gorontalo branch office, shows strong alignment with the principles of maqasid sharia. Previous studies by Rambe et al., 2024 and Ummah, 2023 confirmed that the implementation of maqasid sharia in banking services does not only focus on the financial aspect, but also on improving the welfare of customers and society. In this context, the personal approach and exclusive services carried out by PBO are not only aimed at increasing customer loyalty, but also to fulfill broader social and moral goals, such as protecting assets and improving the quality of life of customers. By providing services that suit individual needs and promoting ethical financial products, BSI through PBO can contribute to the achievement of maqasid sharia, while strengthening its position in the sharia banking industry.

### **5. Conclusion**

The marketing strategy implemented by the Priority Banking Officer (PBO) at Bank Syariah Indonesia KC Gorontalo reflects the bank's efforts to accommodate the needs of priority customers while adhering to the principles of Maqashid Sharia. To attract and retain customers, PBO focuses on a personal approach, quality service, and product innovation that is relevant to customer needs. This shows BSI's commitment to providing services that not only prioritize financial benefits, but also ensure broader social benefits for the community, in accordance with sharia objectives. The application of the Maqashid Syariah principle in the Priority Banking marketing strategy shows that aspects of protection of assets, community welfare, and justice are the foundations for building long-term relationships with customers. Through sharia investment education, PBO also overcomes the obstacle of the lack of public interest in investing, by providing clear and transparent knowledge about the benefits and security of sharia investment. With a responsive approach to customer needs and aspirations and ensuring that all services and products offered are based on sharia principles, BSI KC Gorontalo can increase the attraction and retention of priority customers and contribute to the development of a more competitive and relevant sharia banking industry. Therefore, further research can explore how these practices can be expanded and optimized to achieve greater social impact in society.

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