

The Influence of Brand Image on the Decision to Become Customers of Bank Syariah Indonesia

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Abstract. Bank Syariah Indonesia is the largest bank asset in Indonesia reaching Rp. 239.56 trillion. However, based on the top brand index Syariah Savings phase 1 2019, BSI does not yet have a brand index that states it has successfully obtained the Top Digital Corporate Brand Award 2021. The increasingly tight competition has encouraged BSI to continuously strengthen its brand image to satisfy its customers although it has just been established. The study aims to see the influence of brand image on the people's decision to become customers of the bank in Depok City. It uses quantitative methods using Partial Least Square analysis. The results reveal that Brand Image, Consumer Knowledge, and Location have a significant effect on people's decision to become customers of the bank. The conclusion is the brand image has a significant effect on the people's decision to become customers of Bank Syariah Indonesia in Depok City.

Keywords: Brand image, Consumer knowledge, BSI, Decision

1 Introduction

Bank Syariah Indonesia (BSI), starting its operation in February 2021, is a merger of three national Islamic banks-Bank Syariah Mandiri, Bank BNI Syariah, and Bank BRI Syariah (Rizal, 2021). Bank Syariah Indonesia is changing the Islamic banking order in Indonesia and forming a polarization in line with the new pillars of strength in the Islamic economy in Indonesia. The merger of three Islamic banks that have gone through a due diligence process, the signing of the merger deed, the submission of information disclosure, and the approval of operational permits from the Financial Services Authority (OJK) significantly resulted in the consolidation of the asset value of Bank Syariah Indonesia (BSI) reaching Rp239.56 trillion which made it the Islamic bank with the largest assets in Indonesia.

The merger process caused some obstacles from both internal and external to the company. Internally, challenges will come from the cultural friction between the three merged banks. Because initially before the merger, each bank must have its own internal culture. The next challenge is having to integrate its systems and account migration from the three originating banks to BSI bank accounts. This process includes the integration of ATMs, mobile banking services, branch offices, and so on. This integration aims to reduce BSI's operational costs in

the future. In addition, BSI banks are required to produce competitive products through proper research and development. The goal is to be able to compete with conventional banks.

From the external side, challenges also have the potential to come from low financial literacy, especially in Islamic finance. This condition causes consumer confidence and awareness of Sharia products to also be low. In addition, he considered that Islamic financial sector players are too settled in their comfort zones because they rely on the world's largest Muslim population. A study revealed that Indonesia's position as the country with the most Muslim population is predicted to be replaced by India, Pakistan, and Nigeria in the next 5-10 years. Other than that it is. (Alif Ulfa., 2021)

One of the impacts of the challenges mentioned above is the decline in the negative image of BSI banks so that the number of bank customers decreases. One of the invaluable assets for the company is the brand, therefore the company needs to manage the brand that is through the brand image. With a positive brand image, the company will attract and retain its customers. One of the most important things in the Islamic banking industry is the consumers because they are the desired target of a service industry company that make the business run (Setiawati et al., 2019). In the banking world, consumers have a large selection of commodities that they want to invest in according to the will and economic capabilities of each individual. Indonesia, where the majority of the people embrace Islam as their religion, is a very potential market to run a Sharia banking service business to make it bigger. (Chairani et al., 2019)

In consumer behavior, the brand image represents the emotional brand of customers of a particular company or product and has a strong impact because the brand image has an important role in brand development (Mukminin & Latifah, 2020). Brand image is an important component that must be built by the company so that it enters the minds of consumers, when the brand image enters the minds of consumers. The company can offer its products and services more easily (Sidharta et al., 2018). The decisions taken by consumers have a significant influence on Islamic brands to use or buy a product (Mukminin & Latifah, 2020) Therefore Islamic banks must have a brand image that can enter the minds of the public. The following is a list of brand indices of Islamic banking in Indonesia:

Table 1. Top Brand Index Phase 1 2019 Sharia Savings

No.	Brand	Top Brand Index							
		2012	2013	2014	2015	2016	2017	2018	2019
1	Bank Syariah Mandiri	38.20%	27.30%	32.90%	27.40%	31.50%	26.10%	27,6%	21,2%
2	BRI Sharia	18.90%	30.30%	21.60%	28.50%	26.40%	22.90%	27,5%	29,1%
3	BNI Sharia	8%	21%	13.90%	13.50%	15.90%	15.20%	27,0%	20,1%
4	Muamalat Bank	17.30%	13.90%	15.80%	10.80%	10.10%	13.30%	4,2%	4,7%

5	BCA Sharia			3.20%	9.50%	3.60%	3.80%	6,5%	15,4%
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Source: TopBrand-award.com

Based on the table above, it can be seen that Bank Syariah Indonesia does not yet have a Brand Index because BSI was just established in 2021. However, Bank Syariah Indonesia (BSI) has successfully obtained the Top Digital Corporate Brand Award 2021. The increasingly tight market competition encourage BSI to continuously strengthen its brand image to occupy the highest position in the hearts of customers even though BSI has just been established. Various marketing strategies have been carried out by BSI to strengthen its brand image in the minds of customers, such as constantly creating innovative strategies and ideas.

Depok City, apart from being a Government Center directly adjacent to the Special Capital Region of Jakarta, is also a buffer area for the National Capital city which is directed at residential cities, education cities, and centers of trade and tourism services as well as water catchment cities. More and more commercial operations and services are developing rapidly. Depok, which is a satellite city of Jakarta, is growing rapidly. This growth can be seen from the increasing number of housing developments and other projects by developers who make Depok a modern and developing city.

Bank BSI has 15 offices in Depok City. It shows that Depok City is very strategic and requires special handling in providing complete services to customers so that the positive image can be achieved and the continuity of BSI banks can be maintained. Following the conditions mentioned above, this study aims to determine the influence of brand image on the decision to become a BSI bank customer in Depok City. (www.bankbsi.co.id)

2 Methods

This research uses associative methods, which are used to build hypotheses and test empirically over those constructed hypotheses. The approach is empirical, objective, measurable, systematic, and rational and provides information and discoveries related to the relationship between two or more variables, to test the hypothesis that has been set (Sugiyono, 2008).

Hypothesis testing for research uses the Partial Least Square (PLS) data analysis method, which is based on the bootstrapping method in the structural model. The possibility of using bootstrapping methods results in the enactment of freely distributed data so that it does not require a large sample. Hypothesis submission is proposed by looking at probability and statistical values. In this method, the statistical test uses statistic t or test t. Probability value, P-Value value with alpha 5% is less than 0.5. The t-table value for 5% alpha is 1.96. Thus the acceptance of the hypothesis when T-statistics >T-Table. The test was carried out with a t-test, if the P-Value of ≤ 0.05 (alpha 5%), then the data is significant (Ghozali, 2006). The respondents in this study were depositors of Bank Syariah Indonesia (BSI) in Depok City with a total sample of 175 respondents.

3 Result and Discussions

3.1 SEM Results from SmartPLS

In this study, the data processing technique used the PLS (Partial Least Square) based SEM (Structural Equation Modeling) method with the SmartPLS data analysis tool version 3.0. PLS-based SEM includes a Model Measurement Test or Outer Model as manifest variables represent latent variables to be measured. In the outer model or measurement model, there are tests of validity and reliability. Then, an Inner Model or Structural Model that tests latent variables with their construct variables

Evaluation of the Measurement Model (Outer Model). The Measurement Model or Outer Model aims to be able to see testing the validity and reliability of a model. The analysis of this test will be seen from Convergent Validity and Average Variance Extracted (AVE), Discriminant Validity, and Composite Reliability.

Convergent Validity. Measure the magnitude of the correlation between the construct and the latent variable is carried out with convergent validity evaluation so that it can be known whether variable measures should be measured. The beginning of convergent validity evaluation with individual checks of item reliability can be seen from the standard value of the loading factor or outer loading. The ideal value on outer loading is 0.7, which is a value that illustrates that the indicator can be said to be valid as an Indicator that measures constructs. Meanwhile, outer loading values below 0.7 will be omitted from the model. Here are the results of Outer loading:

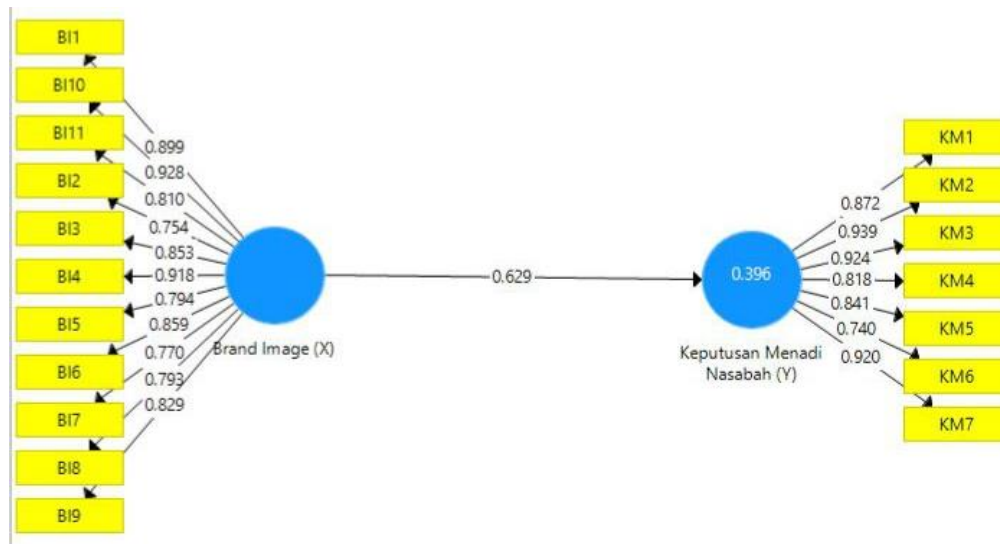


Fig. 1. Outer Loading

Data processed by researchers,2022

From the picture above, it can be seen that it produces an outer loading value above 0.7. In a sense, all Indicators can be declared valid or worthy of use for research and can be used for further analysis.

The next check-in convergent validity is the AVE (Average Variance Extracted) value. When the AVE value is more than 0.5, it can be said that the construct has good convergent validity. The AVE values are as follows:

Table 2. AVE Values

Indicators	AVE
Brand Image (X1)	0.705
Consumer Knowledge (X2)	0.753

Data processed by researchers

From the table above, each AVE value in each Indicator has a value above 0.5, namely in the Brand Image variable (X) 0.704, and the Decision to Become a Customer (Y) 0.752. Thus, it can be concluded that the four variables have been able to explain each of the indicators.

Discriminant validity. The discriminant validity test will be parsed using cross-loading values. An Indicator can satisfy discriminant validity when the indicator's cross-loading value in its variable is the largest compared to other variables (Ghozali, 2006). The cross-loading value can be seen in the following table:

Table 3. Cross-loading values

Indicators	X (BI)	Y (KMN)
BI1	0.897	0.613
BI2	0.757	0.475
BI3	0.857	0.639
BI4	0.927	0.545
BI5	0.789	0.418
BI6	0.867	0.585
BI7	0.774	0.455
BI8	0.783	0.462
BI9	0.847	0.545
BI10	0.976	0.553
BI11	0.827	0.484
KMN1	0.510	0.856
KMN2	0.514	0.941
KMN3	0.575	0.935
KMN4	0.541	0.843

KMN5	0.534	0.843
KMN6	0.542	0.751
KMN7	0.587	0.931

Data processed by researchers

Based on Table 1.3, it can be seen that each cross-loading value in the study variable indicator has the largest cross-loading value compared to the cross-loading value of other variables. The results of these acquisitions are the basis for it to be the statement that each indicator value used in this study has a good discriminant validity in compiling its respective variables.

The second test in discriminant validity is the Fornell-Larcker criterion, to obtain a good discriminant validity of a research model, the AVE root on the construct must be higher compared to the construct correlation with other latent variables. The results of the Fornell-Larcker Criterion obtained in this study are as follows:

Table 4. Fornell-Larcker Criterion

Variable	Brand Image (X1)
Brand Image (X1)	0.841
Consumer Knowledge (X2)	0.632

Data processed by researchers,2022

Based on Table 1. 4, it can be seen that each variable has a higher value compared to other variables in the same column. The Brand Image variable has a value of 0.839 which is higher than other variables in the same column.

Thus, based on the table, it can be concluded that in this study the data model meets the conditions or criteria that show evidence that the construct of the model has discriminant validity and becomes the first step before the hypothesis test is carried out after going through several series of tests.

Cronbach's Alpha and Composite Reliability. To test reliability values, Cronbach's Alpha and Composite reliability are used to test Indicators on a variable. Cronbach's Alpha and Composite reliability are met when a variable has a value of more than 0.7 (Yamin, 2011). The values of Cronbach's Alpha and the composite reliability of each variable are as follows:

Table 5. Cronbach's Alpha & Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
X (BI)	0.955	0.961
Y (KMN)	0.943	0.953

Data processed by researchers,2022

Based on Table 1. 5, it is known that each variable has a value of Cronbach's Alpha and composite reliability of more than 0.7. These results show that each variable has met Cronbach's Alpha and composite reliability, so it can be concluded that the overall variable has a high level of reliability.

Structural Model Evaluation (Inner Model). After the evaluation of the measurement, model is carried out, the next step is the evaluation stage of the structural model. To predict causality relationships between latent variables through values (R^2 R squares) and Path Coefficients. With the value seen in (R^2 R square) it can be known the degree of variation in changes in endogenous (dependent) variables that can be explained by exogenous (independent) variables. While the Path Coefficients value can show a significant level in hypothesis testing.

In PLS, the Goodness of fit can be known by the value of Q^2 . In regression analysis, the value has the same meaning as the coefficient of determination (Q^2 Q^2 R-Square). The results of 0.67 and above for endogenous variables in the structural model indicate that the influence of exogenous (independent) variables on endogenous (dependent) variables belongs to the good category. The yield of 0.33 – 0.67 belongs to the moderate category and the yield of 0.19 – 0.33 belongs to the weak category R^2 R^2 (Ghozali, 2016). The value (R-Square) of the data processing results is obtained as follows: R^2

Table 6. R Square Value

Variable	R Square
The decision to become a Customer (Y)	0.421

Data processed by researchers

Based on Table 1. 6, it can be seen that the R-Square value in the Decision to Become a Customer variable is 0.396. From the acquisition, it is explained that the large percentage of Decisions to Become Customers can be explained by Brand Image 39% while the remaining 61% is explained by other factors that are outside of this research model. Thus, the results of such values and percentages indicate that this research model belongs to the moderate or moderate category.

Hypothesis Testing. Hypothesis testing is carried out to show the degree of signification. In this study, to test the hypothesis, look at the P-Values value. If the P-Values value is less than 0.5 (< 0.5) it means that the exogenous variable has a significant influence on the endogenous variable. The results of data processing with SmartPLS through bootstrapping are as follows:

Table 7. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Image (X) -> Decision to Become a	0.627	0.637	0.111	5,675	0.000

Customer (Y)					
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Data processed by researchers,2021

Table 7 path coefficients above, show that the three hypotheses are accepted, in the first hypothesis the Brand image variable against the Decision to Become a Customer variable has a P-Values of $0.000 < 0.05$, and the Brand Image has a significant effect on the Decision to Become a Customer.

3.2 Brand image Barriers to The Decision to Become a Customer

In this study, the Path Coefficient test results based on T-statistical test values showed that the variables Brand Image, Consumer Knowledge, and Location had a significant effect on the Decision to Become a Customer. The results of the signification are that each of them shows a P-Values value of $0.000 < 0.05$ so it can be said that the hypothesis is accepted.

In this study, the four dimensions of the Brand Image variable, namely brand identity, brand personality, brand association advantages, and brand competence and benefits managed to survive the instrument test (pre-test) and get good scores through various tests such as discriminant validity, Cronbach's Alpha and Composite Reliability, evaluation of structural models, and also hypothesis testing. This indicates that all dimensions of the Bran Image variable have a significant effect on the decision to become a customer at Bank Syariah Indonesia.

As in the dimension of brand identity, there is a statement that the logo of Bank Syariah Indonesia is easy to remember and also easy to distinguish, this is in line with the statement according to corporate identity expert David E. Carter in the book "Introduction to Visual Communication Design" (Kusrianto, 2007) at least the company logo must have a certain character, concerning; Original and Distinctive, Legible, Simple, Memorable, Easily associated with the company, and easily adaptable for all graphic media that are easy to apply to various media, to avoid difficulties in application. This indicates that the Brand Identity or logo of Bank Syariah Indonesia has fulfilled these various aspects. Furthermore, the second dimension is the brand personality where the brand personality provides an emotional identity for the brand and encourages consumers to respond with feelings and support towards the brand. The personality of the brand also lies in the minds of consumers perceptions that are formed directly or indirectly through direct experience using the product or through marketing efforts. (Schiffman, 2010). And from the results of the questionnaire calculation through various tests, also indicates that the personality of the brand owned by Bank Syariah Indonesia is very good. In the third dimension, there is a brand association where the brand association also has a role to form a brand image. (Grewal, 2013) states that brand associations reflect the customer's mental relationship with the brand and the key features of the brand. And from the results of the data processing, it is stated that brand associations at Bank Syariah Indonesia have the power to encourage purchasing decisions. And it can also affect product differentiation and user satisfaction.

In the last dimension, namely the competence and benefits of the brand where the brand can solve problems faced by customers and can meet their needs because the consumer's feeling of

trust in the brand depends on the brand's ability to meet their needs. (Afzal et al., 2009). The results of the analysis of all dimensions of the Brand Image contained in this study show that Bank Syariah Indonesia has a fairly good Brand Image.

4 Conclusion

Based on the results of data analysis and discussions on the influence of Brand Image on the Decision to Become a Customer of Bank Syariah Indonesia in Depok City, it can be concluded that Brand Image has a significant effect on the Decision to Become a Customer of Bank Syariah Indonesia in Depok City.

Brands have an important role in the decision of customers to save at a bank. Bank Syariah Indonesia has a superior brand image so Bank Syariah Indonesia must continue to be able to maintain its superiority against the competition of brand image of other sharia companies. And Bank Syariah Indonesia needs to strengthen the identity of Islamic banks that sharia principles are implemented in Bank Syariah Indonesia. And finally, Bank Syariah Indonesia must always build and manage a brand image because one of the factors of customer success in saving at the bank is to create and maintain a brand image owned by the bank.

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