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Exploring Public Discourse on Indonesian Sharia Banks: A Social Network Analysis of Twitter Conversations

Muhamad Subhi Apriantoro**, Deni Mahardika Putri, Al Milla Hamidah

Faculty of Islamic Religion, Universitas Muhammadiyah Surakarta, Indonesia.

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* *Corresponding author:*
msa617@ums.ac.id

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Abstract

Objectives: This study examines Indonesian Twitter conversations regarding Indonesian Sharia banks to understand the public discussion better. Sharia banking is a popular alternative financial system in Indonesia. The public's perceptions of Islamic finance, however, are pretty nuanced. Twitter users who debate Indonesian Sharia banks are examined using social network analysis to examine their conversation and the formation of opinions.

Methods: Bank Syariah Indonesia provided several Twitter datasets to start the research. Three metrics are used to identify essential players and communities on Twitter: centrality, density, and community detection. The information was gathered by DEA, a social network analysis service based on NLP.

Results: In May 2023, Bank Syariah Indonesia tweeted 160 times. Twitter users who talked about Bank Syariah Indonesia developed several communities with varying viewpoints. According to analysis, Indonesians view Bank Syariah Indonesia differently. Influential people, or thought leaders, influence other Twitter users and affect online discourse.

Conclusions: These results provide insight into online groups' beliefs, issues, and mindsets. Governments, financial institutions, and marketers can all benefit from these findings by improving public engagement strategies. This study establishes the groundwork for future research while advancing the social media dynamics at Bank Syariah Indonesia.

Keywords: Social network analysis; Bank Syariah Indonesia; Twitter discussions; Islamic finance; public perceptions.

استكشاف الخطاب العام حول البنوك الإسلامية الإندونيسية: تحليل شبكة اجتماعية لمحادثات تويتر

***محمد صبحي أبريانتورو*، ديني ماهارديكا بوتري، آل ميلا حميدة**

كلية الدراسات الإسلامية، جامعة محمدية سوراكارتا، إندونيسيا.

ملخّص

الأهداف: تهدف هذه الدراسة إلى تحليل المحادثات عبر منصة تويتر المتعلقة بالبنوك الإسلامية في إندونيسيا، بغرض فهم النقاشات العامة بصورة أعمق. تُعد المصرفية الإسلامية خيارًا ماليًا بديلاً يحظى بشعبية واسعة في إندونيسيا، إلا أن تصورات الجمهور حيال التمويل الإسلامي تتسم بالتعقيد والتعدد. وقد تم توظيف تحليل الشبكات الاجتماعية لاستكشاف طبيعة الحوارات بين مستخدمي تويتر وآليات تشكيل الآراء حيال البنوك الإسلامية الإندونيسية.

المنهجية: استُهلت الدراسة باستخدام عدة مجموعات بيانات مقدمة من بنك "بي سي أي (Bank Syariah Indonesia) "عبر تويتر. وتم اعتماد ثلاث مقاييس رئيسة لتحديد الفاعلين الأساسيين، وبُنى المجتمعات ضمن الشبكة: المركزية، الكثافة، واكتشاف المجتمعات. جُمعت البيانات باستخدام خدمة "DEA" لتحليل الشبكات الاجتماعية التي تعتمد على تقنيات متقدمة في معالجة اللغة الطبيعية.(NLP)

النتائج: في مايو 2023، قام بنك "بي سي أي" بنشر 160 تغريدة. وأسفر تحليل التفاعلات عن اكتشاف تكوّن عدة مجتمعات بين مستخدمي تويتر الذين ناقشوا البنك، عكست وجهات نظر متباينة. وأظهرت النتائج أن التصورات تجاه بنك "بي سي أي" كانت متنوعة بين الإندونيسيين. كما أبان التحليل عن دور الشخصيات المؤثرة وقادة الرأي في توجيه النقاشات الرقمية والتأثير على توجهات المستخدمين الآخرين.

الاستنتاجات: تسلط هذه النتائج الضوء على المعتقدات والقضايا والاتجاهات الفكرية السائدة ضمن المجتمعات الرقمية. ويمكن للحكومات، والمؤسسات المالية، والمسوقين، الاستفادة من هذه الرؤى في تطوير استراتيجيات أكثر فاعلية للتفاعل مع الجمهور. كما تضع هذه الدراسة أسسًا لأبحاث مستقبلية تُعنى بفهم ديناميكيات وسائل التواصل الاجتماعي ذات الصلة بالقطاع المصرفي الإسلامي في إندونيسيا.

الكلمات الدالة: تحليل الشبكات الاجتماعية، بنك "بي سي أي" الإندونيسي، مناقشات تويتر، التمويل الإسلامي، التصورات العامة

Introduction

Sharia financial institutions, synonymous with Sharia banking, are currently experiencing growth. It is a matter of pride for Muslims that the wider community can accept Sharia principles (Wahyuni et al., 2023). The main function of banks is to store money and facilitate transactions (Muhamad Subhi Apriantoro, Herviana, et al., 2023). The Indonesian banking industry continues to follow developments in technology and communication, thereby encouraging the creation of Mobile Banking, which enables online transactions (Ahmed et al., 2024). Mobile banking features include money transfers, balance information, account transfers, electricity bill payments, credit top-ups, etc., making mobile banking important and commonly used in daily activities (Tambunan et al., 2023).

In an increasingly digital era, the banking industry is no exception, which is facing new challenges in managing information technology risks (Athief & Ma'ruf, 2023; Nejadat & Salim, 2024). Information technology plays a very important role in modern Islamic banking, from online banking systems to mobile banking applications (Hussein & Refaie, 2023; Khoirunisa et al., 2023). However, apart from the advantages brought by these technological advances, Islamic banks also face many significant threats and challenges. Threats to the security and confidentiality of customer information are increasing as cyber-attacks increase and the development of increasingly sophisticated criminal techniques (Noraini & Salina, 2014). Indonesian Sharia banks are commercial banks that carry out activities based on Sharia principles (Prihatin, 2019). This creates new challenges in maintaining overall safety. Appropriate security solutions and strong data protection efforts are required to address these risks (Muhamad Subhi Apriantoro, Puspa, et al., 2023). Ransomware is often associated with criminals who want to profit from their criminal activities (Hartono, 2023).

These risks and threats are related to cybercrime and law enforcement (Prastyanti et al., 2022). These cybercriminals will steal customer data. Risks related to personal and financial data are nothing new. The data obtained will be used as a money laundering tool and linked to terrorism. Indonesia is included in the top 10 cybercrime attacks and has a high cyber security risk. This is proof that there are no laws or strong security measures to protect customer data in government banks (Putri et al., 2023). In the world of banking, security is the most important aspect and is a form of challenge related to the issue of cyber attacks such as Phishing, Spam, Spyware and Malware, Trojans, Worms, and Viruses (Jama et al., 2019). In an increasingly sophisticated age of cyber threats, it is important to be aware of cyber security and implement appropriate strategies to maintain operational integrity and continuity. in an increasingly complex digital environment.

Study Methodology

This research uses a qualitative descriptive method (Al- Qaralleh et al., 2022; Al-Soud, 2024; M S Apriantoro & Nuraini, 2022). This research uses data selection and objective information to create good research as a reference for research (Setiawan et al., 2015). This research is transversal, namely collecting data at a certain time, the data is processed and analyzed to obtain results, and then a conclusion can be reached (Azmi et al., 2021). This method is resource-efficient, enabling quicker data collection and analysis compared to a longitudinal study. Additionally, it facilitates the identification of trends and patterns in discussions that may change rapidly, aligning well with our research goal of understanding public perceptions at a specific moment. This research collects data from Twitter using the Crawling Twitter Drone Emprit Academic (DEA) technique. Drone Emprit is a big data processing system that captures and monitors conversations on social media and online (Suharsa et al., 2022).

Emprit Academic drones use API (Application Programming Interface) services to record conversations on Twitter in real-time via streaming (Adji et al., 2019). This data is processed using the Social Network Analysis (SNA) system, which can be understood as a description of the interactions and relationships that always occur between one individual and another individual in an organization or work and business environment (M S Apriantoro & Nuraini, 2022). The study utilized key Social Network Analysis (SNA) metrics to analyze Twitter conversations. Centrality metrics, including degree centrality and betweenness centrality, identified influential users and their roles in facilitating communication. Density measured the proportion of actual connections relative to possible connections, providing insights into community interconnectedness. Lastly, modularity detected communities within the network, highlighting groups with similar

viewpoints. These metrics collectively enhance the understanding of the dynamics and structure of discourse surrounding Indonesian Sharia banks on Twitter.The entire process can be seen in the data processing algorithm **Figure.1**.

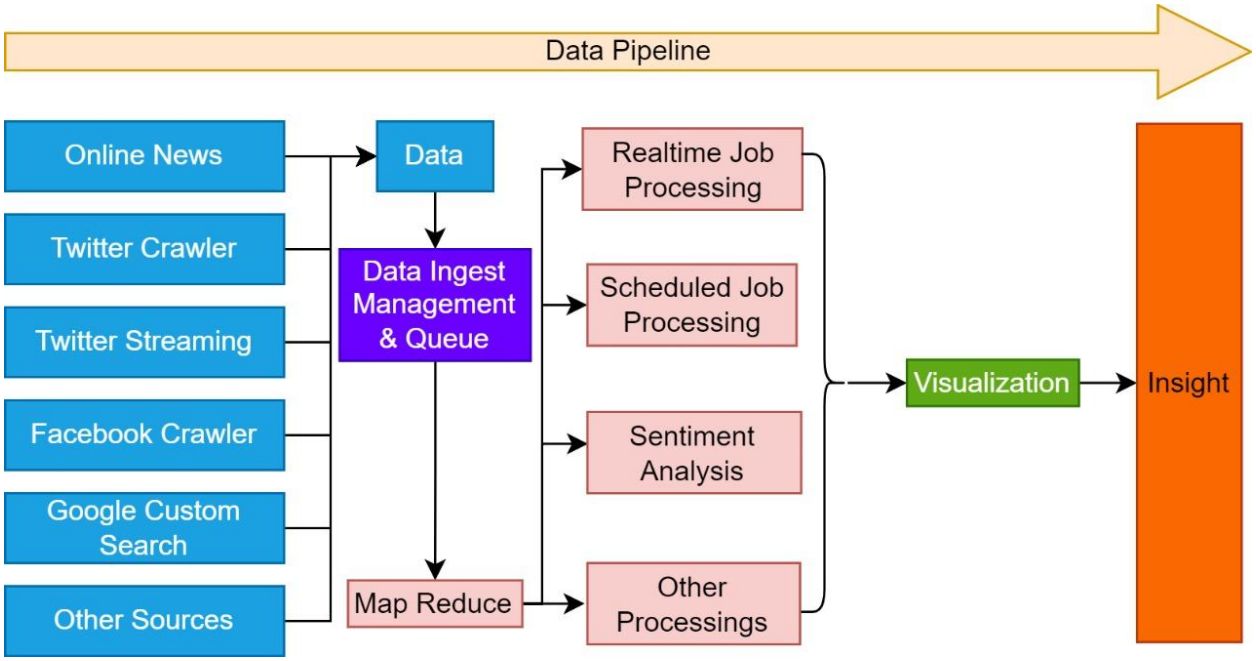


Figure 1 Data Processing Algorithm

The data processing algorithm, as illustrated in Figure 1, involves several key steps. The process begins with data collection from various sources, including online news, Twitter (via crawlers and streaming), Facebook, Google Custom Search, and other platforms, ensuring a comprehensive dataset for analysis. The collected data is then managed through a data ingestion system, which organizes and queues the data for further processing. Following this, the data undergoes a Map Reduce process, allowing for distributed processing of large datasets. The processed data is subjected to two types of job processing: real-time job processing, which analyzes data as it is collected for immediate insights, and scheduled job processing, which provides periodic analysis over time. A critical step, sentiment analysis, evaluates the emotional tone of the conversations, helping to gauge public sentiment regarding Bank Syariah Indonesia. Additional processing steps may include various analyses tailored to specific research needs. Finally, the processed data and insights are visualized, making it easier to interpret the findings, with the ultimate goal of generating actionable insights that contribute to a deeper understanding of public discourse surrounding Indonesian Sharia banks.

Results and Discussion

Drone Emprit Academic determined that 160 Twitter users were actively discussing Bank Syariah Indonesia. Here we talk about Bank Syariah Indonesia analyzing social networks on Twitter from 18 May to 26 May 2023. This timeframe coincided with heightened public interest and engagement on social media, particularly due to a ransomware attack that affected the bank. This data comes exclusively from social media platforms, not news websites. These findings show that internet users are very enthusiastic about the theme. This discussion follows an outline of the specific analysis of the various discussions.

Mention Analysis

This picture explains that there are months and a number of tweets diagrammed by Twitter users in 2023. The first tweets appearing on Bank Syariah Indonesia were ten tweets on May 18, 2023, 48 tweets on May 20, 2023, and the highest tweet starting on May 22, 2023. 18 May to 24 May 2023, there were 160 tweets; after several days, the conversation about Bank Syariah

Indonesia decreased. On 26 May 2023, there were two tweets. **Figure 2.** shows Trends in Total Mentions by Media Type.

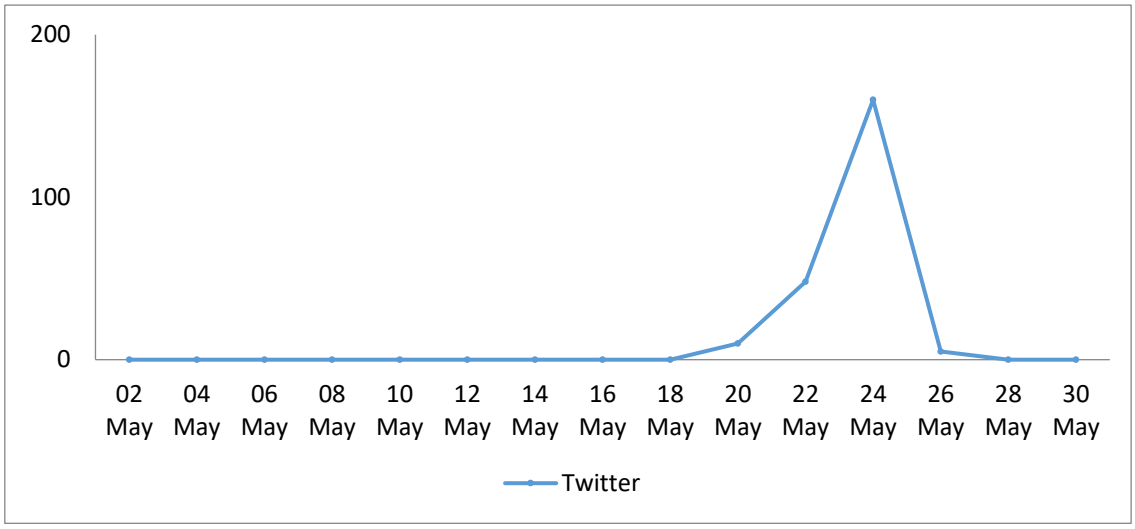


Figure 2 The trend in Total Mentions by Media Type

Figure 3. The entire process can be seen in mentions by day, showing Drone Emprit Academic determines that the Twitter activity has been about discussing Bank Syariah Indonesia since then. Bank Syariah Indonesia is discussed from Monday to Tuesday and frequently increases on Wednesdays. As of Monday, up to 77 Twitter users were discussing this. On Tuesday, the results showed that 162 Twitter users discussed Bank Syariah Indonesia. This is the highest point on Tuesday. From Wednesday to Sunday, Twitter users were still talking about this theme. On Thursday, Twitter users had no discussion about this. From Wednesday to Friday, Twitter users decreased to the point on Friday. Previously, Twitter users discussed this theme from 64 to 31. Finally, from Saturday to Sunday, most Twitter users aged 41 to 35 still discussed this theme on Sunday.

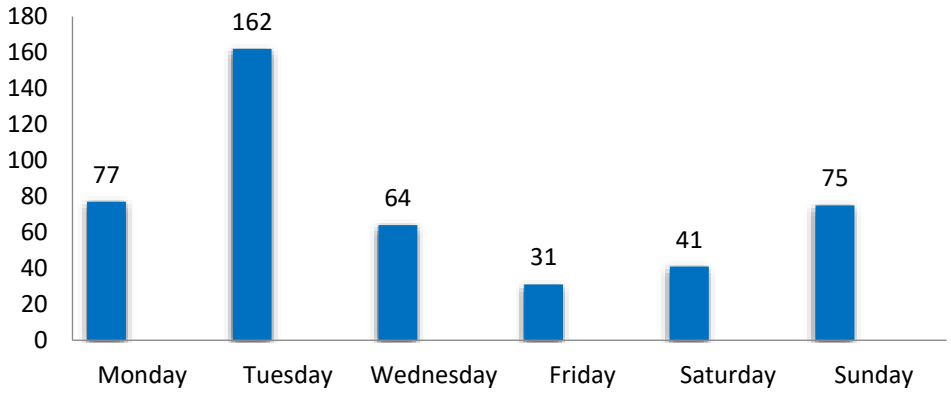


Figure 3 Mentions by Day

I compiled an hourly analysis of Twitter users' conversations regarding Bank Syariah Indonesia from morning to midnight; 6 Twitter users were discussing this topic. However, there was only 1 Twitter user who talked about Bank Syariah Indonesia at four in the morning, but at four in the afternoon, that number had increased to 46 Twitter users. Apart from that, conversations have decreased because perhaps some people use Bank Syariah Indonesia, such as students, workers, or group z. **Figure 4.** The entire process can be seen in Hourly mentions.

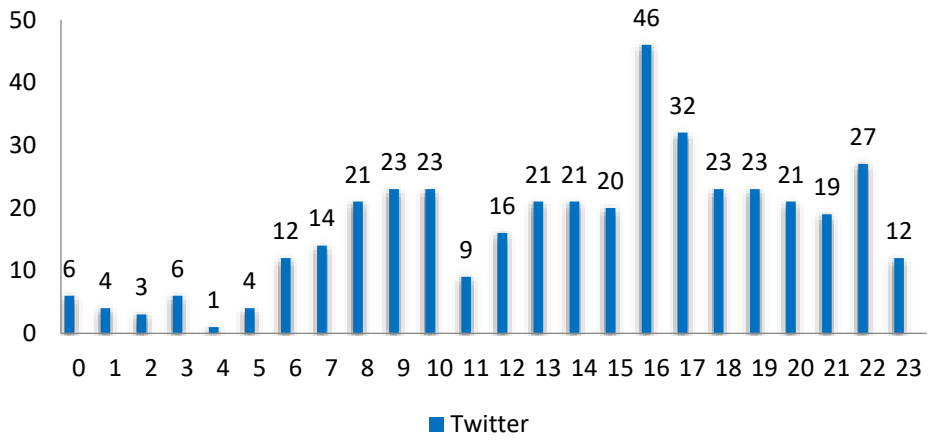


Figure 4 Mentions by Hour

We analyze the types of engagement. **Figure 5** shows Twitter users' total mentions, replies, and retweets. As a result, from May 18 to May 26, 2023, the number marked as belonging to someone's account in conversations or topic comments about Bank Syariah Indonesia reached 155 accounts (37.80%). Responses given to other people's tweets reached up to 150 accounts (36.59% and retweets resulting from reposts reached 105 accounts (25.61%). The total number of mentions, replies, and retweets discussing BSI on Twitter was 410 active accounts on Twitter. At that time, the level of interaction on this theme was around 1.65.

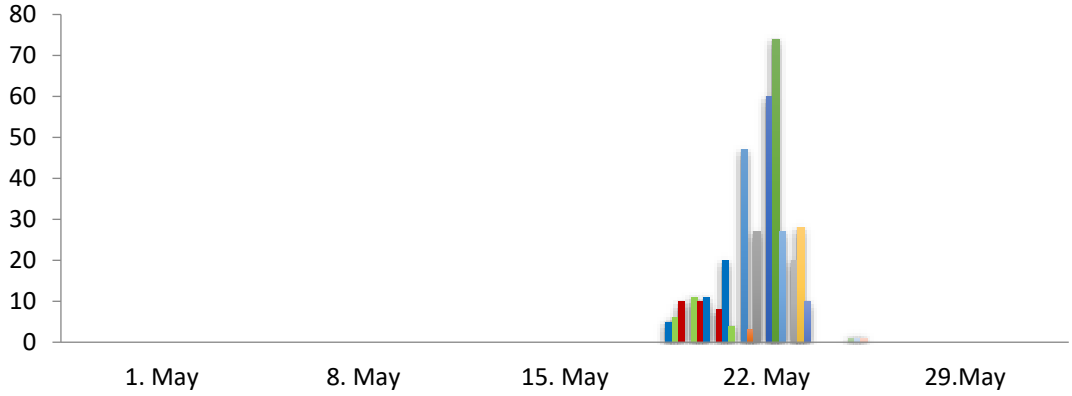


Figure 5 Total daily Retweets, Reply and Mentions

This exposure was captured by the Drone Emprit Academic (DEA) application, which analyzes Twitter followers and posts from followers about topics discussing Bank Syariah Indonesia. Starting from 0-3 Twitter followers posted (tweets) from 27 (6.59%), Twitter followers from 4-25 posted (tweets) 42 (10.24%), Twitter followers from 26-50 posted (tweets) 13 (3.17 %), Twitter followers posted 51-100 tweets 27 (6.59%), from 101-500 Twitter followers posted 75 tweets (18.29%), Twitter followers from 501-1000 tweets posted (because that's the sum of all those posted that 9tweets) made by all of its 410 followers, is equivalent to 100%. **Figure 6.** The entire process can be seen in Shows Total Exposure.

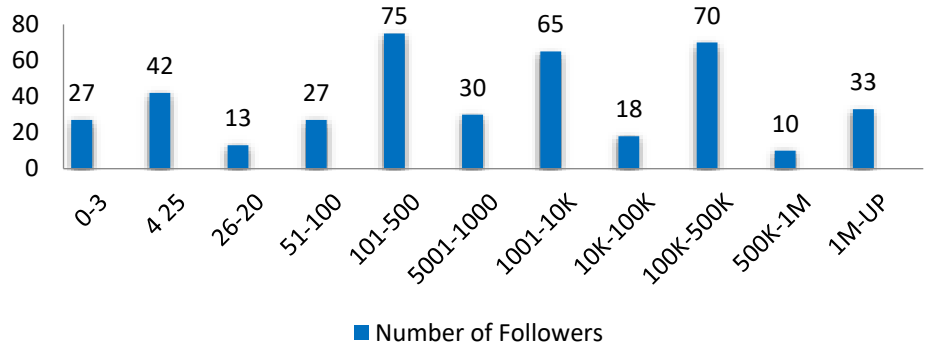


Figure 6 Shows Total Exposure

Sentiment Analysis

We analyzed sentiment from May 18 to May 26, 2023, resulting in both negative and neutral comments. Many netizens also touched on the topic of Bank Syariah Indonesia. Apart from that, the words or answers from netizens are unfavorable, with 127 or 31% mentions. Netizen responses were mostly positive, reaching 247 or 60% mentions. Meanwhile, those who responded neutrally were 36 or 9% mentions. In total, 410 netizens participated in discussing the topic of Bank Syariah Indonesia**. Figure 7** shows total Mentions by Sentiments and Total Mentions by Sentiments.

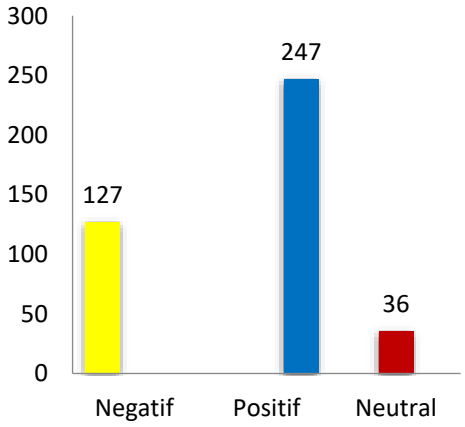


Figure 7 Total Mentions by Sentiments

The entire process can be seen in **Figure 8.** In what is shown below, we analyze sentiment by day, and the comments lead to pros and cons. On Monday, there were 77 mentions. In blue, 13 netizens commented positively; in yellow, 55 netizens commented negatively; and in red, five netizens made neutral comments. Next, on Tuesday, the highest peak of netizens who commented neutrally was ten netizens; 100 netizens commented negatively, and 62 netizens commented positively. On Wednesday, seven netizens commented neutrally, 34 netizens commented negatively, and 23 netizens commented positively. On Thursday, no netizens were tweeting about the ransomware attack on Bank Syariah Indonesia.

And it happened again on Friday. There started to be tweets from netizens about the issue of the Bank Syariah Indonesia ransomware attack; there were 14 netizens who made neutral comments in red, 14 netizens who commented negatively in yellow, and there were three netizens who made positive comments in blue. On Saturday, 30 netizens commented negatively in yellow, and 11 netizens commented positively in blue. On Sunday, in yellow, there were 28 netizens who commented negatively, and in blue, there were seven netizens who commented positively.

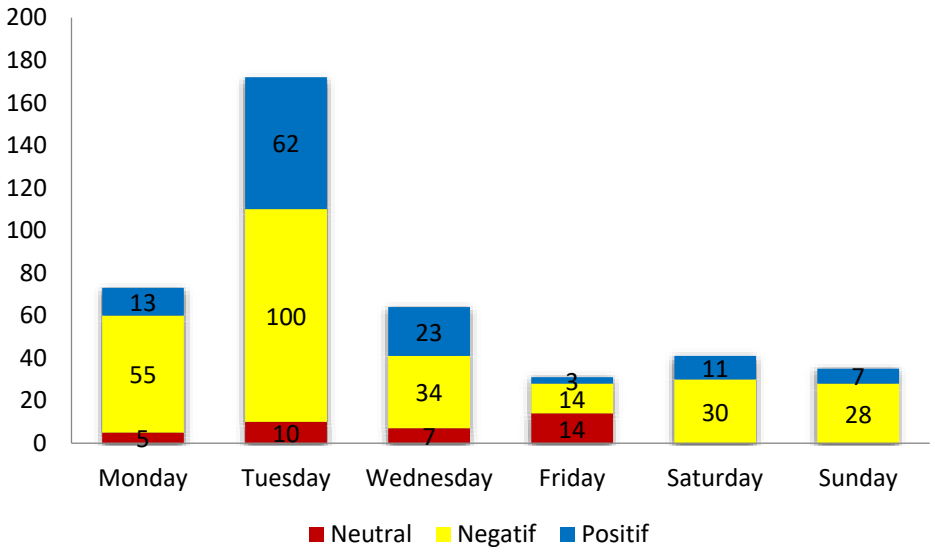


Figure 8 Sentiment by Day

The entire process can be seen in **Figure 9.** In the middle of the night, at 00.00 or 12.00 WIB, one netizen gave neutral comments in red, two netizens made positive comments in blue, and three netizens made negative comments in yellow. At 04.00 am, there were positive comments down to 1 netizen. At the peak of comments at 16.00 in the afternoon, one netizen commented neutrally in red, 34 netizens commented positively in blue, and 11 netizens commented negatively in yellow. Apart from that, netizen comments experienced ups and downs, and there were many more positive comments about the ransomware attack on Bank Syariah Indonesia.

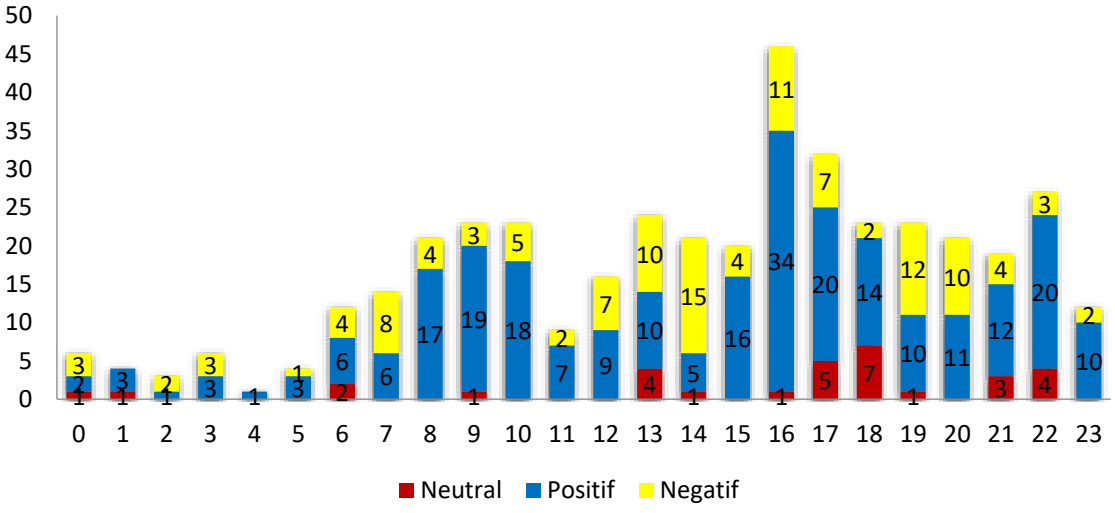


Figure 9 Sentiment by Hour

Influential Source

In **Table 1**, we analyze the most shared sites on the topic of Indonesian Sharia Bank. The data presents a compilation of websites, detailing the number of IP address shares alongside their respective traffic sources.The analysis is carried out depending on the goal, but some aspects need to be considered: Number of shares: The number of shared web pages in the

"Shares" column shows the number of people who shared or referenced the web page. This can reflect a website's popularity or engagement level on social media or other sharing platforms. IP Address: An IP address is a numerical address used to identify a website on the Internet. We may use this information to track the physical location of the web server. Some IP addresses appear repetitive, possibly indicating that multiple websites use the same or related hosting services. Traffic Sources ("IP Traffic"): "IP Traffic" information may refer to traffic sources found on the Site. However, these data are incomplete and do not permit comprehensive analysis; thus, they may serve as a valuable foundation for future research avenues, highlighting the need for more extensive data collection and analysis to gain deeper insights into the topic. To get more information about traffic sources, it may be necessary to use more specific website analysis tools. Traffic source (similiarweb): "similiarweb" may refer to a traffic data source used to measure or analyze website traffic. Similiarweb is a company that provides web analysis services. We may use this data to understand traffic estimates and comparisons across sites. Comparison: We can compare the number of shares and traffic sources of websites to determine which pages are more popular or attract more user attention and analyze possible reasons for those differences.

Table 1 Most Shared Sites

No	Sites	Number of Shares	I.P.	Traffic
1	Finansial.bisnis.com	3	104.188.94	SimilarWeb
2	Finance.detik.com	2	203.190.242.190	SimilarWeb
3	www.ayojakarta.com	2	18.155.68.118	SimilarWeb
4	www.cnbcindonesia.com	2	104.18.19.192	SimilarWeb
5	www.teguhidayat.com	1	142.251.10.121	SimilarWeb
6	www.riskisaputra.com	1	134.209.109.145	SimilarWeb
7	Podcasters.spotify.com	1	35.186.224.25	SimilarWeb
8	www.indonewtoday.com	1	13.33.33.41	SimilarWeb
9	Mediakomsumen.com	1	172.67.156.225	SimilarWeb
10	www.detik.com	1	203.190.242.211	SimilarWeb

The entire process can be seen in **Figure 10.** The first hashtag, "SobatRupiah," has 12 tweets, and the second hashtag, "BRIS," has one tweet. The three hashtags "Bumiputera" with one tweet. The four hashtags "ReadLagiYuk" with one tweet. The five hashtags "Jiwasraya" with one tweet. Those six went down to the ashes with the hashtag "Investree" just one tweet away. The seventh is blue with the hashtag "Balanced and Sustainable Growth" with only one tweet. Eighth, with the hashtag "Bank SyariahIndonesia," only one tweet. Ninth dropped to purple with the hashtag "GEPREKSEABANK" in just one tweet. Tenth, with the hashtag "KoranTempo," only one tweet. Furthermore, the last one with the hashtag "Okezone" had one user. Showing that it was based on hashtags in ransomware against Indonesian Sharia banks.

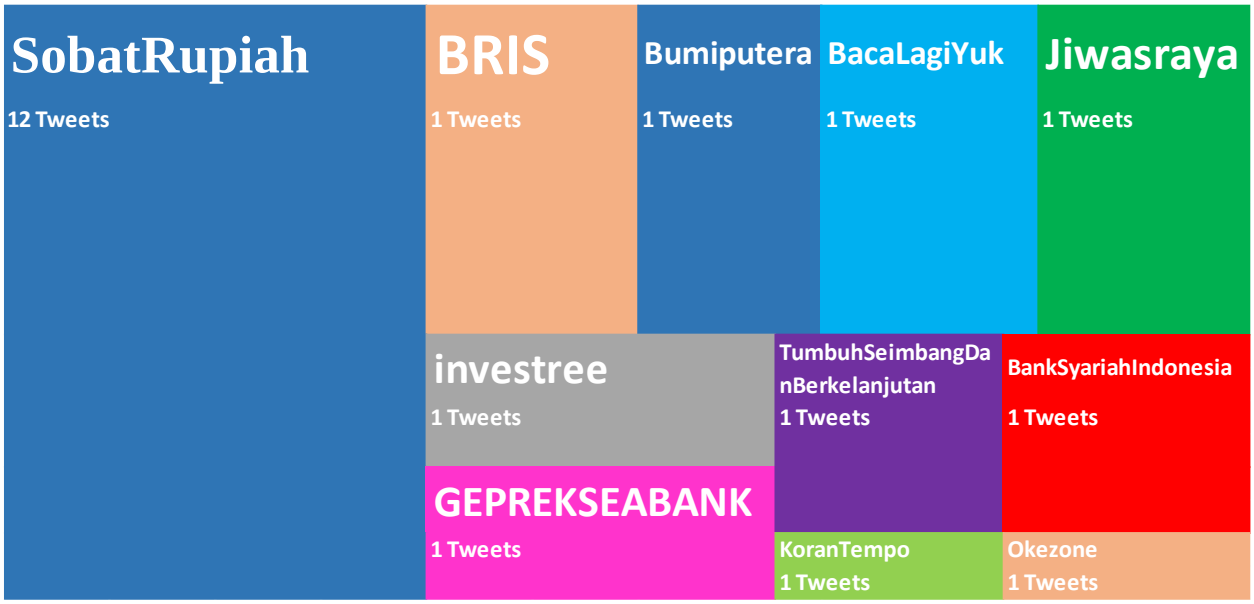


Figure 10 Top Hashtags

Twitter accounts greatly influence discussions about Bank Syariah Indonesia on bank and party accounts. **Figure 11** shows top influencers, including @bankbsi_id, @bank_indonesia,@golkar_news, @kumparan, @dihindpc. In other words, this account makes it easier to attract participation from netizens who comment on the theme of Bank Syariah Indonesia, which has various discussions starting from Bank Syariah Indonesia, the world of investment, and the world of insurance.

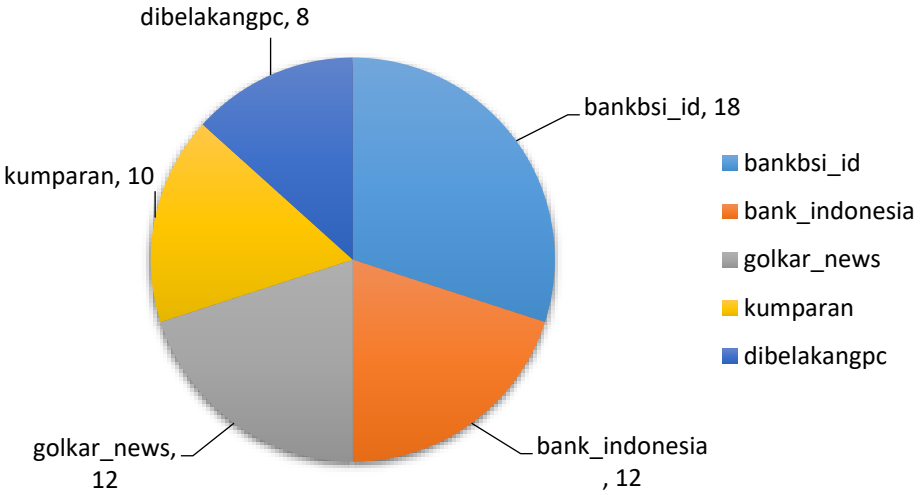


Figure 11 Top Influencers

The Twitter account greatly influenced the discussion about Bank Syariah Indonesia on the account of an intermediation financial institution. Shows top influencers, including @bankbsi_id, @bank_indonesia, @golkar_news, @kumparan, and @dihindpc. In other words, this account makes it easier to attract participation from netizens to comment on Bank Syariah Indonesia, which has various discussions ranging from political parties to financial institutions. **Table 2** shows the results of the bot score.

Table 2 Bot Score

Bot Score	Penulis	Penulis %	Posting	Posting %	Retweet	Mentions	Replies
0-1	69	63.30%	158	75.96%	22	64	72
1-2	21	19.27%	28	13.46%	7	10	11
2-3	13	11.93%	16	7.69%	7	7	2
3-4	4	3.67%	4	1.92%	2	1	1
4-5	2	1.83%	2	0.96%	0	2	0

Inside Rating Bot: This data appears to result from ratings or measurements the rating bot performs. This data can be used to identify accounts that may be managed by bots or human accounts. Most accounts (69) had a bot score between 0 and 1, which may indicate that most accounts are considered humans and not bots. Authors (%): The percentage of authors in each ranking bot category indicates the contribution of human authors to that group. The group with a robot score from 0 to 1 had a human author contribution of about 63.30%, while the group with a robot score from 1 to 2 had a human contribution of about 19.27%. Teams with bots with higher scores had lower contributions than human authors. Posts (%): This is the percentage of posts created by each group of bot reviewers. The group with a score of 0 to 1 has 158 articles, or around 75.96% of the total articles. The group with a bot score of 1-2 has 28 articles, accounting for about 13.46% of the total articles. This suggests that groups with higher bot scores tend to post less. Retweets, mentions, replies: This data describes the number of retweets, mentions, and responses made by each group of scoring bots. Groups with robot scores between 0 and 1 had higher scores in this category than groups with higher robot scores. This may indicate that accounts with higher bot scores are more passive when interacting with others. It is known that the bot account shows 69 authors (63.30%) with a bot score of 0-1. In the conversation that discussed Indonesian Sharia banking, it was experienced that it came from netizens, not from robot accounts. Figure 2 shows the results from the analysis bot.

Demographic Analysis

From this data, it can be seen that it is divided into three age groups, namely 18, 19-29, and 30-39. Percentage of writers (Writers%): The 19-29 year age group has the highest proportion of writers, namely 53.85%, which shows that the majority of writers fall into this age group. In contrast, the 18-year-old age group has a writing rate of around 30.77%, while the 30 to 39-year-old group has a writing rate of around 15.38%. Publication rate (% of publications): The 19-29-year-old age group also has the largest proportion of posts, around 49.40%, which shows that they actively contribute to the platform. The 18-year-old age group has a churn rate of around 15.48%, and the 30-39-year-old age group has an unsubscribe rate of around 8.33%. Retweeted, mentioned, and replied to. This data describes online behavior, such as retweets, mentions, and replies. The 19-29-year age group has significant numbers in all three groups, indicating that they tend to interact more actively and participate online. Overall, this data shows that the 19-29-year-old age group tends to be the largest contributor in terms of writing and posting and is actively involved in retweets, mentions, and replies. Although the 18-year age group is also active in writing and publishing, the 30-39-year age group has a lower contribution in this field. This data can help understand online engagement by age group. **Table 3** shows the results of demography by Age.

Table 3 Demography by Age

Age group	Authors	Author(%)	Pots	Pots(%)	Retweeted	Mentions	Replies
18	24	30,77%	26	15,46%	11	7	8
19-29	42	53,85	83	49,40%	19	21	43
30-39	12	15,38%	14	8,33%	2	7	5

Table 4 shows that 75.25% of men and 24.75% of women are on the theme of Bank Syariah Indonesia's conversations, with men posting 66.86% and women posting 33.14%. This resulted in 24 male retweets and 28 male reposts. Meanwhile, women retweeted nine tweets, were referred to them 9 times, and reposted or reposted them 38 times.

Table 4 Demography by Gender

Gender	Authors	Author(%)	Pots	Pots(%)	Retweeted	Mentions	Replies
Male	76	75.25%	116	66.86%	24	61	28
Famale	25	24.75%	56	33.14%	9	9	38

Based on this demographic data, it is known that the generation aged 19-29 years with non-affiliated status in the organization and male gender are the largest producers of tweets about Bank Syariah Indonesia.

Conclusion

Drone Emprit Academic determined that 160 Twitter users were actively discussing Bank Syariah Indonesia. The peak of the discussion was on 23 May 2023. Before that, on 18 May 2023, conversations on this theme began to increase. On Tuesday, the results showed that 162 Twitter users were discussing Bank Syariah Indonesia. However, only 1 Twitter user talked about Bank Syariah Indonesia at 04.00, but at 16.00, that number increased to 46 Twitter users. The total number of mentions, replies, and retweets discussing BSI on Twitter is 410 active Twitter accounts. Starting from 0-3 Twitter followers in posts (tweets) from 27 (6.59%) to 501-1000 tweets posted (therefore, the sum of all the posts (tweets) made by all of those followers is 410, which is equivalent to 100%. In total, 410 netizens participated in discussing the topic of Bank Syariah Indonesia. Analysis of this sentiment from emotions, anger, and trust dominate this theme daily; comments lead to pros and cons. In addition, netizen comments experience ups and downs, and there are many more positive comments about Bank Syariah Indonesia. Here are ten sites: First, the Finansial.bisnis.com site; Second, the Finance.detik.com site; Third, the www.ayojakarta.com site; Fourth, the www.cnbcindonesia.com site; Fifth, www.teguhidayat.com site, Sixth, www.riskisaputra.com site Seventh, Podcasters.spotify.com site. Eighth, www.indonewtoday.com site; Ninth, Mediakomsumen.com; Tenth, lastly www.detik.com site. The first hashtag is "SobatRupiah," the second is "BRIS," the third is the hashtag "Bumiputera," the fourth is the hashtag "BacaLagiYuk," the fifth is the hashtag "Jiwasraya," the sixth is "Investree," the seventh is "Balanced and Sustainable Growth," the eighth is "Bank Syariah Indonesia," the ninth is "GEPREKSEABANK," the tenth “KoranTempo,” Next the last one is “Okezone.” This shows top influencers, including @bankbsi_id, @bank_indonesia, @golkar_news, @kumparan, and @dihindpc. Inside Rating Bot: This data appears to result from ratings or measurements performed by the rating bot. This data can be used to identify accounts that may be managed by bots or human accounts.

According to Drone Emprit Academic's social media analysis, policymakers must interact with important Twitter influencers like @bankbsi_id, @bank_indonesia, and others who have a big say in what the public thinks about Bank Syariah Indonesia (BSI). Since trust and anger are the most common sentiments, they should also keep a close eye on sentiment trends in order to identify and address public concerns. For more effective communication, using trending hashtags such as #SobatRupiah and #BRIS can help reach a larger audience. Recognizing peak discussion periods—such as the surge at 16:00—allows one to efficiently time announcements and responses. Furthermore, examining the interactions between human accounts and bots can shed light on the veracity of online debates and help develop tactics to thwart false information and increase public participation. For future research, expanding data collection to include other social media platforms and traditional media, as well as incorporating longitudinal studies, could provide a more comprehensive understanding of public perceptions. Combining qualitative methods, such as interviews or surveys, with social media analysis would offer deeper insights into demographic motivations and attitudes, enabling more targeted communication strategies.

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