



List of Contents

| | |
|--|---------|
| The Effect of Marketing Mix on Consumer Loyalty of Telkomsel Internet Card (Case Study on University Faculty of Economics South Sumatra) Al Iqsan Dwi Prajayu, Eti Arini | 1-8 |
| Blang Sentang Village Community's Understanding of Indonesian Sharia Bank Nur Hidayah Pulungan, Elpina Yanti Hasibuan, Muhammad Lathief Ilhamy Nasution | 9 - 15 |
| Analysis of Customer Satisfaction Levels with Sharia Banking Services at BSI Bener Meriah Wahyuni, Muhammad Doli Harahap, Muhammad Lathief Ilhamy Nasution | 16 - 20 |
| The Effect of Store Atmosphere and Location on Purchase Decisions in Bengkulu City Mode Shopping Wiwit Tea Ochty Sri Wulandari, Karona Cahya Susena, Sri Handayani | 21-26 |
| The Effect of Celebrity Endorser and Brand Image on Vivo Smartphone Purchase Decision (Study on the Community of Sukaraja District, Seluma Regency) Peni Juniarti, Ermy Wijaya, Yesi Indian Ariska | 27- 33 |
| Changes in Consumer Behavior in Water Use Resulting in an Increase in Monthly Water Account Arrears Since the Covid-19 Pandemic (Case Study of PDAM Tirtanadi Cemara Branch, North Sumatra Province) Muslimatul Husnah, Wahyu Syarvina | 34- 38 |
| Analysis of the Revitalization of the Trade Office in the Development of the Mampang Mandailing Natal Market Rifki Akmal Tanjung, Wahyu Syarvina | 39-43 |
| Analysis of the Implementation of Waqf Wasiar Sharia Insurance Policies in Review from Islamic Law Azizah Rahmah, Tri Inda Fadhila Rahma | 44- 48 |
| Analysis of LLDIKTI Region II Budget Implementation Performance Indicators (IKPA) for 2018-2020 Fiscal Year Alwi | 49- 53 |
| The Effect of Satisfaction and Trust on Purchase Intention on Aromania Parfumery Kapuas Products, Bengkulu City Riri Astuti, Khairul Bahrun | 54- 63 |



- Consumer Protection And Supervision of Circulating Goods In Mandailing Natal District
Riski Wahdini, Annio Indah Lestari Nasution 64– 68
- Management of Corporate Zakat on Sharia Banking
Shopia Marwah Rangkuti, Mustapa Khamal Rokan 69– 74
- Strategy to Maintain Customer Loyalty at PT Sun Life Financial Unit Syariah Medan Branch
Anisa Rahmadhani, Rahmi Syahriza 75– 80
- The Urgency of the Role of Amil Zakat in Laz Washal in the Welfare of the UMKM Society
Manna Wassalwa, Yenni Samri Juliaty Nasution 81-86
- Analysis of the Public Service Quality of the PUPR Service on the Economic Growth of the Stabat Community
Egi Regi Prayoga, Muhammad Yafiz 87-89
- Marketing Strategy Of Bengkulu Latung Skin Craft At The Shop Bengkulu City Tast
Dedi Hermanto, Ahmad Soleh, Mimi Kurnia Nengsih 90–94
- Analysis of the Conformity of Mudharabah Contracts in Suka-Suka Savings Products at Bank Mega Syariah KCP Medan Katamso
Rizky Ananda Utami, Mustopa Khamal Rokan 95 – 99
- Procedure for Submission of Motor Vehicle Insurance Claims at PT. Askrida Syariah Insurance Medan Branch
Adisty Anggraini, Tri Inda Fadhila Rahma 100–107
- Analysis of Marketing Mix Implementation on Hajj Savings Products in Increasing Hajj Customers at Mega Syariah Bank (Case Study of Mega Syariah Bank KCP Medan Katamso)
Rizky Nabila Tanjung, Mustafa Khamal Rokan 108 –115
- The Role of Internal Auditors in Supporting the Implementation of the Principles of Transparency and Accountability
(Study at PT. Bank Mega Syariah KC. MEDAN)
Vica Lily Tan Patricia 116–123
- Factors Affecting Work Motivation of Insurance Agents
(Case Study At PT. Sun Life Financial Unit Syariah Medan City)
Anysa Putri, Rahmi Syahriza 124–129



| | |
|--|---------|
| The Effect of Profit Sharing Ratio on Customer Interest in Savings in Time Deposit Products at Bank Mega Syariah KC Medan Yumna Syifa, Mustopa Khamal Rokan | 130-133 |
| Sharia Insurance Perspective On Accident Insurance Claim Service Mechanism (Case Study at PT. Sun Life Financial Unit Syariah Medan City Branch) Amelia Putri Nasution, Rahmi Syahriza | 134-140 |
| Benefits of the Social and Environmental Responsibility Program (TJSL) PT. Jasa Raharja Tk.I Medan to the Success of MSMEs in Medan City Nurul Annisa, Muhammad Yafiz | 141-144 |
| Application of Zakat Accounting at Amil Zakat Institutions (Case Study on Laz Washal, North Sumatra) Shofi Alizha Putri, Yenni Samri Juliaty Nasution | 145-148 |
| The Role of Pension Fund Insurance on Waqf Alfin Agung Azhar, Tri indah Fadhila Rahnma | 149-152 |
| Analysis of PSAK 109 Zakat Accounting Standard Statements at Al-Washliyah Amil Zakat Institutions Khoirunnisa Ritonga, Yenni Samri Juliaty Nasution | 153-157 |