

DETERMINANTS OF THE DECISION TO BECOME A CUSTOMER OF BANK MUAMALAT KC KEDIRI

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Abstract

This study aims to determine the effect of Islamic branding, product quality, personal selling, and digital marketing on customer decisions. The research methodology used is a quantitative approach. Using accidental sampling and purposive sampling methods. The data used in this study are data from questionnaires distributed to customers of Bank Muamalat KC Kediri which are used as research objects. The number of samples used in this study were 148 respondents. In this study using multiple linear regression analysis. The results showed that partially Islamic branding, product quality, and digital marketing variables had no significant effect on the decision to become a customer. However, the personal selling variable partially has a significant effect on the decision to become a customer. The conclusion of this study is that partially the personal selling variable has a significant effect on the decision to become a customer of Bank Muamalat KC Kediri. While the variable Islamic branding, product quality, digital marketing has no significant effect on the decision to become a customer of Bank Muamalat KC Kediri. And simultaneously the four variables have a positive and significant effect on the decision to become a customer of Bank Muamalat KC Kediri.

Keywords: Customer Decision, Digital Marketing, Islamic Branding, Personal Selling, Product Quality

INTRODUCTION

The presence of Islamic banks as a form of banking product based on the Islamic economy is an effort to increase public confidence in banking activities (Irawan et al., 2021). In practice, muamalah that contains elements of usury must be avoided (Masruron & Safitri, 2021). The bank in Indonesia that first applied sharia principles in its operational activities was Bank Muamalat Indonesia. Bank Muamalat Indonesia as the first pioneer of banks with the concept of sharia banking was established based on Deed of Establishment No. 1 dated November 01, 1991 AD or 24 Rabiul Akhir 1412 Hijriah made before a notary namely Yudo Paripurno, SH and has been authorized by the Minister of Justice of the Republic of Indonesia. The establishment of Bank Muamalat is also the idea of the Indonesian Ulema Council (MUI), the Indonesian Muslim Scholars Association (ICMI), and Muslim entrepreneurs who have received approval from the Government of the Republic of Indonesia (www.bankmuamalat.co.id, n.d.)

The number of Islamic bank customers is currently increasing, although it still has not reached 20% of the total Indonesian banking customers, which is around 18.75% (Sormin et al., 2023). The increase in the number of Islamic bank customers is followed by the desire of the community to choose Islamic financial institutions that they trust (Akib & Nur, 2023). So this encourages producers, especially Islamic banks, to use the concept of Islamic branding in marketing their products or services. Practitioners in the economic field say that the increase in Muslims in using halal products makes the development of *Islamic branding* easier (Nugraha & Solekah, 2021). Islamic branding itself is a strategy in marketing products and services by adding sharia labels, using Islamic identity and showing the halalness of operations and production. According to Nasrullah

(2015), Islamic branding can have a considerable influence on purchasing decisions for products or services at Islamic financial institutions. This is evidenced in research conducted by Santoso & Adawiyah (2019), which states that Islamic branding has a significant effect on customer decisions in using Islamic financial products. However, there is a gap between the results of this study and research conducted by Aisyah et al., (2022) which states that Islamic branding has no significant effect on purchasing decisions.

Apart from Islamic branding, according to Juli et al., (2021) product quality plays an important role in influencing customer decisions to purchase a product or service. Companies with good product quality will provide better value to their customers, allowing the company to attract new customers and have an impact on increasing profits (Winanti et al., 2021). According to Setiawan & Wiwaha, (2019) product quality is a product that has a special assessment from customers by comparing other products based on the product's capabilities. The better the product quality provided by a company will be able to influence and improve customer decisions in purchasing a product. Based on research conducted by Aisyah et al., (2022) states that product quality significantly affects purchasing decisions. However, in this study there is a gap with research conducted by Winanti et al., (2021) which states that product quality has no effect on purchasing decisions.

According to Dinasari & Budiadi (2015) one of the right ways to increase the number of customers is with a promotion mix through personal selling. Personal selling is considered the most effective way to get closer between company products and their customers because this method focuses on face-to-face marketing activities . The existence of a promotional mix in the form of personal selling makes customers or prospective customers aware of the various products of a company and also the information about the products obtained by customers is more complete and comprehensive (Hidayati & Zulfa, 2024). Based on research conducted by Maiyaroh & Syahriza (2022) it was found that personal selling has a significant positive effect on purchasing decisions. However, in this study there is a gap with research conducted by Samsinar et al., (2020) which states that personal selling has no effect on purchasing decisions.

According to Niagahoster (2022) digital marketing is the most relevant strategy for a company to run. All businesses can use digital marketing, from large-scale businesses to small-scale businesses. According to Priansa (2017) e-marketing or digital marketing is a marketing process that utilizes internet-based electronic information and communication technology. Currently, digital marketing is one of the marketing media that is widely used by business people because of its sophisticated capabilities so that communication and transactions between sellers and customers can be carried out at any time and in any place and can even be accessed throughout the world (Febriyantoro & Arisandi, 2018). With digital marketing, it can make it easier for people to find the desired product or service and make it easier for customers to buy products on digital platforms (Putri et al., 2022). Digital marketing affects purchasing decisions, this has been proven in previous research conducted by (Sopiyan, 2022). The results showed that digital marketing has a positive and significant effect on purchasing decisions. However, in this study there is a gap with research conducted by Putri et al., (2022) which states that digital marketing has no effect on purchasing decisions.

The results of interviews that have been conducted with one of the customer services at Bank Muamalat KC Kediri, namely Rosa Kartika Aljihadi, the results obtained are as follows:

Table 1**Data on the Number of Customers**

No	Year	Number of Customers
1	2019	3.233
2	2020	8.769
3	2021	12.241
4	2022	14.824
5	2023	16.201

Source: Interview data processed

Based on the table 1, it can be seen that the number of customers of Bank Muamalat KC Kediri has increased significantly from 2019 to 2023. The increasing number of customers in deciding to become customers of Bank Muamalat KC Kediri is one of them, namely the influence of digitalization in the form of digital banking and mobile banking. This is one form of digital marketing implementation. The application of digital marketing at Bank Muamalat is done quite well, by presenting mobile banking called Muamalat DIN (MDIN) which provides complete features and can open accounts online without having to come to the bank. In MDIN there are special features, namely hijrah lounge and Hajj bank which are not found in other banks' mobile banking. However, there are still problems in digital marketing, namely customers who are not supported by the internet network and do not understand technology, especially older customers. Most of the older customers do not want to open an account online.

Personal selling is one of the marketing strategies often carried out by Bank Muamalat KC Kediri, because personal selling has considerable benefits in marketing bank products and services, and by forming customer understanding of the product properly will be able to influence customer decisions. In this case, the customer is given an offer related to the product and its explanation, as well as what benefits the customer will get. However, personal selling conducted by Bank Muamalat KC Kediri is still not comprehensive to all circles. In this case, Bank Muamalat's focus is more on Hajj customers, so further research needs to be done. The marketing concept of Bank Muamalat by carrying Islamic branding is to integrate Islamic values in every product and service, that Bank Muamalat's products are usury-free so that people consider using Bank Muamalat products better. However, some people also still think that conventional bank products and services are better than Bank Muamalat. So it is necessary to conduct further research on Islamic branding. Bank Muamalat KC Kediri has many products with quality that can compete with other bank products, such as Hajj products that are the flagship of the bank. However, due to the lack of promotion, people do not know much about the details of Muamalat Bank products.

Based on the background and some research findings that still have contradictions, it is still necessary to conduct further research on the influence of Islamic Branding, Product Quality, Personal Selling and Digital Marketing on the decision to become a customer of Bank Muamalat KC Kediri. The formulation of the problem of this research is whether Islamic Branding, Product Quality, Personal Selling and Digital Marketing affect both partially and simultaneously on the decision to become a customer of Bank Muamalat KC Kediri. This research was conducted with the aim of knowing

whether there was a significant influence of Islamic Branding, Product Quality, Personal Selling and Digital Marketing variables on the decision to become a customer of Bank Muamalat KC Kediri.

RESEARCH METHODS

Research Type

The type of research used is quantitative research using a descriptive approach. According to Bahri (2018) quantitative research methods are research methods that emphasize testing theories or hypotheses through measuring research variables in the form of numbers and processing data using statistics and or mathematical models.

Research Location

The location for conducting research is Bank Muamalat Indonesia Kediri Branch Office which is located at Jl. Sultan Hasanuddin No.26, Dandangan, Kec. Kota Kediri, Kediri City, East Java 64122. Based on observations that have been made, the location of Bank Muamalat KC Kediri is quite strategic which is in the middle of the city so that it is easily accessible to customers and makes it easier for researchers to obtain data.

Population and Sample

The population in this study were customers of Bank Muamalat Indonesia KC Kediri as of 2023 with a total of 16,201 customers. In this study, the sample determination used the formula according to (Malhotra, 2006). Minimum 4-5 times the number of question items. Thus, the minimum number of samples taken is $4 \times$ the number of question items, in this study the number of question items was 37 items. So the sample to be taken in this study was $4 \times 37 = 148$ samples. Sampling in the study using the Nonprobability Sampling method with accidental sampling and purposive sampling techniques. The sample criteria to be taken in this study are customers of Bank Muamalat KC Kediri, aged 17 years and over, have been customers of Bank Muamalat KC Kediri for approximately 1 year.

Operational Definition of Variables

According to Bahri (2018) the operational definition of variables is a description of the variables that have been selected by the researcher. In this study, there are two types of variables, namely independent variables and dependent variables. Independent variables are variables that cause changes in other variables (dependent variables).

The independent and dependent variables in this study are:

1. Islamic Branding (X1)
Islamic branding is an activity of giving a name or identity that is adjusted to the principles of Islamic sharia by adding Islamic values such as accountability, honesty, responsibility, trustworthiness to the brand strategy (Nasrullah, 2015)
2. Product Quality (X2)
Product quality is a product that has a special assessment from consumers to compare with other products seen from the capabilities possessed by the product (Setiawan & Wiwaha, 2019).
3. Personal Selling (X3)
Personal selling is a stage of introducing and building understanding of a product to potential customers through direct communication or face-to-face (Sholihin, 2019)

4. Digital Marketing (X4)

Digital marketing is the activity of promoting and marketing a brand by utilizing digital media (Ardani, 2022).

5. Decision to become a customer (Y)

Purchasing is not just one action, but consists of several actions that are one and interrelated (Priansa, 2017).

Table 2
Operational Definition of Variables

Variable	Indicator	Statement Item
Islamic Branding (X1) (Yunus et al., 2014)	Importance of the brand	<ul style="list-style-type: none"> • The brand shows the Islamicity of an Islamic bank • Islamic brands are important as a hallmark
	Brand familiarity	<ul style="list-style-type: none"> • Islamic brands in Islamic banks are already recognized by the wider community • Islamic brands uphold sharia values in their operations
	Consumer trust	<ul style="list-style-type: none"> • The sharia brand shows that Islamic banks can be trusted
	Halal label	<ul style="list-style-type: none"> • Having halal products in accordance with DSN-MUI
Product Quality (X2) (Farida & Mahfud, 2021)	Performance	<ul style="list-style-type: none"> • Products offered are in accordance with the needs • Products can compete with other banks • Products owned are not detrimental
	Features	<ul style="list-style-type: none"> • Owned products are equipped with M-Banking • Product details available on the website
	Conformance	<ul style="list-style-type: none"> • Owned products provide benefits • Products owned are in accordance with sharia provisions • Products owned in accordance with banking standards
	Aesthetics	<ul style="list-style-type: none"> • Variety of products
Personal Selling (X3) (Gunasekharan et al., 2015)	Communication skills	<ul style="list-style-type: none"> • Bank employees are friendly to customers • Bank employees have good communication skills
	Product knowledge	<ul style="list-style-type: none"> • Bank employees are able to explain products clearly • Bank employees are able to answer questions about products well
	Creativity	<ul style="list-style-type: none"> • Bank employees are proactive in serving customers • Bank employees deliver product presentations attractively
	Empathy	<ul style="list-style-type: none"> • Bank employees provide solutions to customer complaints • Bank employees understand customer needs
Digital Marketing (X4) (Khoziyah & Lubis, 2021)	Interactive	<ul style="list-style-type: none"> • The website that is owned makes it easy for customers to communicate with the bank • The website helps customers in submitting complaints to the bank.

Variable	Indicator	Statement Item
	Incentive Program	<ul style="list-style-type: none"> Banks offer attractive programs through social media Mobile banking has various features
	Site Design	<ul style="list-style-type: none"> The design on the mobile banking display is attractive The website provides complete information
	Cost	<ul style="list-style-type: none"> The website can save time in finding information Mobile banking can save transaction costs
Decision to Become a Customer (Y) (Priansa, 2017)	Product Choice	<ul style="list-style-type: none"> Choosing a bank product because it provides benefits Choosing bank products because of good product quality Transaction needs are met by using the selected bank product
	Brand Choice	<ul style="list-style-type: none"> Choosing a bank because of its Islamic brand
	Choice of Purchase Channel	<ul style="list-style-type: none"> Choosing a product because they are interested in presentations made by bank employees Looking for information about bank products through the website

Data Analysis Techniques

Validity and Reliability Tests

1. Validity Test

Darma (2021) states that the validity test is useful for measuring whether or not each question in the questionnaire used in the study is valid. The criteria for the validity test are, if $r\text{-count} > r\text{-table}$, then the question instrument or statement in the study is said to be valid and vice versa if $r\text{-count} < r\text{-table}$, then the question instrument or statement in the study is said to be invalid.

2. Reliability Test

According to Bahri (2018) the reliability test is used to determine the consistency of measuring instruments using a questionnaire, the aim is to assess whether the measurements made remain consistent if the measurement is repeated. The reliability test criteria with a significance level of 0.6, namely if Cronbach's alpha > 0.6 then the instrument is reliable and vice versa if Cronbach's alpha < 0.6 then the instrument is not reliable.

Classical Assumption Test

1. Normality Test

According to Bahri (2018) the normality test is a test conducted to test whether the data is normally distributed or not. In this study, the approach taken to conduct a normality test is to use the One-Sample Kolmogorov-Smirnov test method with the test criteria if the significance value is more than 0.05 ($\text{Sig} > 0.05$) then the residuals are normally distributed.

2. Multicollinearity Test

According Bahri (2018) to detect whether a model experiences multicollinearity, it can be seen in the tolerance value. If the tolerance value is below or < 0.1 then there

are symptoms of multicollinearity. and vice versa if the tolerance value is above or > 0.1 then the model is free from multicollinearity. In addition, it can be seen from the VIF (Variance Inflation Factor) value, if the VIF value < 10 then there is no multicollinearity.

3. Heteroscedasticity Test

According to Bahri (2018) a good regression is if there is no heteroscedasticity. The method used in the heteroscedasticity test is the Glejser test method. Testing in this method is done by regressing the independent variable on the absolute value of the residual. If the significance value is greater than 0.05 then there is no heteroscedasticity.

Multiple Linear Regression Analysis

According to Bahri (2018) multiple regression analysis is an analysis that connects two or more independent variables with the dependent variable. The purpose of this analysis is to measure the intensity of the relationship between these two or more variables. In this study, the multiple linear regression equation used is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Description:

Y	= Decision to become a customer	X2	= Product quality
a	= Constant value	X3	= Personal selling
β_1, β_4	= Regression coefficient	X4	= Digital marketing
X1	= Islamic branding	e	= Standard Error

Hypothesis Test

1. Test Coefficient of Determination (R^2)

According to Bahri (2018) the coefficient of determination (R^2) is used to measure the ability of the model to explain the variation in the independent variable on the dependent variable. The coefficient of determination (R^2) ranges from 0-1. A small coefficient of determination (R^2) value indicates that the ability of the independent variable to explain the dependent variable is very limited. However, if the coefficient of determination (R^2) value is close to 1 (one), it indicates that the independent variables are able to provide all the information needed to predict the dependent variable and the model used is more precise.

2. t Test

According to Bahri (2018) the t test is used to test the hypothesis of the effect of independent variables individually on the dependent variable. The decision-making criteria for hypothesis testing using the t test are H_0 rejected and H_1 accepted if $t\text{-count} > t\text{-table}$. This means that the independent variable affects the dependent variable. Meanwhile, H_0 is accepted and H_1 is rejected if $t\text{-count} < t\text{-table}$. This means that the independent variable has no effect on the dependent variable.

3. F Test

According to Bahri (2018) the f statistical test is used to test the hypothesis of all independent variables included in the model whether they simultaneously affect the dependent variable and as a tool to determine the feasibility of the regression model. The decision-making criteria for testing the hypothesis using the f statistic is $f\text{-count} < f\text{-table}$ then H_0 is accepted and H_1 is rejected. This means that the independent variables simultaneously have no effect on the dependent variable. If $f\text{-count} > f\text{-table}$

then H0 is rejected and H1 is accepted. This means that the independent variables simultaneously and significantly affect the dependent variable.

RESULTS AND DISCUSSION

Research Results

Before analyzing research data, it is necessary to test research instruments, namely validity and reliability tests. The results of the validity test in this study can be seen in table 3.

Table 3
Validity Test Result

Variable	Item	r-count	r-table	Description
Islamic Branding (X1)	X1.1	0,730	0,3610	Valid
	X1.2	0,466	0,3610	Valid
	X1.3	0,679	0,3610	Valid
	X1.4	0,792	0,3610	Valid
	X1.5	0,675	0,3610	Valid
	X1.6	0,729	0,3610	Valid
Product Quality (X2)	X2.1	0,720	0,3610	Valid
	X2.2	0,592	0,3610	Valid
	X2.3	0,753	0,3610	Valid
	X2.4	0,606	0,3610	Valid
	X2.5	0,823	0,3610	Valid
	X2.6	0,728	0,3610	Valid
	X2.7	0,624	0,3610	Valid
	X2.8	0,700	0,3610	Valid
	X2.9	0,694	0,3610	Valid
Personal Selling (X3)	X3.1	0,765	0,3610	Valid
	X3.2	0,753	0,3610	Valid
	X3.3	0,893	0,3610	Valid
	X3.4	0,800	0,3610	Valid
	X3.5	0,701	0,3610	Valid
	X3.6	0,800	0,3610	Valid
	X3.7	0,662	0,3610	Valid
	X3.8	0,543	0,3610	Valid
Digital Marketing (X4)	X4.1	0,465	0,3610	Valid
	X4.2	0,764	0,3610	Valid
	X4.3	0,794	0,3610	Valid
	X4.4	0,679	0,3610	Valid
	X4.5	0,727	0,3610	Valid
	X4.6	0,738	0,3610	Valid
	X4.7	0,833	0,3610	Valid
	X4.8	0,821	0,3610	Valid
Decision to Become a Customer (Y)	Y1.1	0,726	0,3610	Valid
	Y1.2	0,809	0,3610	Valid
	Y1.3	0,788	0,3610	Valid
	Y1.4	0,571	0,3610	Valid
	Y1.5	0,642	0,3610	Valid
	Y1.6	0,732	0,3610	Valid

Source: SPSS output processed, 2024

Based on table 3 shows that all items of Islamic branding variables , product quality, personal selling, digital marketing, and decisions to become customers are declared valid. This can be seen from the r-count (Pearson Correlation) value which is greater than the r-table value (0.3610).

The results of the reliability test can be seen in table 4.

Table 4
Reliability Test Result

Variable	Cronbach's Alpha	Std. Value	Description
Islamic Branding (X1)	0,766	0,60	Reliable
Product Quality (X2)	0,865	0,60	Reliable
Personal Selling (X3)	0,881	0,60	Reliable
Digital Marketing (X4)	0,875	0,60	Reliable
Decision to Become a Customer (Y)	0,806	0,60	Reliable

Source: SPSS output processed, 2024

Based on table 4 shows that all items used in research as a measuring tool for Islamic branding variables, product quality, personal selling, digital marketing and customer decisions are said to be reliable because they have a Cronbach's alpha value > 0,6.

After all research instruments are declared valid and reliable, the next step is to carry out a classic assumption test which includes normality, multicollinearity, and heteroscedasticity tests. The results of the normality test of this study can be seen in table 5.

Table 5
Normality Test Result

		Unstandardized Residual
N		148
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.20439982
Most Extreme Differences	Absolute	.046
	Positive	.042
	Negative	-.046
Test Statistic		.046
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: SPSS output processed, 2024

Based on table 5 shows that the significance value of Asymp. Sig. (2-tailed) of 0.20 where the value is greater than 0.05. So based on decision making in the normality test using the Kolmogorov-Smirnov method it can be said that the residual data is normally distributed.

The multicollinearity test results can be seen in table 6.

Table 6
Multicollinearity Test Result

Models	Collinearity Statistics	
	Tolerance	VIF
Islamic Branding (X1)	.748	1.336
Product Quality (X2)	.638	1.567
Personal Selling (X3)	.715	1.398
Digital Marketing (X4)	.700	1.428

Source: SPSS output processed, 2024

Based on table 6, it is known that the tolerance value of the four independent variables is greater than 0,1 and the VIF value is smaller than 10. So it can be said that the variables of Islamic branding, product quality, personal selling, and digital marketing do not

occur symptoms of multicollinearity.

The results of the heteroscedasticity test using the Glejser test method can be seen in table 7.

Table 7

Heteroscedasticity Test Result

	Models	Sig.
1	(Constant)	.013
	Islamic Branding	.657
	Product Quality	.068
	Personal Selling	.587
	Digital Marketing	.359

a. Dependent Variable: Abs_RES

Source: SPSS output processed, 2024

Based on table 7, the four variables do not have symptoms of heteroscedasticity because they have a significance value greater than 0.05.

After the classical assumption test is carried out, the next step is to conduct multiple linear regression tests. The results of multiple linear regression testing can be seen in table 8.

Table 8

Multiple Linear Regression Test Result

	Models	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.801	1.927		4.049	.000
	Islamic Branding	.112	.083	.115	1.345	.181
	Product Quality	.008	.074	.009	.101	.919
	Personal Selling	.230	.065	.309	3.540	.001
	Digital Marketing	.123	.067	.161	1.824	.070

a. Dependent Variable: Decision to Become a Customer

Source: SPSS output processed, 2024

Based on table 8, the multiple linear regression equation in this study is as follows:

$$Y = 7.801 + 0,112 X_1 + 0,008 X_2 + 0,230 X_3 + 0,123 X_4$$

The multiple linear regression equation can be interpreted as follows:

1. Constant (a) = 7.801, indicates that the value of the Islamic branding variable (X1), product quality (X2), personal selling (X3), digital marketing (X4) is equal to zero, then the value of the decision to become a customer is 7.801 when not influenced by other variables.
2. Islamic Branding Coefficient (X1) = 0.112, indicates that every one unit increase in the Islamic branding variable (X1), the decision to become a customer will also increase by 0.112.
3. Product Quality Coefficient (X2) = 0.008, indicates that every one unit increase in the product quality variable (X2), the decision to become a customer will also increase by 0.008.
4. Personal Selling Coefficient (X3) = 0.230, indicates that every one unit increase in the personal selling variable (X3), the decision to become a customer will also increase by 0.230.
5. Digital Marketing Coefficient (X4) = 0.123, indicates that every one unit increase in the digital marketing variable (X4), the decision to become a customer will also increase by

0,123.

The results of the coefficient of determination test can be seen in table 9.

Table 9

Coefficient of Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.469 ^a	.220	.198	2.235

a. Predictors: (Constant), Digital Marketing, Personal Selling, Islamic Branding, Product Quality

b. Dependent Variable: Decision to Become a Customer

Source: SPSS output processed, 2024

Based on table 9 that the R-Square value is 0.220 or 22%. This shows the effect of independent variables (Islamic branding, product quality, personal selling, and digital marketing) on the dependent variable (decision to become a customer) is 22%. This means that the independent variable is able to explain 22% of the dependent variable, while the remaining 78% is explained by other variables outside the independent variable such as promotion and service quality variables.

The results of the t-test in this study can be seen in table 8.

The Influence of Islamic Branding (X1) on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on table 8, it is known that the Islamic branding variable (X1) has a t-count of 1.345 less than the t-table of 1.976, with a significance value above 0.05. So the conclusion obtained is that the Islamic branding variable (X1) partially has no significant effect on the decision to become a customer (Y), so H1 is rejected.

The Influence of Product Quality (X2) on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on table 8, it is known that the product quality variable (X2) has a t-count of 0.101 smaller than the t-table of 1.976, with a significance value above 0.05. So the conclusion obtained is that partially the product quality variable (X2) has no significant effect on the decision to become a customer (Y), so H2 is rejected.

The Influence of Personal Selling (X3) on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on table 8, it is known that the personal selling variable (X3) has a t-count of 3.540 greater than the t-table of 1.976, with a significance value below 0.05. So the conclusion obtained is that partially the personal selling variable (X3) has a significant effect on the decision to become a customer (Y), so that H3 is accepted and H0 is rejected.

The Influence of Digital Marketing (X4) on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on table 8, it is known that the digital marketing variable (X4) has a t count of 1.824 smaller than the t table of 1.976, with a significance value above 0.05. So the conclusion obtained is that partially the digital marketing variable (X4) has no significant effect on the decision to become a customer (Y), so H4 is rejected.

The Influence of Islamic Branding, Product Quality, Personal Selling, and Digital Marketing on the Decision to Become a Customer of Bank Muamalat KC Kediri

The results of the f test in this study can be seen in table 10.

Table 10
Simultaneous Test Results (f-Test)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	200.989	4	50.247	10.059	.000 ^b
	Residual	714.329	143	4.995		
	Total	915.318	147			

a. Dependent Variable: Customer Decision

b. Predictors: (Constant), Digital Marketing, Personal Selling, Islamic Branding, Product Quality

Source: SPSS output processed, 2024

Based on table 10 it shows that the f-count value of the independent variables simultaneously amounting to 10,059 is greater than the f-table value of 2.43, with a significant value smaller than 0.05. So it can be concluded that H0 is rejected and H1 is accepted, which means that the variables of Islamic branding, product quality, personal selling, digital marketing simultaneously have a significant effect on the decision to become a customer.

Discussion

The Influence of Islamic Branding on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on the results of hypothesis testing, it is known that Islamic branding variables do not have a partial effect on the decision to become a customer of Bank Muamalat KC Kediri. With an Islamic branding variable t-count value of 1.345 smaller than the t-table value of 1.976 and a significance value of 0.181 greater than 0.05. Based on these results, H1 was rejected.

Islamic branding has no significant effect due to the public's or respondents' view of all Bank Muamalat employees who are Muslims, the majority of customers are Muslim, the name of Bank Muamalat also uses Islamic identity and contains elements of sharia so as to create a perception for the public that the products and services offered by Bank Muamalat are in accordance with Islamic sharia. So that the concept of Islamic branding that exists at Bank Muamalat is not the main factor for the community in deciding to become customers and considering that Bank Muamalat is the first Islamic bank in Indonesia further strengthens people's belief that the bank's products are labeled halal and in accordance with sharia.

The results of this study are in line with research conducted by (Akib & Nur, 2023) which states that Islamic branding variables partially do not have a significant influence on public interest in becoming customers at BSI Gowa Branch. In addition, research conducted by (Aisyah et al., 2022) also states that Islamic branding variables have no partial effect on Muslim consumer purchasing decisions at BUMDES Amanah Mart Pondokrejo.

The Influence of Product Quality on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on the results of hypothesis testing, it is known that the product quality variable has no partial influence on the decision to become a customer of Bank Muamalat KC Kediri. With a t-count value of 0.101 smaller than the t-table value of 1.976 and a significance value of 0.919 greater than 0.05. Based on these results, H2 is rejected.

Product quality does not have a significant effect due to the public perception that the quality of products owned by each bank is almost the same, and the difference is in the price so that the initial consideration made by prospective customers before saving is to see

the savings product with the least settling balance and the cheapest monthly admin fee. Product quality is not the main reason for prospective customers to save. Customers will make functions and needs the main ones. Maiza et al., (2022) state that the majority of people who make purchases do not make quality the main goal, people make purchases as a form of obligation in meeting needs.

The results of this study support research conducted by (Winanti et al., 2021) which states that the product quality variable partially does not have a significant influence on customer decisions to choose trust savings at BMT Purwakarta Amanah Sejahtera. In addition, research conducted by (Maiza et al., 2022) also states that product quality variables do not have a significant effect on consumer purchasing decisions at Nazurah Hijab Stores in Kubang Tungkek, Lima Puluh Kota Regency.

The Influence of Personal Selling on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on the results of hypothesis testing, it is known that the personal selling variable has a positive and significant effect on the decision to become a customer of Bank Muamalat KC Kediri. With a t-count value of personal selling variables of 3.540 greater than the t-table value of 1.976 and a significance value of 0.001 smaller than 0.05. Based on these results, H3 is accepted, which means that the personal selling variable partially has a effect on the decision to become a customer.

Personal selling has a significant effect because personal selling activities that have been implemented properly by Bank Muamalat KC Kediri can be felt by a number of customers. The existence of personal selling carried out by the marketing team and frontliner makes customers feel free to ask anything related to bank products, customers also feel more familiar with the details of the products offered because they can face to face with related parties. The marketing team and frontliners are also able to explain bank products and services clearly and interestingly, thus making customers feel comfortable and not bored when listening to explanations related to products. Hidayati & Zulfa (2024) state that good personal selling by introducing a product to customers and being able to form customer understanding of the product, will make customers have a decision to purchase the product.

The results of this study are in line with research conducted by (Maiyaroh & Syahriza, 2022) which states that personal selling partially has a significant positive effect on customer purchasing decisions in choosing PT.Sun Life Financial Medan Branch. In addition, research conducted by (Hidayati & Zulfa, 2024) also states that personal selling variables have a positive influence on customer decisions to choose easy wadi'ah savings at BSI KCP Sumenep Trunojoyo.

The Influence of Digital Marketing on the Decision to Become a Customer of Bank Muamalat KC Kediri

Based on the results of hypothesis testing, it is known that digital marketing variables have no partial influence on the decision to become a customer of Bank Muamalat KC Kediri. With the t-count value of the digital marketing variable of 1.824 smaller than the t-table value of 1.976 and a significance value of 0.070 greater than 0.05. So based on these results, H4 is rejected.

Digital marketing has no significant effect because the entertainment fund at Bank Muamalat is limited in amount, so it is limited in conducting promotions through digital media which requires costs. In addition, digital marketing has no effect because not all

customers of Bank Muamalat KC Kediri access digital media, especially aged customers, if they want to open an account online will experience difficulties. So for aged customers will be directed directly to come to the bank and open an account manually. This makes digital marketing in Muamalat Bank not the main goal of the community in deciding to become customers.

The results of this study are in line with research conducted by (Putri et al., 2022) which states that digital marketing variables have no influence on purchasing decisions at Getuk Eco Magelang. In addition, research conducted by (Hubbina et al., 2023) also states that digital marketing variables do not have a positive and significant effect on purchasing decisions at Distro Kedai Oblong Jambi.

CONCLUSION

Based on the explanation and analysis conducted by researchers, it can be concluded from the research results that Islamic branding, product quality, and digital marketing variables partially have no significant effect on the decision to become a customer of Bank Muamalat KC Kediri. However, the personal selling variable partially has a significant influence on the decision to become a customer of Bank Muamalat KC Kediri. While simultaneously Islamic branding, product quality, personal selling, and digital marketing have a significant effect on the decision to become a customer of Bank Muamalat KC Kediri.

The limitations in this study are still studied with a small sample size. For this reason, further research is expected to increase the number of samples even more in order to obtain accurate research results and it is hoped that the bank will further improve marketing strategies in terms of Islamic branding, product quality and digital marketing in order to attract more customers in deciding to become customers of Bank Muamalat KC Kediri and for future researchers it is hoped that they can develop research by adding other variables that can influence decisions to become customers such as promotion and service quality.

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