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The Influence of Consumer Knowledge and Brand Image on the Decision to Become a BTN Syariah Jambi Customer

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Abstract
Islamic Bank is a financial institution that runs its business activities based on Islamic principles and sharia. The decision to become a customer of an Islamic bank can be influenced by several factors, including consumer knowledge and brand image. This study aims to determine the simultaneous and partial influence of consumer knowledge and brand image on the decision to become a customer of BTN Syariah Jambi. The sample from this research was 80 customers of the BTN Syariah Jambi. The research results show that consumer knowledge (X1) and brand image (X2) simultaneously have a significant influence on customer decisions. This is proven by the Adjusted R square (coefficient of determination) value of 88,6%.

Keywords: Customer Knowledge, Brand Image, and Customer Decision

Introduction

Islamic Bank is a financial institution that carries out its business activities based on Islamic principles and sharia. Islamic banks have the function of collecting funds from the community in the form of deposits and investments from the fund owners (Ismail, 2017). Islamic banking is the most developed Islamic financial industry in Indonesia compared to the Islamic capital market industry and the non-bank Islamic financial industry.

One of the Islamic banks in Jambi Province is Bank Tabungan Negara (BTN) Syariah Jambi which was established at the end of 2021 and has only one branch in Jambi. This bank carries out its business through sharia-based principles to support performance and carry out business development. The number of customers at BTN Syariah, especially for the BTN Batara Haji and Umrah Savings product in 2023 has fluctuated (unstable). The total number in 2023 was 391 customers with an average growth of 0.138%. This shows that there is still an inconsistent number of customers, so it is necessary to analyze the factors that influence people's decisions to become customers.

The decision to become a customer of a sharia bank can be influenced by several factors, one of which is the consumer knowledge factor. The knowledge possessed by the customer itself will influence the customer's preference in choosing banking services. Customer knowledge in this case is related to all information possessed by the customer

regarding various products and services as well as other knowledge related to products and services and information related to their function as customers, especially knowledge of sharia banking.

In addition, brand image is also able to influence the decision to become a customer of a sharia bank. Brand image is a picture or impression caused by a brand in the minds of consumers. Consumers perceive well-known brands as a guarantee of quality, reliability, performance and service, so that the form of communication and advertising is carried out by the company. Thus, an increasing brand image will increase the customer's decision to choose the Bank (Fransisca & Musay, 2012).

Literature Review

A decision can be made only if there are several alternatives to choose from. If alternative choices do not exist then actions taken without these choices cannot be said to make a decision.(Hrp & Sarawati, 2020).

Purchasing decision is a stage where the consumer decision process is actually carried out in making a purchase of a service. In general, decision making can be interpreted as choosing between various alternative choices available, based on the right target that is in accordance with the expectations of the decision maker. (Chaniago, 2017).

Consumer knowledge is all the information that consumers have regarding various products and services, as well as other knowledge related to these products and services and information related to their function as consumers. Consumer knowledge are able influence purchasing decisions (Firmansyah,2018).

Brand image is a set of beliefs, ideas, and impressions held by a person about an object. Brand or image is defined as the part of an image or brand that can be recognized but cannot be spoken, such as a symbol, a special lettering or color design, or the consumer's perception of a product or service represented by its brand. It can also be said that brand image is a concept created by consumers for subjective reasons and personal emotions. (Kotler & Keller, 2009).

Research Methodology

The object of this research is the customer of BTN Sharia Jambi. Quantitative research is chosen as the type of research. The data source used in this study is primary data, which is obtained directly from respondents through the distribution of questionnaires, containing statements relating to the research conducted.

In this research, the sampling technique used is purposive sampling. Purposive sampling is a random sampling methodology where the sample group is targeted to have certain criteria. The criteria set by researchers are active customer in BTN Sharia Jambi who are able to read and write who are willing to become research respondents. In determining the number of samples in this research, the researcher used the Slovin Formula. Based on this formula, it can be seen that the number of samples that will be used by the researcher is 80. So in conducting this research, the researcher must take survey data from a sample of 80 Muslim consumers of customer in BTN Sharia Jambi.

Data collection techniques in this study used observation and questionnaire by the in which respondents simply choose the available answer. Measurement data on the research questionnaire uses a Likert scale with a score range of 1-5. The research instrument test uses the validity and reliability test, while the classical assumption test uses the normality, multicollinearity, and heteroscedasticity tests. Hypothesis testing uses a *t*-test and F test. Multiple linear regression analysis using SPSS 25 is used to analyze the results.

Result and Discussion

Respondent's Answer

The following are the results of the analysis of the respondent's answers for the customer knowledge variable consisting of six indicators:

Table 1. Validity Test Result

Item of Questions	R Count	R table (5%)	Information
X1.1	0,857	0,220	Valid
X1.2	0,847	0,220	Valid
X1.3	0,856	0,220	Valid
X1.4	0,766	0,220	Valid
X1.5	0,798	0,220	Valid
X1.6	0,779	0,220	Valid

Source: Primary data processed, SPSS Output (2024)

The results can be concluded based on the table 1. It can be stated that all statement items in the customer knowledge variable are valid. This is because the r-count for each statement item has a value greater than r-table = 0.1996.

There are the results of the analysis of respondent answers for the brand image variable consisting of twelve indicators:

Table 2. Validity Test Result

Item of Questions	R Count	R table (5%)	Information
X2.1	0,602	0,220	Valid
X2.2	0,339	0,220	Valid
X2.3	0,494	0,220	Valid
X2.4	0,687	0,220	Valid
X2.5	0,434	0,220	Valid
X2.6	0,666	0,220	Valid
X2.7	0,662	0,220	Valid
X2.8	0,670	0,220	Valid
X2.9	0,658	0,220	Valid
X2.10	0,591	0,220	Valid
X2.11	0,545	0,220	Valid
X2.12	0,674	0,220	Valid

Source: Primary data processed, SPSS Output (2024)

Based on the table 2, it can be stated that all statement items in the brand image variable are valid. This is because the r-count for each statement item has a value greater than r-table = 0.1996.

The following tables are the results of the analysis of respondent answers for the customer decision variable consisting of fourteen indicators:

Table 3. Validity Test Result

Item of Questions	R Count	R table (5%)	Information
Y.1	0,454	0,220	Valid
Y.2	0,710	0,220	Valid
Y.3	0,603	0,220	Valid
Y.4	0,509	0,220	Valid
Y.5	0,594	0,220	Valid
Y.6	0,655	0,220	Valid
Y.7	0,505	0,220	Valid
Y.8	0,456	0,220	Valid
Y.9	0,350	0,220	Valid
Y.10	0,707	0,220	Valid
Y.11	0,455	0,220	Valid
Y.12	0,626	0,220	Valid
Y.13	0,507	0,220	Valid
Y.14	0,577	0,220	Valid

Source: Primary data processed, SPSS Output (2024)

Based on the table 3, it can be stated that all statement items in the customer decision variable are valid. This is because the calculated r for each statement item has a value greater than r-table = 0.1996.

Hypothesis Testing

A research instrument test was previously carried out using the validity and reliability test in this study (Table 4 & 5). The data validity test uses a bivariate Pearson correlation. There are the results of the validity tests that have been carried out on research instruments using SPSS 25.

Table 4. Instrument Validity Test Results

Correlations

		a1	a2	a3	a4	a5	a6	Total_a
a1	Pearson Correlation	1	.769**	.630**	.523**	.627**	.555**	.857**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	80	80	80	80	80	80	80
a2	Pearson Correlation	.769**	1	.709**	.583**	.555**	.523**	.847**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	80	80	80	80	80	80	80
a3	Pearson Correlation	.630**	.709**	1	.600**	.642**	.643**	.856**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	80	80	80	80	80	80	80
a4	Pearson Correlation	.523**	.583**	.600**	1	.609**	.541**	.766**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	80	80	80	80	80	80	80
a5	Pearson Correlation	.627**	.555**	.642**	.609**	1	.534**	.798**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	80	80	80	80	80	80	80
a6	Pearson Correlation	.555**	.523**	.643**	.541**	.534**	1	.779**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	80	80	80	80	80	80	80
Total_a	Pearson Correlation	.857**	.847**	.856**	.766**	.798**	.779**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	80	80	80	80	80	80	80

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		b1	b2	b3	b4	b5	b6	b7	b8	b9	b10	b11	b12	Total_b
b1	Pearson Correlation	1	.032	.354**	.332**	.134	.311**	.290**	.244*	.335**	.243*	.698**	.302**	.602**
	Sig. (2-tailed)		.780	.001	.003	.238	.005	.009	.029	.002	.030	.000	.007	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80
b2	Pearson Correlation	.032	1	.175	.095	.044	.221*	.053	.366**	.051	.130	-.071	.408**	.339**
	Sig. (2-tailed)	.780		.120	.400	.696	.049	.638	.001	.651	.252	.530	.000	.002
	N	80	80	80	80	80	80	80	80	80	80	80	80	80
b3	Pearson Correlation	.354**	.175	1	.201	-.017	.172	.197	.194	.226*	.306**	.186	.467**	.494**
	Sig. (2-tailed)	.001	.120		.075	.883	.126	.080	.084	.043	.006	.099	.000	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80
b4	Pearson Correlation	.332**	.095	.201	1	.100	.341**	.315**	.546**	.496**	.579**	.347**	.384**	.687**
	Sig. (2-tailed)	.003	.400	.075		.378	.002	.004	.000	.000	.000	.002	.000	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80
b5	Pearson Correlation	.134	.044	-.017	.100	1	.335**	.381**	.151	.227*	.146	.423**	.269*	.434**
	Sig. (2-tailed)	.238	.696	.883	.378		.002	.000	.182	.043	.196	.000	.016	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80
b6	Pearson Correlation	.311**	.221*	.172	.341**	.335**	1	.500**	.431**	.432**	.286*	.262*	.359**	.666**
	Sig. (2-tailed)	.005	.049	.126	.002	.002		.000	.000	.000	.010	.019	.001	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80
b7	Pearson Correlation	.290**	.053	.197	.315**	.381**	.500**	1	.386**	.554**	.259*	.232*	.445**	.662**
	Sig. (2-tailed)	.009	.638	.080	.004	.000	.000		.000	.000	.020	.038	.000	.000

	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80
b8	Pearson Correlation	.244*	.366**	.194	.546**	.151	.431**	.386**	1	.344**	.367**	.183	.337**	.670**	
	Sig. (2-tailed)	.029	.001	.084	.000	.182	.000	.000		.002	.001	.104	.002	.000	
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	
b9	Pearson Correlation	.335**	.051	.226*	.496**	.227*	.432**	.554**	.344**	1	.318**	.258*	.348**	.658**	
	Sig. (2-tailed)	.002	.651	.043	.000	.043	.000	.000	.002		.004	.021	.002	.000	
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	
b10	Pearson Correlation	.243*	.130	.306**	.579**	.146	.286*	.259*	.367**	.318**	1	.211	.241*	.591**	
	Sig. (2-tailed)	.030	.252	.006	.000	.196	.010	.020	.001	.004		.060	.031	.000	
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	
b11	Pearson Correlation	.698**	-.071	.186	.347**	.423**	.262*	.232*	.183	.258*	.211	1	.229*	.545**	
	Sig. (2-tailed)	.000	.530	.099	.002	.000	.019	.038	.104	.021	.060		.041	.000	
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	
b12	Pearson Correlation	.302**	.408**	.467**	.384**	.269*	.359**	.445**	.337**	.348**	.241*	.229*	1	.674**	
	Sig. (2-tailed)	.007	.000	.000	.000	.016	.001	.000	.002	.002	.031	.041		.000	
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	
Total_b	Pearson Correlation	.602**	.339**	.494**	.687**	.434**	.666**	.662**	.670**	.658**	.591**	.545**	.674**	1	
	Sig. (2-tailed)	.000	.002	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

		c1	c2	c3	c4	c5	c6	c7	c8	c9	c10	c11	c12	c13	c14	Total_c
c1	Pearson Correlation	1	.400**	.324**	-.073	.092	.413**	.168	.317**	.288**	.324**	.015	.058	.089	.073	.454**
	Sig. (2-tailed)		.000	.003	.521	.416	.000	.135	.004	.010	.003	.897	.612	.432	.519	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c2	Pearson Correlation	.400**	1	.189	.283*	.285*	.483**	.145	.489**	.155	.659**	.362**	.427**	.281*	.340**	.710**
	Sig. (2-tailed)	.000		.092	.011	.011	.000	.198	.000	.170	.000	.001	.000	.012	.002	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c3	Pearson Correlation	.324**	.189	1	.036	.409**	.318**	.433**	.114	.128	.304**	.371**	.320**	.372**	.369**	.603**
	Sig. (2-tailed)	.003	.092		.749	.000	.004	.000	.315	.258	.006	.001	.004	.001	.001	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c4	Pearson Correlation	-.073	.283*	.036	1	.219	.323**	.321**	-.034	.106	.276*	.136	.417**	.279*	.373**	.509**
	Sig. (2-tailed)	.521	.011	.749		.051	.003	.004	.765	.347	.013	.228	.000	.012	.001	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c5	Pearson Correlation	.092	.285*	.409**	.219	1	.214	.349**	.240*	.264*	.309**	.405**	.360**	.350**	.198	.594**
	Sig. (2-tailed)	.416	.011	.000	.051		.056	.002	.032	.018	.005	.000	.001	.001	.079	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c6	Pearson Correlation	.413**	.483**	.318**	.323**	.214	1	.141	.286*	.156	.503**	.179	.498**	-.038	.402**	.655**
	Sig. (2-tailed)	.000	.000	.004	.003	.056		.212	.010	.167	.000	.112	.000	.740	.000	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c7	Pearson Correlation	.168	.145	.433**	.321**	.349**	.141	1	.003	.030	.159	.243*	.165	.364**	.288**	.505**
	Sig. (2-tailed)	.135	.198	.000	.004	.002	.212		.976	.791	.159	.030	.144	.001	.010	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80

c8	Pearson Correlation	.317**	.489**	.114	-.034	.240*	.286*	.003	1	.405**	.412**	-.068	.236*	.180	.157	.456**
	Sig. (2-tailed)	.004	.000	.315	.765	.032	.010	.976		.000	.000	.548	.035	.109	.165	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c9	Pearson Correlation	.288**	.155	.128	.106	.264*	.156	.030	.405**	1	.253*	.014	.006	.256*	-.190	.350**
	Sig. (2-tailed)	.010	.170	.258	.347	.018	.167	.791	.000		.024	.905	.956	.022	.091	.001
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c10	Pearson Correlation	.324**	.659**	.304**	.276*	.309**	.503**	.159	.412**	.253*	1	.288**	.279*	.234*	.326**	.707**
	Sig. (2-tailed)	.003	.000	.006	.013	.005	.000	.159	.000	.024		.010	.012	.037	.003	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c11	Pearson Correlation	.015	.362**	.371**	.136	.405**	.179	.243*	-.068	.014	.288**	1	.211	.186	.347**	.455**
	Sig. (2-tailed)	.897	.001	.001	.228	.000	.112	.030	.548	.905	.010		.060	.099	.002	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c12	Pearson Correlation	.058	.427**	.320**	.417**	.360**	.498**	.165	.236*	.006	.279*	.211	1	.306**	.579**	.626**
	Sig. (2-tailed)	.612	.000	.004	.000	.001	.000	.144	.035	.956	.012	.060		.006	.000	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c13	Pearson Correlation	.089	.281*	.372**	.279*	.350**	-.038	.364**	.180	.256*	.234*	.186	.306**	1	.201	.507**
	Sig. (2-tailed)	.432	.012	.001	.012	.001	.740	.001	.109	.022	.037	.099	.006		.075	.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
c14	Pearson Correlation	.073	.340**	.369**	.373**	.198	.402**	.288**	.157	-.190	.326**	.347**	.579**	.201	1	.577**
	Sig. (2-tailed)	.519	.002	.001	.001	.079	.000	.010	.165	.091	.003	.002	.000	.075		.000
	N	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
Total_c	Pearson Correlation	.454**	.710**	.603**	.509**	.594**	.655**	.505**	.456**	.350**	.707**	.455**	.626**	.507**	.577**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.001	.000	.000	.000	.000	.000	

Table 5. Instrument Reability Test Results

Variable	Cronchbach's Alpha	Nilai Pengukuran	Information
Consumer Knowledge (X1)	0,8208	0,7	Reliable
Brand Image (X2)	0,7816	0,7	Reliable
Customer Decision (Y)	0,7700	0,7	Reliable

Source: Primary data processed, SPSS Output (2024)

Three standard assumption tests were conducted in this study; the normality test, the multicollinearity test, and the heteroscedasticity test. This study uses the Kolmogorov-Smirnov Z (1- Sample K-S) normality test. There are the results of the classic assumption test.

Table 6. Classic Assumption Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.748	2.333		4.179	.000		
	Consumer Konowledge	1.209	.131	.711	9.254	.000	.243	4.112
	Brand Image	.327	.098	.256	3.336	.001	.243	4.112

a. Dependent Variable: Keputusan Nasabah

Source: Primary data processed, SPSS Output (2024)

From the table above, it can be seen that the VIF value for the consumer knowledge variable is 4.112. The VIF value for the brand image variable is 4.112 < 10.00. Based on the research in the table above, it can be concluded that there is no multicollinearity between the consumer knowledge and brand image variables on customer decisions.

Table 7. Test Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.748	2.333		4.179	.000		
	Consumer Konowledge	1.209	.131	.711	9.254	.000	.243	4.112
	Brand Image	.327	.098	.256	3.336	.001	.243	4.112

a. Dependent Variable: Keputusan Nasabah

Based on table 7, the multiple linear regression equation as follows:

$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$

Y = 9,748 + 1,209 + 00,327

Based on the table above (Table 7), The calculated t value for the consumer knowledge variable (X1) is 9.254 with a probability level of 0.000. Because the calculated t value is greater than the t table, namely (9.254 > 1.66437) and the prob value (0.000 < 0.05), it can be concluded that Ha is accepted and HO is rejected, which states that there is a significant influence of customer decision at BTN Sharia Jambi. The calculated t value for the brand image variable (X2) is 3.336 with a probability level of 0.001. Because the calculated t value is greater than the t table, namely (3.336 > 1.66437) and the prob value (0.001 < 0.05), it can be concluded that Ha is accepted and HO is rejected, which states that there is a significant influence of brand image on customer decisions in BTN Sharia Jambi.

Table 8. Anova

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2923.002	2	1461.501	309.378	.000[b]
	Residual	363.748	77	4.724		
	Total	3286.750	79			

a. Dependent Variable: Keputusan Nasabah

b. Predictors: (Constant), ***Brand Image***, Consumer Konowledge

Table 9. R-Square

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.943[a]	.889	.886	2.173	1.383

a. Predictors: (Constant), *Brand Image*, Consumer Konowledge

b. Dependent Variable: Keputusan Nasabah

Referring to the table ANOVA above (Table 8), test results obtained F count of 309.378 Then it can be concluded that simultaneously variables X1 and X2, affect Y. Adjusted R square value of 0.886 or equivalent to 88.6%.

Conclusion

The combination of consumer knowledge and positive brand image both collectively and individually contributes to increasing customer decisions in choosing BTN Syariah Jambi as a banking service provider. Adequate knowledge allows customers to assess benefits and risks more effectively, thus influencing their decision to use banking products or services. When customers have a good perception of BTN Syariah's reputation and values, they are more likely to choose the bank to meet their banking needs. A good brand image can also increase customer trust, which ultimately influences their decisions. This research has implications for the Banks to improve customer decisions by increasing Consumer Knowledge and Brand Image so they can better meet customer needs. For further research, we recommend the other factors to be tested to find out other influence on the customer decision to part of BTN Sharia Jambi customers.

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