



Analysis of The Influence of Brand Image, Digital Marketing and Product Knowledge on Customers Purchase Intention of Banking Products

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Abstract

The purpose of this study is to determine whether there is a simultaneous relationship between digital marketing, brand image, and product understanding on the decision to become a customer. In this study, the population consists of all Sharia bank customers. With a total of 100 respondents, this study used a non-probability sampling strategy. This study employs a quantitative methodology and a causal research design, gathering information with a questionnaire. The decision to become a customer was found to be significantly influenced in a good way by digital marketing, according to the research findings. This indicates that the decision to become a customer can be influenced by digital marketing. The more effectively digital marketing is implemented, the more it will persuade consumers to become clients. The decision to become a customer is positively and significantly influenced by brand image. This implies that the decision to become a customer may be influenced by brand image. Making the choice to become a customer will be simpler the more positively the brand is portrayed. The decision to become a customer is positively and significantly impacted by product knowledge. This implies that product expertise can affect a potential customer's choice to buy. Increased public awareness of banking products will have a greater impact on the public's decision to open an account. The decision to become a customer is concurrently and strongly influenced by digital marketing, brand image, and product understanding.

Keyword: Brand Image, Customer, Digital Marketing, Product Knowledge, Sharia Bank

1. INTRODUCTION

The expansion of sharia banks in Indonesia is evident by the growing number of sharia banks in various Indonesian cities. According to sharia banking statistics issued by the OJK as of August 2022, there are 13 sharia commercial banks (BUS) operating in Indonesia. Apart from that, total BUS assets in 2022 will also continue to increase from June, namely 458 997, July 461 971, and August 492 536. One of the banks in the BUS category is Bank Syariah Indonesia (BSI). BSI is the largest sharia bank in Indonesia. On February 1, 2021, or 19 Jumadil Akhir 1442 AH, it was established. The bank BSI was established from the combination of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. BSI saw that many Indonesian people who embraced Islam began to set up many branch offices spread across various regions of Indonesia. BSI has more than 1,241 branch offices, around 2,447 ATM networks, and more than 20,000 employees throughout Indonesia [1].

As times progress, companies are challenged to be sharper in capturing market share. Every company is expected to have a competitive advantage by developing a marketing strategy to survive in the face of competition, one of which is digital marketing. This condition indirectly requires sharia banks to further develop strategies in both the field of marketing and their products so that they can meet the needs of their consumers. Digital marketing is considered more profitable for potential consumers when digging up information about sharia banking products. In other words, digital marketing can reach all people, wherever they are, and can also increase the number of consumers and loyalty. There are three important elements contained in the digital marketing concept: increasing traffic (signs), increasing conversions, and increasing engagement (relationships) [2]. Digital marketing makes companies compete to get customers via the internet. This makes digital marketing a favorite in the world of marketing. The current problem with sharia banks is

that they are less attractive when promoting their products through social media networks. In fact, marketing using social media has had a big influence on the development of sharia banks today. Social media provides easy information for consumers, and the more interesting the content displayed on social media, the more it will attract consumer interest. Advertising products via social media is one effective way of implementing digital marketing [3]. With lots of advertising, people see advertisements more often. However, Sharia banks are still lacking in socializing advertisements on various social media, the number of which is still far less than conventional bank advertisements such as BNI. As of December 2022, sharia banks have only made 10 advertisements, while BNI Bank has implemented 91 advertisements.

Apart from carrying out digital marketing so that the company becomes stronger and able to compete, the company must create a positive brand image. Brand image has an important role in influencing purchasing behavior. Banks must have a positive brand image because a bad influence on customers will also give a bad image to the bank. This will cause customers to switch to other banks that have a better brand image, so banks must maintain the brand image of their sharia products [4]. The brand image itself has three elements that accompany it: the superiority of the brand association, namely consumer confidence that the attributes and benefits provided by the brand will meet their needs; the strength of the brand association, namely the conformity between the existing quantity and quality and the information process received by consumers; and the uniqueness of the brand association, namely superiority or uniqueness that provides reasons why consumers should buy the brand. Brand image is used by consumers when they want to evaluate a product but do not have enough knowledge about it. Consumers will choose products that are well known and used by many people over products that they are completely unfamiliar with. People still question what the difference is between sharia and conventional banks [5]. Most people already understand what sharia banks are and how they differ from conventional banks. However, they are still unfamiliar with the products they offer and only choose to save because they avoid the element of usury. Even though the facilities offered by sharia banks are no less than those of conventional banks [6].

According to previous research, public knowledge about sharia banking products is still low and not very widespread. In fact, having product knowledge will enable customers to determine banking products that suit their abilities and needs in depth and more broadly [7]. Ordinary people only know sharia banks from the outside; that is, they view sharia banks as the same as conventional banks. With a majority of Muslims, the development of sharia banks should be faster. Consumer knowledge in deciding to become a customer is based on consumer knowledge about the bank itself [8]. The more they understand sharia banks, the more they will believe that sharia banks are different from conventional banks. If knowledge about sharia banking is low, then the view and desire to become a sharia bank customer will definitely be low too. Customer decisions are the same as purchasing decisions because customer decisions undergo the same process as purchasing decisions [9]. The process of making a purchase involves five steps that consumers must go through: problem identification, information seeking, alternative assessment, purchase satisfaction, and post-purchase behavior. These steps start long before the actual purchase is completed and have an ongoing effect [10].

Research on the influence of digital marketing was previously carried out in 2020, the results of which were that digital marketing variables had an influence on purchasing decisions at one of finance institution in Indonesia [11]. The former then conducted research in 2019, the findings of which indicated that factors related to digital marketing had an impact on one of insurance company in Indonesia, Sukun Branch insurance purchasing decisions [12]. A 2020 study on the impact of brand image on customer decision-making revealed that the brand image variable had an impact on the decision to become a murabahah customer. Rachmawati's 2020 study, however, found no connection between the brand image variable and the decision to become a client [13]. The sharia banking product knowledge variable was shown to have an impact on the decision to become a customer in 2021, according to research on the relationship between product knowledge and consumer decision-making. In addition, a study carried out in 2021 found that a particular private bank in Indonesia's client decision-making process was impacted by the product knowledge variable. The researchers performed a preliminary survey, or pre-survey, in order to support this research even more. Forty customers were given a semi-open questionnaire to complete in order to perform this poll. In this poll, participants were asked yes-or-no questions regarding the circumstances that lead them to agree or disagree with a statement provided using a Google Form [14]. It is known that three questions have more negative responses than the others based on the pre-survey data. For this reason, this pre-survey shows that 40 respondents still feel that digital marketing, brand image, and product knowledge are not factors that make them interested when deciding to become customers at the bank.

2. MATERIALS AND METHOD

Population is a characteristic of an object that can clearly be counted and measured because it is the result of values, which are either quantitative or qualitative. In this study, the population was all sharia bank customers. In this study, a purposive sampling technique a non-probability sampling method is employed in which the researcher establishes his own standards for the samples obtained from respondents based on particular factors. In purposive sampling, samples are taken using certain considerations. So the number of

respondents taken is 100 and will be taken using purposive sampling techniques. This research uses a causal research design. Causal research is research that is useful for finding out cause and effect regarding things that influence a particular variable.

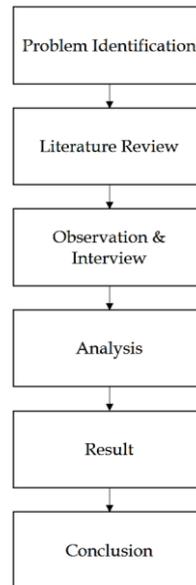


Figure 1. Research Flowchart

This research started with problem identification, then researcher conducted a literature review to find and explore relevant and update journal to support the research. Researcher conducted a survey to respondents, did some analysis, processed the data and made a conclusion regarding the result of processed data. This study design is helpful in determining if exogenous variables in this example, brand image, product understanding, and digital marketing have an impact on endogenous variables that is, the choice to become a customer. The main source of data required for this study is consumer responses to a questionnaire that was completed using the Google Form app. Secondary data for this study came from other studies, journals, papers, etc. The research will be conducted using a Google Form questionnaire, which will be given to the targeted population for the study that is, customers. The research methodology employed in this study is a quantitative one. In order to test hypotheses, the quantitative approach involves looking at the relationship between variables that are measured using data gathering methods. This allows numerical data to be evaluated using statistical procedures. The Likert scale is a scale that is often used in questionnaires and is the scale most widely used in research in the form of surveys.

3. RESULTS AND DISCUSSION

With an average response rate of 63.17%, the research findings indicate that most respondents indicated they "agree" with the digital marketing variable. And the fourth statement is the most significant. It can be seen that the majority of respondents to this statement answered "agree" at 68%. This shows that the most influential is the conversion indicator in the statement of spending a long time looking at digital marketing content. On the brand image variable, the majority of respondents answered "agree" with an average of 63.5%. And the most influential statement is statement number 2. It can be seen that the majority of respondents to statement no answered "agree" at 73%. This shows that the most influential indicator is the superiority of brand associations in the statement of deciding to become a customer because sharia banks provide good service. On the product knowledge variable, the majority of respondents answered "agree" with an average of 63.7%. And the most influential statement is statement number 2. It can be seen that the majority of respondents to statement no answered "agree" at 75%. This shows that the most influential indicator is knowledge about product characteristics or attributes in the statement of deciding to become a customer because sharia banks offer profitable profit sharing. On the purchasing decision-making variable, the majority of respondents answered "agree" with an average of 64.634%. And the most influential statement is statement number 2. It can be seen that the majority of respondents to statement no answered "agree" at 81%. This shows that the most influential indicator is information search, which starts to look for general information about sharia banks. The results of the hypothesis in this research are as follows:

Table 1. Hypotheses Result

No	Information	Results
1	Ha1 = The decision to become a customer (Y) is thought to be significantly influenced by digital marketing (X1). Ho1 = The probability is that digital marketing (X1) has no appreciable impact on the choice to become a client (Y).	Ha1 is accepted and Ho1 is rejected
2	Ha2 = The decision to become a customer (Y) is thought to be significantly influenced by brand image (X2). Ho2 = The decision to become a client (Y) is thought to be significantly unaffected by brand image (X2).	Ha2 is accepted and Ho2 is rejected
3	Ha3 = Product knowledge (X3) is thought to have a big impact on a buyer's decision (Y). Ho3 = Product knowledge (X3) is thought to have little bearing on a consumer's decision to become a customer (Y).	Ha3 is accepted and Ho3 is rejected
4	Ha4 = The decision to become a client (Y) is simultaneously influenced by digital marketing (X1), brand image (X2), and product understanding (X3). Ho4 = The decision to become a client (Y) is not simultaneously influenced by digital marketing (X1), brand image (X2), and product understanding (X3).	Ha4 is accepted and Ho4 is rejected

3.1 The Influence of Digital Marketing on the Decision to Become a Customer

The digital marketing variable has a significant and positive impact on the decision to become a client, as indicated by the t -count $>$ t -table value of $3.34 > 1.99$ and $\text{sig } 0.01 < 0.05$. Previous research has demonstrated that digital marketing has a favorable and significant impact on purchasing decisions, which lends credence to the current study. This explains why a company's level of purchasing decisions increases with its level of digital marketing deployment. This finding is corroborated by further prior studies that show digital marketing influences consumer decisions in a favorable and noteworthy way. If digital marketing is successful, it can impact consumers' decisions to buy, leading to business success. The results of respondents' responses to the statement that I spent a long time looking at the digital marketing content of sharia banks can be said to be positive, showing the highest percentage, namely 68% "agree", 27% "strongly agree" followed by 4% "somewhat agree" and 1% "don't agree". The results of this research are in accordance with the previous statement that the more interesting the content displayed on social media, the more it will attract consumer interest. The next highest response result from respondents was the statement that advertising influences the decision to become a customer, with 66% saying "agree", 32% saying "strongly agree," and 2% saying "quite agree" because advertising influences decision-making and must be more maximal in advertising its products. Do a lot of advertising, especially in digital media, so that more people see advertisements from sharia banks.

3.2 The Influence of Brand Image on the Decision to Become a Customer

With a t -count $>$ t -table value of $2.13 > 1.99$ and a $\text{sig } 0.04 < 0.05$, brand image is positively and significantly correlated with the decision to become a client. Prior research has demonstrated that people's decisions to become murabahah customers are influenced by brand image, i.e., people are more inclined to approve and like the offerings of companies that enjoy a good reputation. This finding is corroborated by many prior studies that show brand image influences purchasing decisions in a favorable and meaningful way. This explains why a well developed brand image is necessary for it to influence consumers' decisions to buy. The results of respondents' responses to the statement when they think about banks are what emerge: sharia banks are said to be positive, with a percentage of 61% "agree", 32% "strongly agree" and 7% "somewhat agree". This is in line with research results, which state that the sharia bank category is in the number one position with 61.5% of the vote. This means that the sharia Bank brand is better known to the public than other banks because a positive brand image will attract and convince consumers. Furthermore, the results of respondents' responses to the statement that I decided to become a customer because sharia banks are unique are said to be positive, with a percentage of 60% "agree", 36% "strongly agree", 3% "quite agree" and 1% "disagree". behind this research, namely the first bank that is unique because it combines three sharia bank identities into one new bank brand and has sharia credit products. Banks must have a positive brand image because a bad influence on customers will also give a bad image to the bank. This will cause customers to switch to other banks that have a better brand image, so banks must maintain the brand image of their sharia products.

3.3 The Influence of Product Knowledge on the Decision to Become a Customer

Product knowledge has a t -count $>$ t -table value of $5.45 > 1.99$ and $\text{sig } 0.000 < 0.05$, indicating a positive and significant influence of the product knowledge variable on the decision to become a client. This research

is consistent with earlier studies that have demonstrated the positive and considerable influence that product knowledge has on a consumer's decision to become a customer. This demonstrates that a consumer will make a buying decision more quickly the more knowledge and information they have about a product. This study is supported by additional prior research, which shows that information significantly and favorably influences a person's decision to become a customer. This demonstrates how the sharia bank will have a greater influence on people's decisions to become customers the more knowledgeable they are about its products. Positive responses were obtained from respondents when asked if they are customers because sharia banks offer well-regarded products. Of those, 56% "agree," 41% very agree, and 3% quite agree. The ability to influence people's decision to become consumers will also be positively impacted by awareness of a positive product reputation. According to earlier studies, clients who are aware of sharia banking are undoubtedly more interested in the product and are more likely to decide to keep their money with the bank. Furthermore, in the statement, I decided to become a customer because sharia banking products are useful, showing positive results with a percentage of 62% "agree", 28% "strongly agree" and 10% "somewhat agree". So the public must have knowledge of the benefits of sharia banking products so that it will be easier to make decisions about becoming a customer. If knowledge about sharia banking is low, then the desire to become a sharia bank customer will definitely be low too.

3.4 Simultaneous Influence of Digital Marketing, Brand Image, and Product Knowledge on the Decision to Become a Customer

In the hypothesis test, the f-count value $>$ f-table with a value of $106.4 > 2.7$, and the probability value or significance level is $0.000 < 0.05$. This could be taken to suggest that factors related to digital marketing, brand perception, and product expertise all work together to concurrently and greatly impact the choice to become a customer. Thus, it can be said that whereas H_{04} is rejected, H_{a4} is accepted. The results of respondents' responses regarding the statement that I started looking for information actively and in detail about sharia banks, getting the result "strongly agree," can be attributed to good digital marketing implementation, which will have a positive impact on decision-making. Next, in my statement, I evaluate various information about products and services; this is related to the brand image that is built because a positive brand image will also provide a positive evaluation. The last one is that "I prefer sharia banks after obtaining various information about products and services" showing the results "strongly agree". This shows that product knowledge has an influence on making decisions.

4. CONCLUSION

Because the t-count $>$ t-table, with a sig value of $0.01 < 0.05$, is significant in the decision to become a client, digital marketing has a beneficial influence. It implies that the decision to become a customer can be influenced by digital marketing. The more effectively sharia banks use digital marketing, the more likely it is that potential consumers will be won over. Because the t-count $>$ t-table, with a sig value of $0.04 < 0.05$, is significant on the decision to become a client, brand image has a favorable effect. This implies that the decision to become a customer may be influenced by brand image. Making the decision to open an account with a sharia bank will be simpler the more positive their brand image grows. Product knowledge has a favorable effect since the decision to become a client is significantly influenced by the t-count $>$ t-table value, $5.45 > 1.99$, with a sig value of $0.000 < 0.05$. This implies that product expertise can affect a potential customer's choice to buy. Public awareness of sharia banking products will have a greater impact on people's decisions to become customers. Due to the fact that the probability value or significance level is $0.000 < 0.05$ and the f-count $>$ f-table value is $106.4 > 2.7$, digital marketing, brand image, and product knowledge concurrently and significantly impact the decision to become a client. Researchers hope that agencies or educational institutions can deepen theories and practices related to sharia banking, especially by providing knowledge of sharia banking products. This is so that people understand sharia banking and have deeper product knowledge. Researchers hope that the results of this research can become a reference and lesson for future research that addresses similar topics.

It is hoped that sharia banks can create better digital marketing strategies in the future because the use of social media will increase and continue to grow. This must be utilized as an opportunity to create digital content that is more attractive to the public so that more people are interested. become a customer. Apart from that, it must continue to maintain being the number one sharia bank in Indonesia and create a positive brand so that its products will tend to be more liked and sought after by the public. Building a positive brand image by continuing to maintain the excellence, strength, and uniqueness of the brand. Whether or not a brand is known and the reputation attached to a particular brand will make it easier to attract people to become sharia bank customers. Lastly, sharia banks must also provide education and information about their products to the public. The greater the public's knowledge of sharia bank products, the easier it will be for people to make decisions about becoming sharia bank customers. The R square table indicates that 77% of the decision to become a

customer is impacted by the variables digital marketing, brand image, and product knowledge; the remaining 23% is influenced by other factors that can influence the decision to become a customer.

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